

GOLD BAR  
EST. 1910

# City of Gold Bar HOUSING ACTION PLAN

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2024 (DRAFT)

**City of Gold Bar**  
EST. 1910

107 - 5<sup>th</sup> Street, Gold Bar, WA 98251



In partnership with

**BLUELINE**

AN ATWELL COMPANY



## ACKNOWLEDGMENTS

The *Housing Action Plan* results from many months of dedicated work by The Blueline Group and City of Gold Bar staff. Stakeholders and other public members also provided their time and effort in helping create a roadmap for the future of housing. The Blueline Group honors and appreciates having the privilege of serving Gold Bar's people. As such, Blueline expresses deep gratitude for having the privilege of performing this vital work.

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## PREFACE

This *Housing Action Plan* (HAP) is made possible by a grant program administered by the Washington State Department of Commerce through the Engrossed Second Substitute House Bill 1923 (2019), commonly referred to as HB 1923. The Bill provides grant funding to conduct municipal research that can guide cities seeking to increase residential building capacity for underserved populations. Gold Bar received grant funding in 2021 under E2SHB 1923 to prepare a housing action plan.

The Gold Bar HAP is a single report that defines current and projected community housing needs and recommends the most appropriate strategies and actions to improve housing stock, housing diversity, and affordability to all economic groups. The HAP is the outcome of evaluating housing needs, engaging with the community and stakeholders, and reviewing existing city policy against regional and countywide housing goals and policies. Ultimately, the HAP influences and informs the housing policies of the Gold Bar Comprehensive Plan Housing Element and subsequent city regulations. This document provides further guidance on monitoring and implementing the recommended strategies and actions.



## CITY'S MESSAGE

The *Housing Action Plan* is the City of Gold Bar's short-term strategy for increasing housing options and affordability in the community to help achieve its vision of a more vibrant, inclusive, and equitable future. The Plan is the outcome of a review of the community's housing needs and objectives, an evaluation of existing strategies to understand gaps, and recommendations based on Gold Bar-specific solutions. The strategies included in this Plan help build on the City's existing efforts to expand housing options and will help proactively guide the City's actions over the next five years. It also sets a policy direction for the City's updates to land use policies, programs, and regulations that set the stage for housing production and preservation in the medium and long term. While Gold Bar seeks to make meaningful changes in the housing market, addressing the broad range of Gold Bar's housing needs will also need the continued participation of Gold Bar's housing and human service partners. To that end, the *Housing Action Plan* is designed to complement the City's existing collaborations, partnerships, commitments, and plans in these areas.




## THE COMMUNITY'S MESSAGE


We, the people of Gold Bar, want affordable, diverse, and high-quality housing available for all income levels. We want to retain the design characteristics, open spaces, and access to waterways that make Gold Bar unique. We will increase the utility levels of service to increase quality of life for current residents and accommodate our future neighbors. To support our community, we will work to lower the cost of living in our city without compromising high quality of life. We strive to create beautiful housing that serves our entire community.









“We don’t need more manufactured homes that are not built to last generations. I wish there was a way for families to afford good, quality homes rather than consider solutions of affordable housing that are sub-standard. Lower income families deserve a high quality home too!”.



“It is difficult to discuss housing without taking into consideration our development limitations from undevelopable lands and septic sewer.”



“We do not need to look like Sultan. Gold Bar is not the place for two story massive homes on cookie cutter lots. We need affordable rentals for people who live in the valley and have been displaced from Sultan. We need to make sure our renters are being taken care of. We do not need more single family homes, we need apartments, duplexes and mother in law units.”



“Traffic is a BIG problem in Gold Bar already. We can attest to how many hours we have sat in traffic out here.”



## REPORT ORGANIZATION

### THE PLANNING PROCESS

The City of Gold Bar worked with the community, local stakeholders, and consultants to understand different perspectives of housing needs, barriers, and concerns to prepare the HAP. Gold Bar began the HAP process by conducting the Housing Needs Assessment (HNA). The HNA derived data sources from government and private entities that evaluate who lives in Gold Bar, the affordability of housing, and the likelihood of community displacement. Some of the data sources include the American Community Survey, Puget Sound Regional Council, Washington State Office of Financial Management, and Zillow.



## THE PLANNING PROCESS

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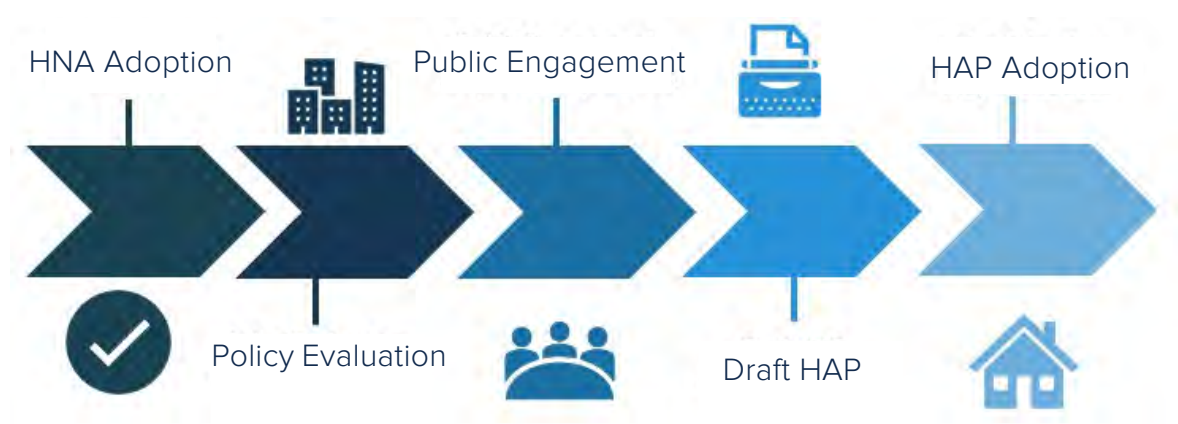
The HNA draft was completed and presented to City Council in April 2022 to ask questions, review data, or provide feedback on potential actions. Once the HNA was completed, the City initiated the public participation process to gain firsthand perspectives of how housing pressures are experienced by residents. A community survey was performed using SurveyMonkey, an online survey tool, and was open to all community members between May 23, 2022, and August 22, 2022. The community survey was available both electronically and via hard copies in Gold Bar City Hall. Advertising also occurred on the City's website and social media pages. Twelve respondents responded to fourteen questions about housing in Gold Bar.

## THE PLANNING PROCESS (CONT)

The final HNA was issued in June 2022. Two opportunities for stakeholder engagement were implemented to give in-depth feedback on the Housing Needs Assessment and provide direction for future housing development in Gold Bar. Stakeholders were selected based on their history developing in Gold Bar, familiarity with the development and construction of housing, or active participation in local governance. A group of community stakeholders attended virtual sessions in August and October 2022. The first community stakeholder meeting group answered a series of questions about the perceived accuracy of the HNA. The second community stakeholder meeting was one facilitated group discussion about housing conditions and needs, and more specific aspects of the future housing development strategy such as accessory dwelling units, housing alternatives, centralized state growth, community concerns, and development barriers.



**FIGURE 1: THE PLANNING PROCESS**



## LIMITATIONS

Gold Bar does not act as a housing developer. The *Housing Action Plan* identifies where policy changes and improvements can be made to increase affordable housing in the community but does not change policy directly. The *Housing Action Plan* is a guidance document, meant for leading next steps and not for encapsulating strict instructions or limitations upon city housing actions.

## ORGANIZATION OF THIS REPORT

The *Housing Action Plan* is broken down into the following components:

**Part 1 - Introduction:** An overview of the legislative context and local history from which this plan arises.

**Part 2 - Investigation and Findings:** A summary of data and takeaways from each stage of the *Housing Action Plan*. Summaries include an overview of key information from the Housing Needs Assessment, Public Engagement, and Housing Framework Review process.

**Part 3 - Housing Toolkit and Strategies:** A list of recommended policies, programs, regulations, and incentives specifically selected based on the community's development pattern, demographics, affordability needs, and characteristics.

**Part 4 - Implementation Plan:** A summary of steps necessary to implement recommendations of the Housing Toolkit and Strategies section, and how it should be coordinated by the city's staff, partners, and the public. Estimated timelines are included for each action in the Implementation Chart to provide reasonable expectations for how long these actions will take the city to complete.

**Part 5 - Monitoring Plan:** A table of indicators to be used for monitoring the success of each action recommended by this plan. Data sources are identified to assist the city in tracking progress of the actions.



**Appendix B - Housing Needs Assessment:** A report containing key data points on community demographics, employment and income, housing conditions and affordability, and an analysis of the gaps in housing serving different income bands.

**Appendix C - Public Engagement Summary:** A summary of the public engagement activities, efforts, and feedback generated from the public and stakeholders. The summary includes a description of each engagement event or activity and a synopsis of overarching themes.

**Appendix D - Housing Framework Review:** A housing policy consistency review identifying gaps between the comprehensive plan, Puget Sound Regional Council (PSRC), and Snohomish County policies. The Implementation Evaluation table assesses the effectiveness of current housing policies by understanding the impact 2015 comprehensive plan policies had on housing development between 2015 to 2022. Recommended policy revisions to align with HAP strategies and actions are included.



PART  
**01**  
INTRODUCTION



The Puget Sound region is attractive to developers and buyers, as urban centers are close to outdoor amenities and transportation corridors. Growth in the region's cities is now seen in unprecedented numbers, and as cities continue to grow at historic rates, they also become less affordable, particularly for lower-income households and residents who have called the Pacific Northwest home for generations. As cities struggle to keep pace with growing populations, they also witness households being priced out, displaced, or even entering a homeless condition. Inability to annex new lands into cities limits also creates significant housing strains. Overall, this phenomenon has been coined as the regional phrase, "Housing Crisis".

The City of Gold Bar is no exception to the regional housing crisis mentioned, with nearly a one fifth of its residents being cost-burdened or severely cost burdened, meaning over 30 percent of their household income is spent on housing alone. Homeowner and renter households are equally affected with approximately one fifth of each household type experiencing some cost burdens and 13% being severely cost-burdened, or spending more than 50 percent of their income on housing. As a reflection of the housing crisis, housing costs have also been steadily rising in Gold Bar,

far outpacing income rates in the local area and the region as a whole. For example, Gold Bar median priced homes cost approximately \$311,307 in 2019, requiring a monthly income of \$5,166 to be considered affordable. Homeownership affordability is becoming further and further out of reach for residents in the City of Gold Bar.

Regional market forces increasing local housing costs puts many long-term residents at risk of displacement. With housing costs on the rise, are significant concerns that vulnerable senior and workforce households cannot continue to afford to live in the City. Seniors are especially vulnerable to displacement because their retirement and social security does not change based on inflation, and subsidized housing can have long wait lists for permanent placements. Additionally, the City is limited in managing the City's housing affordability because there is no sewer system. The lack of a sewer system creates major barriers in the development of missing middle housing and multifamily housing, as there are no viable methods or infrastructure available for sewage disposal and processing. Gold Bar's Housing Needs Assessment outlines the City's housing trends and other known housing disparities. The HNA is found in Appendix B of this document.

With continued population growth anticipated for the region, Gold Bar can expect an accompanying housing demand. The City recognizes this period as a critical point in housing planning, and has prioritized the creation of this *Housing Action Plan* in response. The City plans to utilize HNA data and community input to inform how to monitor projected growth, and to ensure that Gold Bar can retain community character while providing housing for cost-burdened households. The HAP creates three strategic objectives to guide decisions regarding the future of Housing in Gold Bar:

**Strategy A:** *Build the City's Capacity to Support Housing. Set a foundation for the City to be able to increase its supply of housing with a variety of housing types to serve the needs of the City.*

**Strategy B:** *Increase housing supply as infrastructure is made available. Increase the variety of the City's Housing Supply with different housing types when an operational sewer system is developed.*

**Strategy C:** *Address Current Housing Instability and Consider Future Displacement. Develop strategies to plan for and accommodate existing and projected needs of all economic segments of the community, including programs and actions needed to achieve equitable housing availability, close gaps in local funding, barriers such as development regulations, and other limitations.*

Each strategic objective will be achieved through a series of actions. These actions are described in Part 3: Housing Toolkit and Strategies. Each action is designed to serve burdened income levels, intracity geographical areas, and vulnerable households. An implementation plan and monitoring plan follow the recommended strategies and lay the framework of the City's response to meeting its projected housing needs.



## WHAT IS A HOUSING ACTION PLAN?

The *Housing Action Plan* is a list of policies and regulations recommended to help cities meet the changing needs of their communities. To address the housing crisis, the Washington State Legislature passed HB 1923 in 2019, a bill to increase the overall housing supply of the state. HB 1923 encourages cities planning under the GMA to undertake specific actions to increase residential building capacity and address affordability issues.<sup>1</sup> The state promotes the development of *Housing Action Plans* to outline and define these actions. More specifically HAPs are intended to cover the following topics:

- Determine the current state of housing in the community, anticipate future housing needs, and create actions to fill the gaps between the two.
- Encourage the construction of additional affordable and market-rate housing in a greater variety of housing types and at prices that are accessible to a greater variety of incomes.
- Include strategies that address the for-profit single-family home market to provide affordable housing.

HB 1923 made funding available to supplement the cost of creating *Housing*

*Action Plans*. The Washington State Department of Commerce is the administrator of these grants and runs programs to help municipalities navigate the requirements of the GMA and HB 1923. In late 2021, the City of Gold Bar applied for and was awarded grant funding allocated by the Washington State Department of Commerce and funded through Engrossed Second Substitute House Bill (E2SHB) 1923. Gold Bar has allocated some of these funds to develop this HAP.

Housing need predictions allow Gold Bar to address future housing problems before they arise. The Housing Needs Assessment (HNA) analyzes differences between the existing housing stock and the future housing needs in the City. Although Gold Bar is wealthy- households in Gold Bar have double the income Snohomish County does on average- the cost of housing is also very high. Thirty percent of residents spend more than a third of their income on housing. This cost burden is felt most heavily by extremely low-income groups or those who make 30% of the Area Median Income (AMI) or less. While typical housing market forces will likely fill gaps for upper and medium income groups, the City must create effective policies to accommodate the expanding need for housing affordable to people in the lowest income range.

**FIGURE 2: HOUSING ACTION PLAN AND THE GMA**



## BRIEF HISTORY AND CONTEXT

The Skykomish, Stillaguamish, Tulalip, Cayuse, Umatilla, and Walla Walla sovereign nations lived upon the land where Gold Bar now resides since time immemorial (Native Land Digital, 2022). Nations of this land, now known as the Puget Sound region, held unique and extensive economic and cultural networks and spoke dialects of the Puget Sound Salish language (Watson, 1999). After European colonization, the United States Homestead Act of 1862 permitted settlers to claim land throughout the Western United States, which brought settlers to the Northwest area throughout the second half of the 1800s (Center for the Study of the Pacific Northwest. n.d.). Disease, violence, and war brought by colonization and settler inhabitation heavily devastated the sovereign nations, displacing

communities, and suppressing cultural practices. Sovereign nation peoples and their culture remain today in the Pacific Northwest, as well the lingering generational impacts of colonization (Watson, 1999). The City of Gold Bar acknowledges that the City is built upon native land of the sovereign nations.

Prospectors flocking to the Pacific Northwest in the early 1860s and the arrival of the Great Northern Railway in 1889 steadily increased Gold Bar's population. By 1910, Gold Bar's population reached 400 and the City was officially incorporated (The City of Gold Bar, 2016). Although the Great Depression caused many businesses to close, it also brought the establishment of outdoor recreation as an additional source of revenue to the region



(Riddle, 2014). Today, Gold Bar remains a popular access point for fishing, hiking, kayaking, white-water rafting, and other outdoor activities.

Gold Bar's formation was heavily influenced by the logging and mining industries. Although the City earned its name from prospectors discovering gold along the banks of the Skykomish River, the primary sources of revenue and population growth in the late 1800s was logging and mining for copper and arsenic. People flocked to what has been referred to as the "thrifty sawmill town" in the early 1900s (The City of Gold Bar, 2016). Although the population declined through the 1930s and remained relatively stagnant for several decades afterward, hundreds of people migrated to Gold Bar in the 1970s and, apart from the 2008 housing crisis, the population has been on the rise ever since (Appendix B, Housing Needs Assessment).

Over the past twenty years, the population has increased by 20%. With a growing population comes a growing need for housing. The current low vacancy rate of approximately three percent indicates that the housing stock within the community is nearly saturated. To regulate growth and protect environmentally sensitive areas in Gold Bar and other areas with high population growth, statewide regulations have been introduced.

Many cities, Gold Bar included, are required to thoughtfully plan for future population increase. This document presents a strategic plan for future growth. The implementation of the strategies identified in this document will support Gold Bar in meeting current and future housing needs for all income levels.





## PART 02

### INVESTIGATION & FINDINGS

This document is the result of a twelve-month effort to collect and analyze community input, public data, and existing policies of housing in Gold Bar housing. Quantitative and qualitative public feedback was collected, capturing a broad cross-section of community opinion. Data available from state and national sources were analyzed to find trends in housing cost, tenure, job availability, and other relevant aspects of the housing market. Public policies were researched to reveal places where current legislation is performing and where legal gaps remain. Finally, strategies were created to fill the gaps between the current and future housing needs of Gold Bar.



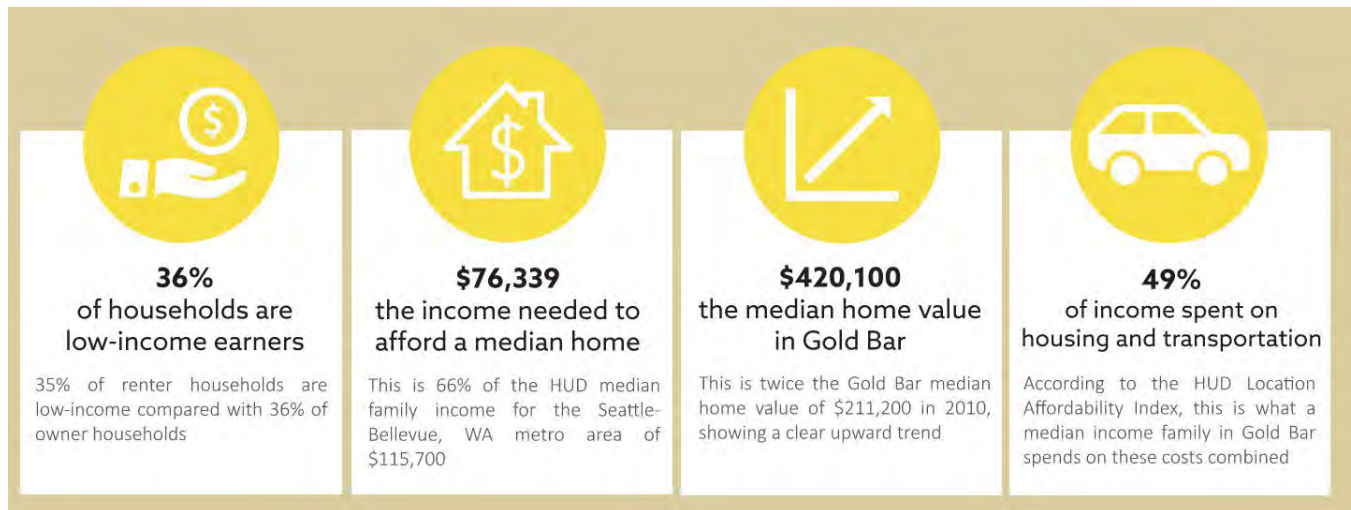
## SUMMARY OF FINDINGS

### Housing Needs Assessment

A recently issued Housing Needs Assessment found that Gold Bar must raise its housing stock to a total of 1,096 housing units by 2044 to meet its growth target. To meet this goal, the City will need to add 11 units per year through 2044. The City's median home value is increasing rapidly: the average home today costs twice as much as the average Gold Bar home in 2010. This same report also found that more than half of Gold Bar's

workforce travels more than 25 miles to their jobs. This long commute places additional costs on top of the housing cost burden felt by twenty-one percent (21%) of the Gold Bar community. Although the City of Gold Bar does not directly develop new housing, the policies it enacts influence the burden felt by its community members. The Housing Needs Assessment is included in the HAP under *Appendix B*.

**FIGURE 3 HOUSING NEEDS SUMMARY**





## SUMMARY OF PUBLIC ENGAGEMENT

### Connecting to People

Gold Bar residents feel that there isn't enough buildable land in the City to meet their 2044 population target. Residents have mixed opinions on the best housing types to meet their housing needs, but largely agree that utility updates must precede any more housing development. The community also recognizes that any influx of below average income residents must be accompanied by an increase in jobs within Gold Bar.<sup>1</sup>

### SHARING & LISTENING

An online survey was distributed- mainly through the City's website and social media- to community members over the Spring and Summer of 2022 to collect community perspectives on current housing issues and potential solutions. This survey received responses from 12 participants, which is less than one percent of the Gold Bar population. When drawing conclusions from this survey sample, the City considered the respondent profile with cognizance of the sample size. A series of meetings were later conducted in Summer and Fall of 2022 to ask stakeholders to evaluate the HNA and share how they thought affordable housing should be created in Gold Bar. All groups discussed current housing gaps and what aspects of

Gold Bar housing must be preserved in the future.

### EXPLORATION

Housing policies that could help close future residential gaps in Gold Bar were identified for further community discussion. Ways to increase density while maintaining a single-family residential character such as smaller lot development, accessory dwelling units, cluster lot developments, and manufactured homes were identified in addition to increasing the scale of structures allowed through multifamily and mixed-use development. Preservation and rehabilitation strategies were identified as important to retain the existing housing stock.

### STRATEGIZING

Strategies were explored with stakeholders to alleviate pressure on Gold Bar's housing market. Stakeholders were aware that property costs were rising in their area and understood how their growth was limited geographically. Large parcels which could be subdivided to make room for more housing were identified as limited by shoreline planning. Creating sewer services was viewed as both a positive and a negative: although they would allow more affordable

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<sup>1</sup> See Appendix B.

housing and increase the surrounding urban growth area, they would be paid for by current residents who are not in need of a sanitary sewer. Accessory dwelling units and manufactured homes were seen as potentially viable options to increase density but were also seen as potentially difficult due to permitting practices and septic feasibility. Stakeholder input was used to develop the housing policies proposed in this document.

several survey design issues including rating sequence inconsistencies, lack of non-applicable options, and frequent obvious gaps in answer options. The sample group who responded to this survey was older, live in smaller homes, own their homes more than the population, and report lower cost burden than the population at large. The significance of this first survey effort is limited to the sample population it reached.

## Disclaimers

### How Accurate is the Information?

A survey effort was undertaken to collect information on Gold Bar's housing characteristics. The housing survey was designed to gather respondent profiles and their opinion on Gold Bar's housing characteristics. Due to grant funding limitations and difficult access to underserved community members, this survey cannot be interpreted as statistically significant. The survey was limited by a small sample size, likely response and non-response bias, and

## SUMMARY OF THE REGULATORY REVIEW

The HAP is required to review community's housing needs and objectives, and are evaluated according to existing policies, plans, regulations, and strategies. This evaluation is key in understanding gaps in current housing approaches. The Housing Policy Framework Review for Gold Bar contains findings that helped inform the development of the actions. Existing housing policies were evaluated by planned housing types and unit success, achievement of goals and policies, and linkage to the HNA. The following summary is intended to be high-level takeaways from the Housing Framework Review, located in Appendix D.

### Growth Target Evaluation

This *Housing Action Plan* has been developed to meet the 2044 housing target from Snohomish County. The State and County are still in the process of finalizing growth targets for municipal jurisdictions. While the next Comprehensive Plan Update

should be based on the finalized population growth projections, this document has been drafted based on the most up-to-date projections available. Several data points were evaluated to see if the City is on track to meet its housing need projection. The City added a yearly average of 6 housing units from 2010 to 2021. To meet the growth target of 1,096 housing units, the City will need to add about 11 housing units per year through 2044. This projection not only demonstrates a need for considerably more additional housing units but also highlights the significant growth that the City of Gold Bar should plan for. Existing and future housing gaps partitioned by income levels were also evaluated through this effort. The current needs for both extremely low-income and moderate & above-median income levels are projected to be further exacerbated by the projected growth through 2044. The 1,096 new units are needed to meet the 2044 growth target and should be prioritized.



## Policy Evaluation

The City's 2015 Comprehensive Plan housing policies were analyzed for consistency with current countywide and regional policies. Gaps and partial policy gaps were identified to address in this *Housing Action Plan*. Through this policy evaluation, recommendations are included that attempt to address reducing cost barriers to residential development, supporting racial equity in planning, preventing community displacement, and increasing the opportunities provided for missing middle housing.

## Implementation Evaluation

Understanding the effectiveness of the City's current housing policies and the impacts that the *2015 Comprehensive Plan* had on housing development over the past seven years is critical to achieve the City's 2044 targets and efforts of the *Housing Action Plan*. Knowing the extent of success and failures of each policy will allow the city to modify current policies or craft new policies to achieve the city's 2044 housing targets. Policies listed in the 2015 Comprehensive Plan Housing Element chapter are identified, along with their implementation status, success indicators, and measurable outcomes in the Implementation Evaluation table. Recommendations to enhance policy success or realign policies with this *Housing Action Plan*, such as policy adjustments or code amendments, are also provided in the table. The Implementation Evaluation table is available in *Appendix D: Housing Framework Review*.





PART  
**03**

**HOUSING TOOLKIT & STRATEGIES**

## HOUSING STRATEGY DEVELOPMENT

The *Housing Action Plan* has been developed to provide three strategies aimed to expand housing supply and diversity, retain the existing community, and improve affordability for future residents. Each strategy is anchored in a guiding principle inspired by the lived experiences provided by community engagement. Each strategy is supported by goals, which serve as the categorical parameters for recommended actions. As a part of the implementation, actions are categorized according to the types of practical challenges that city staff and applicants face during the development review. Some goals have additional actions to broaden the scope of feasible solutions. Implementation is discussed further in *Part 4: Implementation Plan*.

## STRATEGIES

The following is a summary of the three strategies, each with goals and actions that have the most potential for success given the community's unique needs, physical characteristics, and existing regulations. The resulting actions do not work in isolation. Instead, multiple actions work together to encourage types of housing development with the greatest need.



## STRATEGY A

### Build the City's Capacity to Support Housing

**Guiding Principle:** *Set a foundation for the City to be able to increase its supply of housing with a variety of housing types to serve the needs of the City.*

The City of Gold Bar will have to accommodate a population increase in the next twenty years by expanding the available housing stock. By 2044, the number of housing units to support population growth must increase from 849 units (2022) to 1,096 units, nearly a 30% increase. While increasing the housing supply is a ubiquitous challenge throughout the region, Gold Bar is faced with unique challenges that limit its ability to develop additional housing.

Critical and foremost in supporting housing is addressing the City's lack of sewer infrastructure. Much of the City is built-out with predominantly single-family residential land uses. While the community discussed increasing allowed density in single-family zones closer to and in the downtown core of the City, density is limited by the number of bedrooms per housing unit based on Snohomish County onsite septic system requirements and the space required by critical aquifer recharge areas. Strategic infrastructure investments, interjurisdictional cooperation, and pursuing county, state,

and federal grants are essential steps to establishing a sewer system and creating housing density without jeopardizing protections to critical aquifer recharge areas.

As a sewer system is established, the City will need to ensure that all forms of infrastructure develop concurrently with an increase in housing. Studies on infrastructure levels of service can be performed to monitor and inform whether stormwater runoff, transportation, sewer, and drinking water supply are developing in balance with housing growth, promote public safety, and limit stress on sensitive systems such as critical aquifer recharge areas. Actions on the part of city and county officials, non-profit entities, and private developers are important to meet these goals and have already shown signs of providing a connection between services and city demand. Broadband connectivity was installed and WSDOT made safety improvements and preservation efforts along the Highway 2 corridor. The City's continued monitoring and efforts will ensure the demands for these services meet an increase in population and housing supply.

Another aspect to consider in setting up a foundation for the City's ability to accommodate housing is the economic and residential development of the downtown area or the commercial corridor. Supplying more economic opportunities

can incentivize home occupancy and development within the City, cut commute times, and create a more resilient and self-sufficient community. Community members have indicated that if there is an increase in affordable housing and various forms of housing types, the most appropriate place to develop would be in the downtown area/commercial corridor along State Route 2. A thriving downtown that supports local businesses, encourages tourism, and brings in revenue for city services and amenities can catapult the development of more housing. Several actions can lead to the success of a downtown area, particularly the implementation of a subarea plan, revitalization strategies, funding programs, and mixed-use development. This would ensure continued engagement with city residents and a coherent and planned approach to economic and housing needs into the future.

## GOAL 1

***Develop sewer infrastructure that can support higher densities in appropriate areas of the City.***

- Action A.1.1 Strategic Infrastructure Investments
- Action A.1.2 Interjurisdictional Cooperation
- Action A.1.3 Pursue County, State, and Federal Public Works Grants

## GOAL 2

***Foster better connection through other forms of public infrastructure that support an increase in the City's housing supply.***

- Action A.2.1 Infrastructure Service Study
- Action A.2.2 Highway Maintenance
- Action A.2.3 Broadband Access

## GOAL 3

***Focus new economic and residential development in existing commercial corridor.***

- Action A.3.1 Subarea Plan
- Action A.3.2 Commercial Development Funding Programs
- Action A.3.3 Special Assessment District
- Action A.3.4 Economic Development Coordinator
- Action A.3.5 Mixed-Use Development
- Action A.3.6 Multifamily Tax Exemption

## STRATEGY B

### Increase housing supply as infrastructure is made available

**Guiding Principle: *Increase the variety of the City's housing supply with different housing types when an operational sewer system is developed.***

Almost all the City's current housing is single family detached units (two thirds of all homes) and mobile homes (the remaining third). The lack of variety in the housing stock creates affordability issues, as the supply of homes does not match the demand from all community members. As found in the Housing Needs Assessment, there is a lack of units affordable to extremely low income and moderate to median income households in Gold Bar. While there are units affordable to very low-income and low-income households, pressure from higher income households may lower the number of units available to lower income people.

As outlined in Strategy A, the lack of infrastructure currently in the City represents a significant barrier to housing development. Limited access to sanitary sewer, pressure on groundwater supply, and congestion on the Route 2 corridor must be addressed before more housing can be planned for some areas. However, encouragement of infill development in areas with appropriate

infrastructure capacity can maximize the impact of existing infrastructure investments and make progress towards 2044 housing goals. Creating a SEPA infill exemption and consolidating resources related to infill development for developers can incentivize this style of development.

To implement this infill strategy, barriers to development may need to be removed from the City's development code. Incentive programs may help encourage infill development as well. Investigating more flexible or reduced targeted development regulations could increase density in areas with sufficient infrastructure and create a denser city center. These development regulations should be accompanied by the Subarea Plan recommended in strategy A. This subarea plan will help the City maintain the character that residents love about Gold Bar, while adjusted development regulations increase density where the City can support it.

As infrastructure is developed throughout the City, permitting a larger array of housing types should help match the range in demand for housing and expand the variety of housing options offered. Permitting live/work units, townhomes, and small-scale multifamily units should provide opportunities for affordable rental units and ownership. Recognizing the desire for



small-town scale buildings and the existing 25- and 35-foot height limits in place in many areas of the City, permitting and encouraging the development of these more incognito forms of multifamily housing will maintain the aesthetic character of the City while increasing affordability. A key form of housing which must be legalized in Gold Bar is Temporary Emergency Housing, which not only provides a soft landing for temporarily homeless people, but also is required by Washington House Bill 1220.

## GOAL 1

***Maximize the availability of existing lands within Gold Bar until a sewer system is developed.***

- Action B.1.1 Community Sewer Infill Development
- Action B.1.2 SEPA Infill Exemptions
- Action B.1.3 Consolidated Infill Resources

## GOAL 2

***Changing regulations surrounding density.***

- Action B.2.1 Transfer of Development Rights
- Action B.2.2 Highway Corridor Rezone
- Action B.2.3 Reduce Minimum Lot Sizes
- Action B.2.4 Reduce Setback, Lot Coverage and/or Impervious Area Standards

## GOAL 1

***Legalize additional housing types in applicable zoning districts.***

- Action B.3.1 Live/Work Units
- Action B.3.2 Townhomes
- Action B.3.3 Triplex
- Action B.3.4 Fourplex
- Action B.3.5 Multifamily (less than 5 units)
- Action B.3.6 Local Programs to Help Build Missing Middle Housing
- Action B.3.7 Temporary Emergency Housing

## STRATEGY C

### Address Current Housing Instability and Consider Future Displacement

**Guiding Principle: *Develop strategies to plan for and accommodate existing and projected needs of all economic segments of the community, including programs and actions needed to achieve equitable housing availability, close gaps in local funding, barriers such as development regulations, and other limitations.***

Without intervention, current housing instability trends are likely to continue in Gold Bar through 2044. The lack of housing affordable to moderate- and above-income households will continue to pressure the low-income brackets, where there are already deficits of housing in some categories. The deficit of housing affordable to extremely low-income households in Gold Bar will grow by 40% if the housing stock is not increased. To avoid the community displacement this potentially could cause in Gold Bar, a suite of strategies has been developed to mitigate housing strains on the community, create targeted financial aid, and encourage creative housing solutions.

The provision of financial and legislative resources and partnerships with housing organizations will reduce the current burden

felt by Gold Bar residents. Partnerships with non-profit housing organizations should directly encourage and support the development of affordable housing in the City. Codifying expanded tenant protections and publicizing them will help preserve the few rentals currently available in Gold Bar, and proactively protect the rentals that the City will likely see developed in the next twenty years. Developing other resources for residents, such as rehabilitation assistance and foreclosure resources, will also help keep the existing community in place by subsidizing housing costs.

Other targeted financial support measures will support the creation of affordable housing in Gold Bar. Taxes, fees, and levies can create funding to directly support the creation of affordable housing in the City. Similarly, developing a local housing trust fund can support the most critical housing needs in the community. These funding mechanisms enable the City to directly pay for the development of affordable or income restricted housing. Another option, credit enhancement, makes affordable housing investments more attractive to investors through the backing of a loan or bond by the City. This lowers the perceived risk of funding affordable housing by developers but doesn't require the City to pay for a

project out of pocket. In cities like Gold Bar where undeveloped buildable lands remain, tipping the financial incentives away from further single-family residential development towards more affordable forms of housing is an important strategy.

Other strategies can encourage affordable housing through unconventional land management methods. Inclusionary zoning code can increase the proliferation of affordable housing through requiring percentages of developments to be protected as affordable housing through a defined term or stipulating some other requirement. Inclusionary zoning can leverage Gold Bar's past eight years of increasing real estate values to create more affordable housing. Making surplus or found public land available for affordable housing development can also increase affordable development by lowering the cost of land significantly or altogether. Alternative homeowner models, which often put land into community trusts while maintaining private ownership of the structures on them, can help preserve affordability while retaining homeowner privacy. These less traditional housing solutions should be investigated for implementation in Gold Bar.

## GOAL 1

### ***Goal 1: Mitigate existing housing strains experienced by the community.***

- Action C.1.1 Non-Profit Partnerships
- Action C.1.2 Tenant Protection
- Action C.1.3 Need-Based Rehabilitation Assistance
- Action C.1.4 Foreclosure Resources

## GOAL 2

### ***Consider supportive financial infrastructure to ensure affordable housing.***

- Action C.2.1 Local option taxes, fees, and levies
- Action C.2.2 Local housing Trust Fund
- Action C.2.3 Credit Enhancement

## GOAL 1

### ***Goal 1: Develop creative housing solutions.***

- Action C.3.1 Alternative Homeowner Models
- Action C.3.2 Public Land for Affordable Housing
- Action C.3.3 Inclusionary Zoning



## OUTLINE OF STRATEGIES, GOALS, & ACTIONS

### STRATEGY A: BUILD THE CITY'S CAPACITY TO SUPPORT HOUSING

#### GOAL 1

***Develop sewer infrastructure that can support higher densities in appropriate areas of the City.***

- Action A.1.1 Strategic Infrastructure Investments
- Action A.1.2 Interjurisdictional Cooperation
- Action A.1.3 Pursue County, State, and Federal Public Works Grants

#### GOAL 2

***Foster better connection through other forms of public infrastructure that support an increase in the City's housing supply.***

- Action A.2.1 Infrastructure Service Study
- Action A.2.2 Highway Maintenance
- Action A.2.3 Broadband Access

#### GOAL 3

***Focus new economic and residential development in existing commercial corridor.***

- Action A.3.1 Subarea Plan
- Action A.3.2 Commercial Development Funding Programs
- Action A.3.3 Special Assessment District
- Action A.3.4 Economic Development Coordinator
- Action A.3.5 Mixed-Use Development
- Action A.3.6 Multifamily Tax Exemption

## STRATEGY B: INCREASE HOUSING SUPPLY AS INFRASTRUCTURE IS MADE AVAILABLE

### GOAL 1

***Maximize the availability of existing lands within Gold Bar until a sewer system is developed.***

- Action B.1.1 Community Sewer Infill Development
- Action B.1.2 SEPA Infill Exemptions
- Action B.1.3 Consolidated Infill Resources

### GOAL 2

***Changing regulations surrounding density.***

- Action B.2.1 Transfer of Development Rights
- Action B.2.2 Highway Corridor Rezone
- Action B.2.3 Reduce Minimum Lot Sizes
- Action B.2.4 Reduce Setback, Lot Coverage and/or Impervious Area Standards

### GOAL 1

***Legalize additional housing types in applicable zoning districts.***

- Action B.3.1 Live/Work Units
- Action B.3.2 Townhomes
- Action B.3.3 Triplex
- Action B.3.4 Fourplex
- Action B.3.5 Multifamily (less than 5 units)
- Action B.3.6 Local Programs to Help Build Missing Middle Housing
- Action B.3.7 Temporary Emergency Housing

## STRATEGY C: ADDRESS CURRENT HOUSING INSTABILITY AND CONSIDER FUTURE

### GOAL 1

***Goal 1: Mitigate existing housing strains experienced by the community.***

- Action C.1.1 Non-Profit Partnerships
- Action C.1.2 Tenant Protection
- Action C.1.3 Need-Based Rehabilitation Assistance
- Action C.1.4 Foreclosure Resources

### GOAL 2

***Consider supportive financial infrastructure to ensure affordable housing.***

- Action C.2.1 Local option taxes, fees, and levies
- Action C.2.2 Local housing Trust Fund
- Action C.2.3 Credit Enhancement

### GOAL 1

***Goal 1: Develop creative housing solutions.***

- Action C.3.1 Alternative Homeowner Models
- Action C.3.2 Public Land for Affordable Housing
- Action C.3.3 Inclusionary Zoning





## ACTION SUMMARIES

The City of Gold Bar should continually build on resources, collaboration, and public understanding to improve the implementation of the recommended housing strategies. Encouraging the development of new and furthering existing partnerships with organizations that serve low-income communities can ensure that Gold Bar is directing its resources toward the people who need them most. The following section summarizes each of the recommended actions.

### STRATEGY A: BUILD THE CITY'S CAPACITY TO SUPPORT HOUSING

**Guiding Principle:** *Set a foundation for the City to be able to increase its supply of housing with a variety of housing types to serve the needs of the City.*

**Goal 1:** *Develop sewer infrastructure that can support higher densities in appropriate areas of the City.*

## STRATEGY A: BUILD THE CITY'S CAPACITY TO SUPPORT HOUSING

### Action A.1.1 Strategic Infrastructure Investments

Proper infrastructure priorities established in a capital facilities element (a part of the Comprehensive Plan) can help the city support their housing program. Jurisdictions which expect to see population increases and are concerned about infrastructure capacity can greatly benefit from evaluating their infrastructure priorities. Because of Gold Bar's unique lack of sewer infrastructure, the development of a sewer system would greatly increase the City's capacity to support housing. Additional infrastructure investments should be made towards the City's highway and arterial network, ensuring a level of service appropriate to the City with any potential increase in housing. Investment in both the types of infrastructure and locations which are expected to see higher demand should be prioritized.

Tax increment financing (TIF) is a financial tool that local governments can use to fund public infrastructure in targeted areas to encourage private development and investment. By issuing TIF bonds, the City can take advantage of the rise in economic value and resulting increase in tax receipts that accompanies successful urban redevelopment. This is done by capturing future anticipated increases in tax revenues generated by the project. This financing technique is possible when a new development is large in scale, and when

its completion is expected to significantly increase the value of surrounding real estate where the resulting incremental local tax revenues can support a bond issuance. TIF bonds have been used to fund sewer and water upgrades such as road construction, land acquisition, environmental remediation, and construction of parks.

### Action A.1.2 Interjurisdictional Coordination

Cooperation across jurisdictional boundaries can address regional issues in metropolitan areas. Local jurisdictions can partner together to pool resources, coordinate technical assistance, and stretch funding for their housing needs. Many jurisdictions in the Central Puget Sound region have formed coalitions to address housing issues, but there is opportunity for collaboration across many topics, including developing a sewer system and transportation infrastructure improvements. For Gold Bar, a sewer system that would result in an increased housing capacity could relieve some of the demand for housing in surrounding jurisdictions. Continuing collaboration with the Washington State Department of Transportation (WSDOT) to partner on improvements to the U.S. Route 2 corridor would aid in improving navigation to and from amenities and critical services. Other beneficial partnerships should be explored by the City and an inventory of partnerships should be created to track opportunities and shared efforts.



## STRATEGY A: BUILD THE CITY'S CAPACITY TO SUPPORT HOUSING

### Action A.1.3 Pursue County, State, and Federal Public Works Grants

County, State, and Federal level grants and low-interest loan opportunities can be used to improve and expand on much needed public infrastructure to build the City's capacity to support housing. Snohomish County, Washington State Department of Ecology, USDA, and EPA all have opportunities to apply for water and waste disposal loan and grant programs in Washington. Aside from infrastructure grant and loan funding, Snohomish County and Washington State Department of Ecology provide grant and loan opportunities for onsite septic systems for individuals needing to make repairs to their septic systems.

***Goal 2: Foster better connection through other forms of public infrastructure that support an increase in the City's housing supply.***

### Action A.2.1 Infrastructure Service Study

Ensuring that the appropriate infrastructure is in place for existing and new development is key to maintaining the quality of life that Gold Bar residents enjoy. Studying the capacity that current stormwater conveyance systems, drinking water sources, sewer systems, and road and other transportation networks hold allows the City to make more informed

housing decisions. Understanding both the bulk capacity and capacity by location can help prevent the City from overburdening existing infrastructure and strategically invest in new infrastructure. Infrastructure capacity studies will allow the City to direct infill development responsibly.

### Action A.2.2 Highway Maintenance

Ensuring highway development in conjunction with an increasing housing supply prevents a decrease in levels of service on existing roads. U.S. Route 2 serves as a critical connection between Gold Bar and the surrounding towns. Single lanes currently guide traffic in and out of the City and traffic culminates at peak hours. Careful consideration and maintenance should take place to provide residents with the access they need should housing supply and service demand for roads increase. Coordinated corridor improvements, such as dedicated bike pedestrian routes, can improve accessibility and provide alternative options for accessibility during peak traffic periods when included in vehicular improvement planning and design. A Traffic Study can help the City identify specific areas along U.S. Route 2 where level of service considerations and subsequent maintenance may be required for new housing units.

## STRATEGY A: BUILD THE CITY'S CAPACITY TO SUPPORT HOUSING

### Action A.2.3 Broadband Access

Broadband services provide higher-speed data transmission which can support activities like video-conferencing and multiple web applications. Providing broadband access provides an alternative mode of connection to road infrastructure for those that depend on internet connection for employment. Coupled with a potential increase in housing supply, broadband access would meet the demands of internet access for residents of Gold Bar. Pursuing and winning grants from entities such as the State Department of Commerce Broadband Office and the Community Economic Revitalization Board will help close the digital access gap.

**Goal 3: Focus new economic and residential development in existing commercial corridor.**

### Action A.3.1 Subarea Plan

A subarea plan is a type of long-range planning effort for a limited geographic area within a community. These plans are informed with community involvement regarding a long-term vision for the subarea, define policies, strategies, and actions that guide future maintenance and change, identify community needs for the area such as housing, economic development, or other uses, identify need for future infrastructure,

define an urban design or aesthetic for the area, preserve natural spaces, and provide guidance for private and public investments and strategies. Results of a subarea plan include land use and zoning amendments, updates to street plans and greenways, capital projects, and strengthened partnerships, including the establishment of an Economic Development Taskforce.

A downtown or commercial corridor sub-area plan could galvanize the Gold Bar community in shaping the future of that area, spur economic and residential development, increase access to greenspace, and solidify a unique sense of place in the City. This subarea plan could also facilitate a cohesive vision for U.S Route 2 as it passes through Gold Bar. A road environment that balances the needs of pedestrian users, pass-through traffic, and local traffic could be supported by this plan. Subarea plans, in conjunction with Planned Action Environmental Impact Statement, can reduce barriers for certain desired types of development where upfront analysis of the environmental impacts and mitigation measures of the area can speed up the review of subsequent individual development projects.

## STRATEGY A: BUILD THE CITY'S CAPACITY TO SUPPORT HOUSING

### Action A.3.2 Commercial Development Funding Programs

Funding programs for commercial development in Gold Bar's commercial corridor would help spur economic and residential development for the City. Such programs could include reducing the cost of development for local businesses to establish themselves or making commercial improvements more affordable. The City can establish a Tenant Improvement Fund or reduce the cost of permits for specific commercial or retail developments.

### Action A.3.3 Special Assessment District

Special assessment districts are a way for cities to access capital markets to fund urban regeneration initiatives and assess an additional tax on the full value of property which is paid by property owners within a defined special assessment district that will benefit from the specific public improvement. In conjunction with a subarea plan, Gold Bar could identify the community that would benefit the most from a revitalized downtown, determine if existing owners agree to an additional tax after assessing the full value of their property, and use those funds to improve specific areas that would benefit them.

### Action A.3.4 Economic Development Coordinator

To further excite economic development within Gold Bar's commercial corridor, the City could consider hiring a part time economic development coordinator whose responsibilities would include planning and developing economic projects, marketing, researching, advising, implementing an economic development plan, and conducting public education and outreach regarding small business development in Gold Bar.

### Action A.3.5 Mixed-Use Development

Mixed-use development is characterized by a pedestrian-friendly development that blends two or more residential, commercial, cultural, institutional, or industrial uses. Mixed-used development can provide revenue-producing venues while fostering integration, density, and land use compatibility. Gold Bar could benefit from either horizontal or vertical mixed-use forms at scales appropriate for the City.

Horizontal mixed-use consists of single-use buildings within a mixed-use zoning district that allows for a range of land uses in a single development project while vertical mixed-use zoning combines different uses within the same building with more public uses such as retail shops, restaurants, and commercial business, concentrated on the lower floor. Upper floors contain residential units, hotel rooms, or office spaces.



**STRATEGY A: BUILD THE CITY'S CAPACITY TO SUPPORT HOUSING****Action A.3.5 Multifamily Tax Exemption**

A multifamily tax exemption (MFTE) is a waiver of property taxes to encourage affordable housing production and redevelopment in “residential targeted areas” designated by cities. The goal of MFTE programs is to address a financial feasibility gap for desired development types in the target areas, specifically to develop sufficient available, desirable, and convenient residential housing to meet the needs of the public. MFTE programs are designed to encourage denser growth in areas with the greatest capacity and challenges to development feasibility. The MFTE can be paired with inclusionary zoning to improve the financial feasibility of a project under affordability requirements. Cities can even limit MFTEs specifically to projects that solely contain income-restricted units to encourage affordability most effectively



## STRATEGY B: INCREASE HOUSING SUPPLY AS INFRASTRUCTURE IS MADE AVAILABLE

**Guiding Principle:** *Increase the variety of the City's housing supply with different housing types when an operational sewer system is developed.*

**Goal 1:** *Maximize the availability of existing lands within Gold Bar until a sewer system is developed.*

### **Action B.1.1 Community Sewer Infill Development**

Infill development is the process of developing vacant or underused parcels within existing urban areas that are mostly developed. This development process aims to combat urban sprawl by increasing housing supply and density near existing resources and infrastructure such as utilities and transportation services. Additionally, infill development works jointly with urban growth boundaries where designated growth limits of urban areas necessitate the infill. The City can encourage infill development by creating infill incentive programs or addressing barriers to development on small lots where sanitary sewer service extends.

### **Action B.1.2 SEPA Infill Exemptions**

Cities in Washington State planning under the GMA have the option to establish infill development as a SEPA categorical exemption. This would alleviate developers of the potential SEPA requirement and cost. To do this, the next iteration of the Comprehensive Plan must be subject to environmental analysis through an

environmental impact statement. Pursuing this categorical exemption could further encourage infill development within the City.

### **Action B.1.3: Consolidated Infill Resources**

To encourage infill development in appropriate places in Gold Bar, the City could consolidate infill resources for local developers to streamline the planning and permitting process. Resources to compile may include a map of parcels that could accommodate infill development, permit, or impact fee reductions or waivers for specific project types, or resources such as toolkits, case studies or examples of appropriate infill, or funding assistance.

**Goal 2:** *Changing regulations surrounding density.*

### **Action B.2.1: Transfer of Development Rights**

Transfer of Development Rights programs relocate the rights to develop from areas designated as “sending sites” to those designated as “receiving sites”. These programs can be used to meet a variety of goals but are commonly used to enlarge the housing stock while preserving an area at risk of being developed or redeveloped. Often the area at risk of being developed is a site of low-density affordable housing (such as a mobile home park) or a green space. The revenue from the sale of development rights can be used to maintain or improve the sending site, and the development rights can

## STRATEGY B: INCREASE HOUSING SUPPLY AS INFRASTRUCTURE IS MADE AVAILABLE

lower the pressure for development on the sending site by creating new development elsewhere. For homeowners that feel the development constraints from critical areas in Gold Bar, reallocating their development rights can create revenue while encouraging growth in places that have reached their maximum capacity.

### Action B.2.2 Highway Corridor Rezone

Rezoning refers to the process of assigning land or property to a different category of restrictions on use and development. The City could consider rezoning existing commercial or community business zones to either mixed-use development or high-density single family residential to accommodate more housing units. By rezoning existing general commercial or community business to mixed-use zoning districts, not only does the City add to the housing stock, but it also preserves existing commercial use as well. Additionally, the City could consider prioritizing rezones off the Route two corridor to reduce the added congestion on route two from local traffic.

### Action B.2.3 Reduce Minimum Lot Sizes

Given that Gold Bar has a minimum lot area of 7,200 square feet, reducing minimum lot sizes and encouraging small lot development could provide more land for increasing Gold Bar's housing supply once a sewer system is in place.

Minimum lot size refers to the smallest allowable portion of a parcel determined to be usable for the proposed structure, provided applicable development standards are met. Permitting development on small lots allows for a variety of housing types including townhomes, duplexes, or triplexes while increasing the overall housing supply in the City. Smaller lot sizes also promote affordability from requiring less land, fewer resources to build smaller homes, and drawing fewer municipal resources.

### Action B.2.4 Reduce Setback, Lot Coverage and/or Impervious Area Standards

Reducing setback, lot coverage and/or impervious area standards allows developers the flexibility to expand a building footprint area, creating opportunities for increasing housing supply. Modest reductions in setbacks could, especially on smaller lots, increase the buildable space, supply more housing units, create human-scale, walkable environments while being efficient about the use of land.

**Goal 3: Legalize additional housing types in applicable zoning districts.**

### Action B.3.1 Live/Work Units

Live/ Work units are a type of missing middle housing designed to be used both as residential and commercial structures. Broadly, this can include any instance where people live and work in the same space, such as work from home offices. Often, live/

## STRATEGY B: INCREASE HOUSING SUPPLY AS INFRASTRUCTURE IS MADE AVAILABLE

work units are purpose built small to medium sized structures which consist of dwelling units above or behind a ground floor space that accommodates a range of commercial or office uses. This type of development is often specific to mixed use zones and allows an integration of economic and housing opportunities while providing a softer transition between commercial corridors and more traditional housing areas.

### Action B.3.2 Townhomes

A townhome is a form of missing-middle housing that includes several units in a horizontal row or stacked vertically on a parcel. They can vary in size, shape, and form to be the most compatible to the existing character of a neighborhood or community. Many units share a wall with their neighbors. Like a single-family home, a townhome can provide both private living space and private yard space, yet it increases the housing supply of a city more than a single-family home.

### Action B.3.3 Triplex

A triplex is a small to medium type of missing middle housing that includes three units in a horizontal row or stacked vertically on a parcel. These developments can vary in size, style, and form to match the existing character and aesthetic of a neighborhood or community.

### Action B.3.4 Fourplex

A fourplex is a small to medium type of missing middle housing that includes four units in a horizontal row or stacked vertically on a parcel. These developments can vary in size, style, and form to match the existing character and aesthetic of a neighborhood or community.

### Action B.3.5 Multifamily (less than 5 units)

Multifamily units can include townhomes, duplexes, triplexes, and fourplexes. It can also include apartment complexes with common resources such as a playground or swimming pool. In the event that sewer infrastructure is installed in Gold Bar, small apartment complexes in appropriate places throughout the City could increase housing supply. Small apartment complexes could also be designed in such a way that does not deviate from the existing aesthetic and character of the City.

The City can also consider passing an ordinance allowing select multifamily projects to be built with an on-site septic system. The City has identified new lots with the potential to qualify for multifamily units and on-site septic systems that could be sized to serve multifamily buildings. The City would need to consider establishing multifamily unit design and bulk requirements per on-site septic or community sewer lots. This ordinance would increase the flexibility of middle housing development in the City prior to community sewer installation.



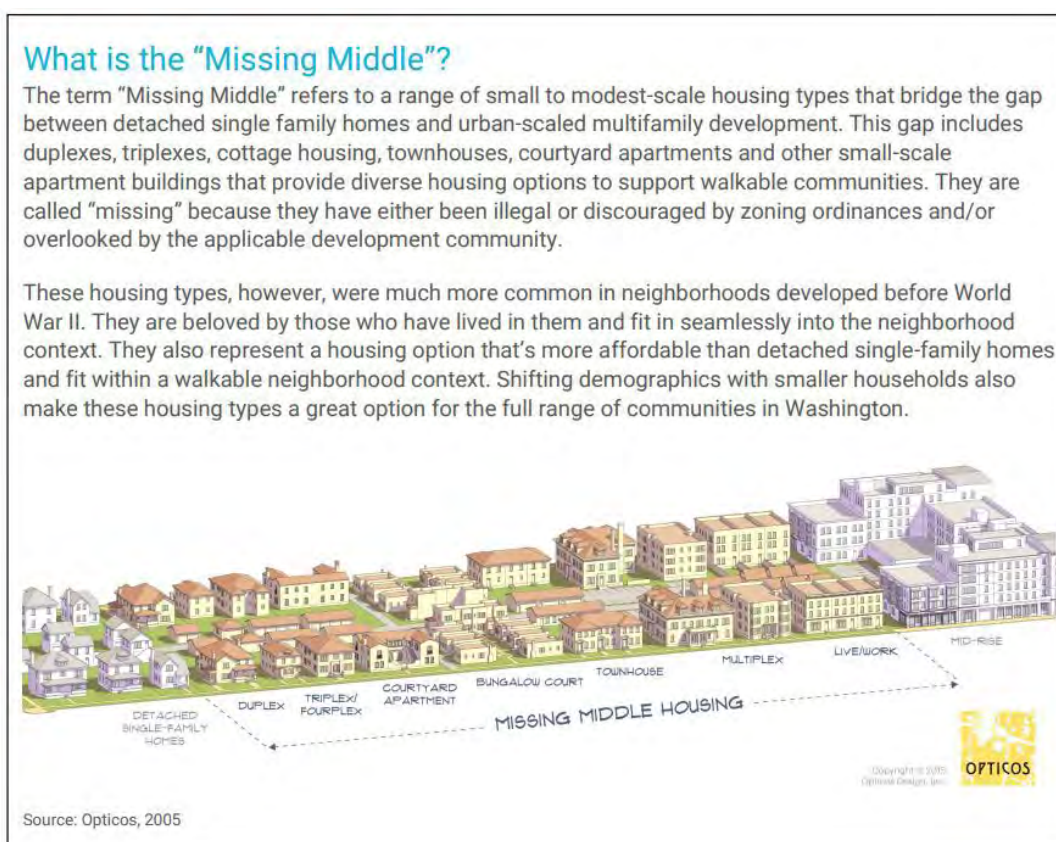
## STRATEGY B: INCREASE HOUSING SUPPLY AS INFRASTRUCTURE IS MADE AVAILABLE

### Action B.3.6 Local Programs to Help Build Missing Middle Housing

There are opportunities to encourage “missing middle” housing types in the City. The City should consider opportunities for both rental and home ownership, particularly smaller home ownership units that support young adults and seniors. Allowing smaller homes on the housing market lowers the

barrier to homeownership, which allows people to build equity through ownership while maintaining the scale of the City. The City may also benefit from considering zoning adjustments to residential zones that regulate based on form and bulk, allowing greater flexibility for unit density. Regulation based on form allows the City to maintain the current character while increasing housing capacity.

FIGURE 4: MISSING MIDDLE HOUSING



## **STRATEGY B: INCREASE HOUSING SUPPLY AS INFRASTRUCTURE IS MADE AVAILABLE**

### **Action B.3.7 Temporary Emergency Housing**

Preventing homelessness is a broad priority in planning. Creating a home affordable for every income group in the City helps prevent people from losing their housing. However, people can lose their housing for any number of reasons. Loss of employment, changes in family status, and eviction can all cause homelessness. In the eventuality that people experience homelessness, providing a place for a community member to land while they find a stable housing solution helps maintain the City's community. Washington State law, required under HB 1220, outlines a framework for local governments to regulate emergency housing. City code may not prohibit emergency shelters and indoor emergency housing.

## STRATEGY C: ADDRESS CURRENT AND CONSIDER FUTURE HOUSING INSTABILITY AND DISPLACEMENT IN GOLD BAR

**Guiding Principle:** *Develop strategies to plan for and accommodate existing and projected needs of all economic segments of the community, including programs and actions needed to achieve equitable housing availability, close gaps in local funding, barriers such as development regulations, and other limitations.*

**Goal 1:** *Mitigate existing housing strains experienced by the community.*

### Action C.1.1 Non-Profit Partnerships

Gold Bar can establish cooperative arrangements with public or non-profit housing developers to address low-income or special needs housing. The Housing Consortium of Everett and Snohomish County is a collection of non-profit and for-profit organizations that work together to address affordable housing issues and ensure that housing is made available to low-income households, creating housing security, and preventing displacement in Gold Bar.

### Action C.1.2: Tenant Protection

The City should adopt a comprehensive policy that expands the rights of tenants, especially as the number of renters in the City may increase. A comprehensive policy to enhance tenants' protections should extend notice periods for rent increases, lease

terminations, and the need to vacate due to renovations. It should prohibit discrimination based on source of income, require landlords to provide a summary of rights and past code violations to tenants, create an option to pay security deposits and last month's rent in installments, and establish a relocation assistance program.

If this policy is adopted, the City should partner with community-based organizations to educate tenants and landlords of their rights and responsibilities. The City could also explore ways of providing funds to community-based organizations to serve as landlord-tenant liaisons that can enforce the policy. Money for these organizations could be supplied from a housing trust fund.

### Action C.1.3 Need-Based Rehabilitation Assistance

Need-based rehabilitation assistance helps low-income, disabled, or senior residents make needed home repairs and safety upgrades by offering favorable financing terms or time-limited tax abatements to qualified homeowners. Projects that address weatherization and energy efficiency improvements can improve long-term affordability for the homeowners by reducing monthly energy costs.

## STRATEGY C: ADDRESS CURRENT AND CONSIDER FUTURE HOUSING INSTABILITY AND DISPLACEMENT IN GOLD BAR

### Action C.1.4 Foreclosure Resources

Foreclosure intervention counselors serve as intermediaries between homeowners and financial institutions to advocate for at-risk homeowners in need of budgeting assistance, refinanced loan terms or repaired credit scores. Cities can use a housing trust fund to support these programs, or community land trusts can step in to purchase foreclosed property, helping to restore ownership for residents. The Washington State Foreclosure Fairness Program provides homeowners foreclosure assistance by offering free housing counseling, civil legal aid, and foreclosure mediation.

### ***Goal 2: Consider supportive financial infrastructure to ensure affordable housing.***

#### Action C.2.1 Local option taxes, fees, and levies

Cities may provide direct project funding through grants or loans to encourage the production of income restricted affordable housing. In Washington State, there are two taxing options available to cities, towns, and counties aimed to raise revenue for affordable housing. This includes the affordable housing levy and the related services sales tax. Lodging taxes are

another funding consideration, though more restrictive.

The affordable housing levy, RCW 84.52.105, is a property tax imposed by jurisdictions that requires voter approval, can be imposed for 10 consecutive years and is an additional levy of up to \$0.50 per \$1,000 of assessed valuation. Revenues from affordable housing levies can only be used for programs that promote affordable homeownership, assist with owner-occupied home repair, or prevent foreclosure for low-income households.

The Housing and Related Services Sales Tax, RCW 82.14.530, is a sales tax of up to 0.1% and can be imposed by a council. Cities, towns, and counties are allowed to impose the housing and related services sales tax, but cities and towns may only impose the tax if the corresponding county has not already imposed that sales tax. At least 60% of the revenue from this tax must be used for constructing or acquiring affordable housing, constructing, or acquiring behavioral health-related facilities, acquiring land for these purposes, of funding the operation and maintenance costs of new affordable housing units and facilities within which housing-related programs are provided.



## STRATEGY C: ADDRESS CURRENT AND CONSIDER FUTURE HOUSING INSTABILITY AND DISPLACEMENT IN GOLD BAR

### Action C.2.2 Local Housing Trust Fund

The City and its partners may need reliable access to funding in order to preserve currently affordable housing at-risk of converting to market-rate rents. This funding will help public and mission-driven organizations act to stabilize an affordable property. This action encourages a preservation fund, a dedicated source of funding that the City and its partners can use to acquire properties, offer low-interest financing to keep rents stable, improve properties, and extend or attach affordability periods to these properties. This fund will ensure that currently affordable properties are not lost due to deteriorating property conditions, expiring subsidies, or subsidy opt-outs. In many communities private developers, financial institutions, or philanthropic foundations (or partnerships between these entities) have led the development of this type of fund.

This fund can be supplemented by tapping into existing funding sources for affordable housing. The Washington State Housing Trust Fund provides amortized loans, deferred loans, and recoverable grants to

local governments to support projects that acquire, build and/or rehabilitate affordable housing. Community Development Block Grant (CDBGs) programs provide federal funds to cities for projects that improve the economic, social, and physical environment. One of the allowable uses of CDBG funding is housing rehabilitation.

Other options for funding a housing trust fund include a property tax levy, sales tax levy, and/or the imposition of a real estate excise tax. Each of these would require voter approval, so a campaign demonstrating the housing need would likely be necessary. Once the housing trust fund is created, outreach to existing property owners and local nonprofits should occur regarding the use of this resource. Lastly, a dedicated housing trust fund is flexible and could be used for more than just the preservation of affordable housing. The City could structure the funds as either grants or revolving loans to fund a range of activities, including support services, rental production, and homeownership. There are other actions within this plan that reference the housing trust fund.

## STRATEGY C: ADDRESS CURRENT AND CONSIDER FUTURE HOUSING INSTABILITY AND DISPLACEMENT IN GOLD BAR

### Action C.2.3 Credit Enhancement

Credit enhancement programs make affordable housing projects more attractive for developer investment. The City could back loans or bonds for affordable housing projects, reducing the financing cost for the developer. In turn, the developer would place a form of affordability restriction on the housing units, often for a limited period. This system allows developers to maintain necessary margins on affordable housing projects and provides more affordable housing to a community.

### *Goal 1: Develop creative housing solutions.*

### Action C.3.1 Alternative Homeowner Models

The City could encourage the development of alternative homeowner models, specifically those which provide benefits that many traditional market mechanisms cannot. There are a variety of models the City could implement, such as community land trusts, limited equity cooperatives, and lease purchasing programs. The goal of these programs is to support low- and moderate-income families as they build equity. Community land trusts separate the ownership of the land from the buildings with the goal to hold the land in a state of affordability while allowing homeowners control and security of their property. Limited equity cooperatives build resale

price restrictions into developments which are derived from a formula that determines the price properties can be sold for. Limited equity cooperatives involve a group of residents who all have shares in the cooperative. This cooperative is often created as part of the development process. Lease purchasing programs allow potential buyers to lease a house for a period before they buy it. This allows the buyer to build credit and save enough money to purchase it. Implementing these alternative homeowner models could stabilize housing prices in the City.

### Action C.3.2 Public Land for Affordable Housing

The high cost of land often presents a barrier to the development of housing affordable to low-income groups. Local governments can directly facilitate the development of affordable housing by making public land available for eligible affordable housing projects. Many different types of government real estate can be used to enable this development. Vacant, underutilized, abandoned, surplus, or tax-delinquent private properties acquired by the government can all be used. An inventory of surplus properties can help match the need for affordable housing with the appropriate property to develop it on.

### Action C.3.3 Inclusionary Zoning

Inclusionary zoning programs require developers to either provide affordable units within a development or provide an in-lieu fee. Projects with inclusionary requirements benefit from not having density limits, a 12-year Multifamily Tax Exemption (MFTE), reduced permit fees, and reduced impact fees. The policy directly creates affordable housing in a semi-standardized manner. The program could be improved by tracking participation over time and adjusting incentives as needed. Finally, the requirements could be revised so that developers may offer fewer units in exchange for more 2- and 3-bedroom units suitable for families. Inclusionary zoning programs can also be tailored to target for-sale housing, requiring affordable for-sale units in larger developments. Affordable units provided through inclusionary zoning are deed restricted in perpetuity to preserve affordability.



## PART 04

### IMPLEMENTATION PLAN

The Implementation Plan is intended to guide budgeting and work planning for the city, coordination with city partners, and ongoing efforts to update municipal policies. Administration of the plan and long-term compliance monitoring with affordability covenants can often be labor-intensive and requires expertise. Dedicated leadership from a diverse group of local stakeholders such as government officials, businesspeople, labor unions, clergy, educators, public safety employees, and low-income advocates will therefore be required. A comprehensive land use study is recommended for designing coordination efforts and locating feasible areas for implementation, as well as considering the impacts of other applicable factors.



## IMPLEMENTATION CONSIDERATIONS

Small cities must effectively design a housing action plan to ensure professional administration is available in the long term. Gold Bar will also need to consider other applicable factors, such as infrastructure, funding, and Comprehensive Plan policy integration, when determining what methods will be feasible for implementing actions within targeted time frames. The *Implementation Plan* table, as provided at the end of this section, describes the following:

- **HAP Action Number and Description**
- **Immediate next steps to take to prepare for implementation**
- **Timeline**
  - Short Term: 0-2 years
  - Medium Term: 3-5 years
  - Long Term: Over 6 years
- **Methods of Accomplishing the Action**
- **Lead Party**
- **Investment Level**

Although several actions described in this section are involved with the implementation of the *Housing Action Plan*, there are topic areas in the Plan that will require further coordination and guidelines for detailed tasks. In addition, full implementation will need additional coordination and effort.

### Land Use Study

The city should determine specific land-use and zoning district regulation changes to achieve increased housing diversity and affordability. Below is a list of opportunities for changes to the municipal code and Comprehensive Plan policies:

- Minimum density requirements across different zoning districts to reduce lower-density development.
- Rezoning feasibility of the downtown core to incentivize or encourage multifamily, mixed use, and commercial uses.
- Expand the number of housing types within all residential zones upon the development of a sewer system.
- Rewrite the zoning regulations in the Municipal Code to be more concise on development standards and uses.

The study should focus on identifying changes that would result from new capacity and diversity in the City's housing stock. To support this objective, the study should examine the feasibility and likelihood of development under the proposed land use changes. The study should also highlight options that would help achieve a diversity of housing types and sizes across the City through development, redevelopment, and infill strategies. Ongoing efforts should be coordinated to monitor the long-term effects of changed policies and adjust as needed to meet objectives.

### Infrastructure Demand Study

A comprehensive audit of the city's current infrastructure levels of service should be conducted along with a predicted demand analysis. In Gold Bar, strategic infrastructure investments must be based on forecasts for the areas where infrastructure will be most strained. As discussed in Appendix C: Public Outreach Summary, stormwater conveyance, sewer infrastructure and costs, and service levels of roads, particularly Highway 2, are areas of particular interest to community members and the City. Infrastructure demand studies must be linked to the Land Use study to properly plan for both infrastructure investment and appropriate land use designations.

## Housing Funding Strategy

The City should develop a coordinated strategy to determine how these funding sources should be applied to maximize the yield of affordable housing and address critical gaps in the availability of local affordable housing.

## Ongoing Monitoring and Review

Ensuring that these programs have the intended effects and will meet the overall goals identified in this Housing Action Plan and the upcoming Comprehensive Plan will require long-term efforts to monitor the development of market-rate and affordable housing in the City. Because of this, the overall implementation of the HAP should be reviewed with a series of indicators and regular reviews within the next four years.

## Comprehensive Plan Policy Integration

A substantial portion of the actions identified in this Housing Action Plan will either be implemented directly through changes to the Comprehensive Plan or supported through amended Comprehensive Plan policies. Because of this, these revisions should be specifically identified and incorporated into the initial planning processes for the Comprehensive Plan update. The following

steps would be necessary to coordinate potential revisions for the Comprehensive Plan update:

**Policy Focus:** Develop a series of clear policy statements based on recommendations from the HAP that reinforce the commitment of the city in specific topic areas related to housing, including racial equity in the real estate market, anti-displacement efforts, and the demand for diverse housing types.

**Housing Goals:** Amend the goals for housing development based on the projections included in this report. These may be adjusted to account for revisions to the Countywide Planning Policies but should consider the identified need for additional housing across income categories in the community.

**Residential Land Use Study:** Coordinate a detailed review of current zoning and development feasibility to determine potential areas where increased development densities and new housing types would result in more housing. This assessment establishes recommended locations where zoning regulations should be changed through targeted rezones, minimum density requirements, and allowances for new housing types within these areas. These changes should be provided as revisions to the land use map and related policies in the Comprehensive Plan.

## PROPORTIONALITY AND GAPS IN FUNDING

Proportionality becomes evident when cities the size of Gold Bar are not the best suited to leverage sufficient funding to meet the housing needs identified in this plan. Historically, small cities have relied upon interjurisdictional cooperation to fund needed projects.

The *Housing Action Plan* identifies several barriers to housing funding and resources that need to be addressed at the county, state, or federal level. Almost all actions in this plan require funding for implementation and monitoring. This is especially true for actions intended to create affordable housing for vulnerable and low-income households. While the actions adopted are intended to fill the gap in housing affordability, they need state and federal government relief to make the outcomes of those actions a reality. Loss of funding at either the state or federal level can have severe impacts at the local level, and this is where proportionality becomes an important consideration.

Therefore, an important part of implementation is not only the funding for the construction and maintenance of affordable housing, but for future legislation that enables small cities like Gold Bar to control, monitor, and maintain the affordability of housing and the outcomes of the actions once they are implemented. Proportional funding from multiple government levels will be crucial for the implementation of recommended actions. Gold Bar will need to inventory available resources to ensure adequate funding for their housing actions is provided.



## IMPLEMENTATION PLAN

Action		Timeline	Method of Accomplishing	Lead Party	Investment Level
<b>STRATEGY A: BUILD THE CITY'S CAPACITY TO SUPPORT HOUSING</b>					
<b>A.1.1 Parking Study Requirements</b>	• Review existing investment priorities as determined by capital facilities element and department of public works	Short Term	Administrative	City Staff	Low
	• Determine which areas of the city will see the largest increase in infrastructure demand	Short Term	Administrative	City Staff	Low
	• Draft improvements to capital facilities priorities to support future sewer infrastructure, housing placement and quantity, commercial placement and quantity	Medium Term	Administrative	City Staff	Medium
	• Identify and apply for funding opportunities	Medium Term	Administrative	City Staff	Medium
<b>A.1.2 Interjurisdictional Cooperation</b>	• Facilitate discussions with community to identify priorities with coordination	Short Term	Administrative	City Staff	Low
	• Identify other jurisdictions for potential cooperation and coordination's	Short Term	Administrative	City Staff	Low
	• Discuss priorities and resources with surrounding jurisdictions	Medium Term	Administrative	City Staff	Medium
	• Form coalitions and partnerships	Medium Term	Legislative	City Council	Medium
<b>A.1.3 Pursue County, State, and Federal Public Works Grants</b>	• Allocate time for city staff to research grants online and across jurisdictional resources	Short Term	Administrative	City Staff	Low
	• Create inventory of available county, state, and federal grants.	Short Term	Administrative	City Staff	Medium
<b>A.2.1 Infrastructure Service Study</b>	• Assess the level of service and state of US Rte 2	Short Term	Administrative	City Staff	Medium
	• Estimate the level of service required for accommodating demand from future development	Short Term	Administrative	City Staff	Medium

Action		Timeline	Method of Accomplishing	Lead Party	Investment Level
<b>A.2.2 Highway Maintenance</b>	• Hire third party consultant to plan and conduct a Traffic Study	Short Term	Administrative	City Staff	Low
	• Create highway improvement and maintenance plan in conjunction with new affordable housing development projects	Medium Term	Administrative	City Staff	Medium
<b>A.3.1 Subarea Plan</b>	• Determine the scope of the subarea plan	Short Term	Administrative	City Staff	Low
	• Facilitate discussions with the community regarding subarea plan efforts	Short Term	Administrative	City Staff	Low
	• Develop a subarea plan	Medium Term	Administrative	City Staff	Medium
<b>A.3.2 Commerical Development Funding Program</b>	• Review existing code and permit processes to identify areas of flexibility in making commercial development more cost effective	Short Term	Administrative	City Staff	Low
	• Develop a business tenant improvement fund that encourages the establishment of local commercial business and aids in funding improvements	Medium Term	Administrative	City Staff	Medium
<b>A.3.3 Special Assessment District</b>	• Develop Subarea Plan	Medium Term	Administrative	City Staff	Medium
	• Adopt Ordinance; Update Comprehensive Plan with a Special Assessment District	Medium Term	Legislative	City Council	High
<b>A.3.4 Economic Development Coordinator</b>	• Identify the economic development needs of the City	Short Term	Administrative	City Staff	Low
	• Determine what duties an economic development coordinator can accomplish for the City	Short Term	Administrative	City Staff	Low
<b>A.3.5 Mixed use development</b>	• Facilitate community conversation about mixed used development	Short Term	Administrative	City Staff	Low
	• Determine areas of the city where mixed use would be appropriate	Short Term	Administrative	City Staff	Low
	• Propose code adoption for a mixed-used zoning district	Medium Term	Legislative	City Council	Medium

Action		Timeline	Method of Accomplishing	Lead Party	Investment Level
<b>A.3.6 Multifamily tax exemption</b>	• In conjunction with mixed use or multifamily zoning, determine the applicability of multifamily tax exemption	Short Term	Administrative	City Staff	Low
	• Discuss and develop proposed code amendments with community, Planning Commission, and City Council	Medium Term	Administrative	City Staff	Medium
	• Amend code to include allowing multifamily tax exemptions for eligible multifamily housing development	Medium Term	Legislative	City Council	Medium
<b>STRATEGY B: INCREASE THE VARIETY OF THE CITY'S HOUSING SUPPLY WITH DIFFERENT HOUSING TYPES WHEN AN OPERATIONAL SEWER SYSTEM IS DEVELOPED</b>					
<b>B.1.1 Community Sewer Infill Development</b>	• Facilitate neighborhood conversations on the benefits of infill development	Short Term	Administrative	City Staff	Low
	• Assess land use or municipal code for opportunities to incorporate infill where appropriate	Short Term	Administrative	City Staff	Low
	• Amend code to include allowing opportunities for infill development in existing zones	Medium Term	Legislative	City Council	Medium
<b>B.1.2 SEPA Infill Exemptions</b>	• Prepare an EIS on the comprehensive plan or prepare an EIS that considers the proposed use and density of the area considered for infill exemption.	Short Term	Administrative	City Staff	Low
<b>B.1.3 Consolidated Infill Resources</b>	• Inventory and map remaining vacant or redevelopable parcels	Short Term	Administrative	City Staff	Low
	• Determine the appropriate housing types to consider for infill	Short Term	Administrative	City Staff	Low
	• Compile resources to create a tool kit for developers interested in infill development that includes information such as funding assistance or appropriate types of infill.	Short Term	Administrative	City Staff	Low

Action		Timeline	Method of Accomplishing	Lead Party	Investment Level
<b>B.2.1 Transfer of Development Rights</b>	• Review existing programs and suggest improvements to protect tenants	Short Term	Administrative	City Staff	Low
	• Gauge community interest in the use of transfer of development rights	Short Term	Administrative	City Staff	Low
	• Propose and adopt code changes to accommodate the transfer of development rights	Medium Term	Legislative	City Council	Medium
<b>B.2.2 Highway Corridor Rezone</b>	• Consider the Vision, goals, and policies of the comprehensive plan	Short Term	Administrative	City Staff	Low
	• Determine a rezone that would achieve the Vision demonstrated in the comprehensive plan	Short Term	Administrative	City Staff	Low
	• Propose and adopt code changes to rezone	Medium Term	Legislative	City Council	Medium
<b>B.2.3 Reduce Minimum Lot Sizes</b>	• Facilitate neighborhood conversations about reducing minimum lot sizes	Short Term	Administrative	City Staff	Low
	• Conduct studies to understand what the City's capacity is to reduce minimum lot sizes once sewer system is developed	Medium Term	Administrative	City Staff	Medium
	• Create development standards for small lot sizes	Medium Term	Administrative	City Staff	Medium



Action		Timeline	Method of Accomplishing	Lead Party	Investment Level
<b>B.2.4 Reduce setbacks, lot coverage and/or impervious surface standards</b>	• Identify areas in the City that would be best suited for reduced setbacks, lot coverage and/or impervious surface standards	Short Term	Administrative	City Staff	Low
	• Review municipal code and develop code updates that would add flexibility to the current standards.	Short Term	Administrative	City Staff	Low
	• Propose code amendments that would reduce setbacks, lot coverage, and impervious surface standards for community, Planning Commission, and City Council discussion and review	Medium Term	Legislative	City Council	Medium
<b>B.3.1 Live/Work Units</b>	• Determine feasibility of live/work units in conjunction with sewer infrastructure	Short Term	Administrative	City Staff	Low
	• Facilitate neighborhood conversations on the benefits of developing live/work	Short Term	Administrative	City Staff	Low
	• Review municipal code and develop code updates that would add flexibility to the current standards.	Short Term	Administrative	City Staff	Low
	• Propose code amendments that would make it easier to build live/work units for community, Planning Commission, and City Council discussion and review	Medium Term	Legislative	City Council	Medium
<b>B.3.2 Townhomes</b>	• Facilitate neighborhood conversations about developing townhomes	Short Term	Administrative	City Staff	Low
	• Review municipal code and develop code updates that would add flexibility to the current standards.	Short Term	Administrative	City Staff	Low
	• Propose code amendments that would make it easier to build townhomes for community, Planning Commission, and City Council discussion and review.	Medium Term	Legislative	City Council	Medium

Action		Timeline	Method of Accomplishing	Lead Party	Investment Level
<b>B.3.3 Triplex</b>	• Facilitate neighborhood conversations about developing triplexes	Short Term	Administrative	City Staff	Low
	• Review municipal code and develop code updates that would add flexibility to the current standards	Short Term	Administrative	City Staff	Low
	• Propose code amendments that would make it easier to build triplexes for the community, Planning Commission, and City Council discussion and review	Medium Term	Legislative	City Council	Medium
<b>B.3.4 Fourplex</b>	• Facilitate neighborhood conversations about developing fourplexes	Short Term	Administrative	City Staff	Low
	• Review municipal code and develop code updates that would add flexibility to the current standards.	Short Term	Administrative	City Staff	Low
	• Propose code amendments that would make it easier to build fourplexes for community, Planning Commission, and City Council discussion and review	Medium Term	Legislative	City Council	Medium
<b>B.3.5 Multifamily (less than 5 units)</b>	• Facilitate neighborhood conversations about developing multifamily units.	Short Term	Administrative	City Staff	Low
	• Review municipal code and develop code updates that would add flexibility to the current standards.	Short Term	Administrative	City Staff	Low
	• Propose code amendments that would add flexibility to current standards.	Medium Term	Legislative	City Council	Medium

Action		Timeline	Method of Accomplishing	Lead Party	Investment Level
<b>B.3.6 Local programs to help build missing middle housing</b>	• Facilitate discussion with the community, Planning Commission, and City Council to build local programs that encourage the development of missing middle housing	Short Term	Administrative	City Staff	Low
	• Identify and inventory existing parcels that can accommodate missing middle housing with minimal changes to the current code	Short Term	Administrative	City Staff	Low
	• Develop local programs that fund, incentivize, create code change, educate the public, and streamline the process to build missing middle housing	Medium Term	Legislative	City Council	Medium
<b>B.3.7 Temporary Emergency Housing</b>	• Determine the City's current capacity to develop temporary emergency housing.	Short Term	Administrative	City Staff	Low
	• Review municipal code for opportunities to incorporate temporary emergency housing.	Short Term	Administrative	City Staff	Low
	• Draft and adopt code changes to accommodate temporary emergency housing.	Medium Term	Legislative	City Council	Medium
<b>STRATEGIC OBJECTIVE C: INCREASE HOUSING OPTIONS</b>					
<b>C.1.1 Non-Profit Partnerships</b>	• Identify non-profit affordable and low-income housing developers and other non-profit organizations that assist in the development of low-income and affordable housing.	Short Term	Administrative	City Staff	Low
	• Develop a partnership with non-profit organizations and developers.	Medium Term	Administrative	City Staff	Medium
	• Facilitate conversations with low-income and cost-burdened community members regarding housing needs.	Short Term	Administrative	City Staff	Low
<b>C. 1.2 Tenant Protection</b>	• Review existing programs and suggest improvements to protect tenants	Short Term	Administrative	City Staff	Low
	• Review current outreach practices to inform residents and identify potential improvements to increase opportunities of information sharing	Short Term	Administrative	City Staff	Low

Action		Timeline	Method of Accomplishing	Lead Party	Investment Level
<b>C.1.3 Need-Based Rehabilitation Assistance</b>	• Review existing preservation and rehabilitation programs and recommend improvements to better provide assistance to residents	Short Term	Administrative	City Staff	Low
	• Identify potential non-profit partnerships that could better provide resources to community members from collaborative efforts	Short Term	Administrative	City Staff	Low
	• Review current outreach practices to inform residents and identify potential improvements to increase opportunities of information sharing	Short Term	Administrative	City Staff	Low
<b>C.1.4 Foreclosure Resources</b>	• Review current outreach practices to inform residents and identify potential improvements to increase opportunities of information sharing	Short Term	Administrative	City Staff	Low
	• Identify potential non-profit partnerships that could better provide resources to community members from collaborative efforts	Short Term	Administrative	City Staff	Low
<b>C.2.1 Local option taxes, fees, and levies</b>	• Facilitate conversations with the community about adopting additional local sales or property taxes to support the development of affordable housing.	Short Term	Administrative	City Staff	Low
	• Identify how collected funds will be spent in support of affordable housing.	Short Term	Administrative	City Staff	Low
<b>C.2.2 Local Housing Trust Fund</b>	• Identify the most pressing housing needs of low-income and cost-burdened residents	Short Term	Administrative	City Staff	Low
	• Identify and develop partnerships with non-profit organizations that assist in garnering funds for affordable housing and housing stability	Short Term	Administrative	City Staff	Low
	• Facilitate community engagement, public outreach, and education to inform residents of housing trust fund	Short Term	Administrative	City Staff	Low



Action		Timeline	Method of Accomplishing	Lead Party	Investment Level
<b>C3.1 Alternative Homeowner Models</b>	• Review code to determine code changes that encourage or inform the development of alternative homeowner models	Short Term	Administrative	City Staff	Low
	• Facilitate discussions and propose code amendments with the community, Planning Commission, and City Council on allowing and streamlining review for alternative home models	Short Term	Administrative	City Staff	Low
<b>C.3.2 Public Land for Affordable Housing</b>	• Identify characteristics of sites most desirable for public housing placement	Short Term	Administrative	City Staff	Low
	• Inventory public ally owned land and evaluate feasibility for each site	Short Term	Administrative	City Staff	Low
	• Conduct community outreach to gather project buy in and community desires	Short Term	Administrative	City Staff	Low
	• Determine site(s) for further affordable housing development feasibility	Medium Term	Administrative	City Staff	Medium
	• Establish partnerships with developers to plan and draft affordable housing on public land	Short Term	Administrative	City Staff	Low
<b>C.3.4 Inclusionary Zoning</b>	• Review municipal code for oppurtunities to incorporate inclusionary zoning	Short Term	Administrative	City Staff	Low
	• Facilitate discussion and develop proposed inclusionary zoning code amendments to community, Planning Commission, and City Council	Short Term	Administrative	City Staff	Low



PART  
**05**  
MONITORING PLAN

## MONITORING

### The City and Community Stewardship

The monitoring plan is offered to those determining budgets for city council review. One stated purpose of the *Housing Action Plan* is to assist the City in preparing for the next Comprehensive Plan update. Along these lines, several “strategies” do not directly result in housing creation. Instead, each of the three strategies contains a framework for systematically meeting the goals of each principle. For example, some of the actions include monitoring local efforts. They are an integral part of the City’s efforts to understand local needs, to help assess the effectiveness of overall efforts and specific actions, and to help inform future planning efforts. Housing strategies often require ongoing efforts to monitor local conditions and evaluate the impact of different actions.

Recommended indicators below describe how progress toward city goals can be evaluated. Evaluation would include assessing data for Gold Bar and surrounding communities for comparison. However, one of the significant challenges with this complete suite of indicators is that the demographics in Gold Bar, including renters and homeowners, can take time for the City to collect. While data from the State Office of Financial Management and Zillow are typically up-to-date, available sources of household-level information, such as the American Community Survey, often lags a year or two behind due to the reliance on compiled survey information. Because of this, the time scale of these indicators should be explicitly considered and explained in any reporting.

Below are the main sources of data available to the city for the purposes of tracking indicators described in the Monitoring Plan:

- **Internal city construction permit tracking.** Online or paper files containing building permits, land use actions, and code enforcement throughout the city.
- **Snohomish County Assessor's Office.** The Snohomish County Assessor's Office Website contains property resources including property information, exemption forms, property tax related RCW's, SCOPI mapping tool, etc.
- **WA State Office of Financial Management.** Also known as the "OFM", is an entity of the state government that provides estimates of state and local population, monitors changes in the state economy and labor force, and conducts research on a variety of issues affecting the state budget and public policy. The OFM Forecasting and Research service provides in-house analytical research and databases, such as the Postcensal Estimates of Housing, for communities in Washington State.
- **United States Census Bureau.** Also known as the Bureau of the Census, is a U.S. Federal Statistical System principal agency responsible for producing data about the economy and people of America. The agency produces the American Community Survey, 5-year estimates, which provides detailed population and housing information for communities.



## Guiding Principles

**A.** Build the City's Capacity to Support Housing

**B.** Increase Housing Supply

**C.** Address Housing Instability and Displacement

ACTION	INDICATOR	PURPOSE	SOURCES
<b>A.1.1 Strategic Infrastructure Investments</b>	Improved levels of service for sewer infrastructure	The levels of service that the community experiences because of any new infrastructure investment will show impact of these investments on the community experience of public infrastructure.	Future city sponsored studies
<b>A.1.2 Interjurisdictional Coordination</b>	Improved levels of service for sewer infrastructure.	The levels of service that the community experiences because of any new partnerships will show impact of these partnerships on the community experience of public infrastructure	Future city sponsored studies.
<b>A.1.3 Pursue County, State, and Federal Public Works Grants</b>	Monitor use of city and grant funds to support infrastructure development.	It is essential to understand how the City and grant funding programs are being used to support the creation of a new water, waste disposal, and septic system infrastructure. To use these funds most effectively, tracking their expenditure and use allows constructive adjustments to grant lobbying and use programs in the future.  By understanding the number of projects that are funded, the City can see not only the bulk success of the program, but also what areas of the City are impacted by the program.	City tracking of housing expenditures.
<b>A.2.1 Infrastructure Service Study</b>	Comparison of economic development pre- and post-infrastructure service study.	The infrastructure service study aims to clarify what infrastructure improvements or additions are within the City's control and provide an internal opportunity for investment and resolution. By assessing desired infrastructure sectors, audit outcomes can be integrated into an economic development plan and subsequent housing actions.	Internal city permit tracking.  City of Gold Bar Comprehensive Plan.  Feasibility research on a market study. Consider economic development plan to coordinate along with a market study.  Adoption of Economic Development Plan.
<b>A.2.2 Highway Maintenance</b>	Highway levels of service.	The levels of service that the community experiences because of any new infrastructure investment will show impact of these investments on the community experience of public infrastructure.	Future city sponsored studies.
<b>A.2.3 Broadband Access</b>	Broadband levels of service.	The levels of service that the community experiences because of any new infrastructure investment will show impact of these investments on the community experience of public infrastructure.	Future city sponsored studies.

## Guiding Principles

- A.** Build the City's Capacity to Support Housing
- B.** Increase Housing Supply
- C.** Address Housing Instability and Displacement

ACTION	INDICATOR	PURPOSE	SOURCES
<b>A.3.1 Subarea Plan</b>	Comparison of economic development within and outside of subarea plan.	The subarea plan will likely seek to bring higher density housing and more economic development to a specific area. By measuring the desired outcomes from this subarea plan, the success of the plan can be measured.	Internal city permit tracking. Snohomish County Assessor's Office. WA State Office of Financial Management Postcensal Estimates of Housing.
<b>A.3.2 Commercial Development Funding Programs</b>	Creation of a funding program for commercial development.	Monitor the applicants or participants of a commercial development fund or tenant improvement fund. The number of successful commercial developments or improvements from allocated funds indicates successful efforts at achieving economic development goals and further support housing supply targets.	Internal city business license tracking.
<b>A.3.3 Special Assessment District</b>	Number of residential interested in undergoing a special assessment for the purpose of economic development.	Monitoring residential interest in a special assessment district would determine if its implementation would be successful.	Internal city tracking.
<b>A.3.4 Economic Development Coordinator</b>	Commercial development completed. Commercial improvements.	An increase in the interest of commercial development or resulting commercial development indicates success and would lead to achieving economic development and housing goals.	Internal city business license tracking.
<b>A.3.5 Mixed- Use Development</b>	Housing development completed, total and by housing type. Commercial development completed.	Understanding whether the City is maintaining the creation of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced. Any housing or commercial development or interest in development in a mixed-use district indicates success and would lead to achieving housing and economic development goals.	Internal city permit tracking. Internal city business license tracking. Snohomish County Assessor's Office. WA State Office of Financial Management Postcensal Estimates of Housing.

## Guiding Principles

- A.** Build the City's Capacity to Support Housing
- B.** Increase Housing Supply
- C.** Address Housing Instability and Displacement

ACTION	INDICATOR	PURPOSE	SOURCES
<b>A.3.6 Multifamily Tax Exemption</b>	Housing development completed, total and by housing type.  Monitor tenancy and rent per unit type.	Understanding whether the City is maintaining the creation of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced.  There are several data points which state law requires cities with multifamily tax exemptions to report. This information may also be useful for the City to understand the dynamic state of affordable housing in the City. This information might be best collected through a third-party nonprofit.	Internal City construction permit tracking.  Snohomish County Assessor's Office.  WA State Office of Financial Management Postcensal Estimates of Housing.  City tracking of affordable housing.
<b>B.1.1 Community Sewer Infill Development</b>	Housing development completed, total and by housing type.  Monitoring underutilized buildable lands.	Understanding whether the City is maintaining the creation of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced.  After determining the total buildable capacity, the City can find how much buildable capacity remains. Infill development seeks to close this gap.	Internal City construction permit tracking.  Snohomish County Assessor's Office.  WA State Office of Financial Management Postcensal Estimates of Housing.
<b>B.1.2 SEPA Infill Exemptions</b>	Comprehensive plan adaptation with EIS.  Number of projects taking advantage of SEPA infill exemption.	The adoption of a comprehensive plan with a SEPA infill exemption built is the first hurdle for this action to cross.  The number of projects that take advantage of this exemption is the ultimate measure of the Exemption's success.	City of Gold Bar Comprehensive Plan.  Internal city tracking.
<b>B.1.3 Consolidated Infill Resources</b>	Housing development completed, total and by housing type.  Track the level of outreach material provided to local developers.	Understanding whether the City is maintaining the creation of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced.  After consolidating infill resources, the City can monitor the interest of developers in developing infill housing.	Internal city construction permit tracking.  Snohomish County Assessor's Office.  WA State Office of Financial Management  Postcensal Estimates of Housing.
<b>B.2.1 Transfer Development Rights</b>	Track the number and location of development rights transactions.	By understanding the number of transactions that are used, the City can see not only the bulk success of the program but also what areas of the City it is impacting.	Internal city permit tracking

## Guiding Principles

- A. Build the City's Capacity to Support Housing
- B. Increase Housing Supply
- C. Address Housing Instability and Displacement

ACTION	INDICATOR	PURPOSE	SOURCES
<b>B.2.2 Highway Corridor Rezone</b>	<p>Housing development completed, total and by housing type in rezoned districts.</p> <p>Commercial development in rezoned districts.</p>	<p>Understanding whether the City is maintaining the creation of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced.</p> <p>Any development or interest in development in a rezone because of that rezone indicates success.</p>	<p>Internal city construction permit tracking.</p> <p>Snohomish County Assessor's Office.</p> <p>WA State Office of Financial Management Postcensal Estimates of Housing.</p>
<b>B.2.3 Reduce Minimum Lot Sizes</b>	<p>Housing development completed, total and by housing type.</p> <p>Track average lot size with improved structures.</p>	<p>Understanding whether the City is maintaining the creation of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced.</p> <p>A decreasing average lot size associated with housing units indicates that developers are taking advantage of the reduced minimum lot size.</p>	<p>Internal city construction permit tracking.</p> <p>Snohomish County Assessor's Office.</p> <p>WA State Office of Financial Management Postcensal Estimates of Housing.</p>
<b>B.2.4 Reduce Setback, Lot Coverage and/or Impervious Area Standards</b>	<p>Housing development completed, total and by housing type.</p> <p>Track average lot size with improved structures.</p>	<p>Understanding whether the City is maintaining the creation of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced.</p> <p>An increase in building footprint and the accommodation of more housing units indicates that developers are taking advantage of the reducing setbacks, lot coverage and/or impervious area standards.</p>	<p>Internal city construction permit tracking.</p> <p>Snohomish County Assessor's Office.</p> <p>WA State Office of Financial Management Postcensal Estimates of Housing.</p>
<b>B.3.1 Live/Work Units</b>	<p>Housing development completed, total and by housing type.</p> <p>Track the number of preapplication meetings related to live/work unit development.</p>	<p>Understanding whether the City is maintaining the creation of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced.</p> <p>Trends in preapplication meetings related to live/work units showcase developer interest in live/work unit program.</p>	<p>Internal city construction permit tracking.</p> <p>Snohomish County Assessor's Office.</p> <p>WA State Office of Financial Management Postcensal Estimates of Housing</p> <p>Internal city meeting tracking.</p>
<b>B.3.2 Townhomes</b>	<p>Housing development completed, total and by housing type.</p> <p>Track the number of preapplication meetings related to townhome development.</p>	<p>Understanding whether the City is maintaining the creation of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced.</p> <p>Trends in preapplication meetings related to townhomes showcase developer interest in townhome program.</p>	<p>Internal city construction permit tracking.</p> <p>Snohomish County Assessor's Office.</p> <p>WA State Office of Financial Management Postcensal Estimates of Housing</p> <p>Internal city meeting tracking.</p>



## Guiding Principles

**A.** Build the City's Capacity to Support Housing

**B.** Increase Housing Supply

**C.** Address Housing Instability and Displacement

ACTION	INDICATOR	PURPOSE	SOURCES
<b>B.3.3 Triplex</b>	Housing development completed, total and by housing type.  Track the number of preapplication meetings related to triplex development.	Understanding whether the City is maintaining the creation of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced.  Trends in preapplication meetings related to triplex showcase developer interest in triplex program.	Internal city construction permit tracking.  Snohomish County Assessor's Office.  WA State Office of Financial Management Postcensal Estimates of Housing.  Internal city meeting tracking.
<b>B.3.4 Fourplex</b>	Housing development completed, total and by housing type.  Track the number of preapplication meetings related to Fourplex development.	Understanding whether the City is maintaining the creation of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced.  Trends in preapplication meetings related to fourplex showcase developer interest in fourplex program.	Internal city construction permit tracking.  Snohomish County Assessor's Office.  WA State Office of Financial Management Postcensal Estimates of Housing.  Internal city meeting tracking.
<b>B.3.5 Multifamily (less than 5 units)</b>	Housing development completed, total and by housing type.  Track the number of preapplication meetings related to multifamily development.	Understanding whether the City is maintaining the creation of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced.  Trends in preapplication meetings related to multifamily showcase developer interest in multifamily program.	Internal city construction permit tracking.  Snohomish County Assessor's Office.  WA State Office of Financial Management Postcensal Estimates of Housing.  Internal city meeting tracking.
<b>B.3.6 Local Programs to Help Build Missing Middle Housing</b>	Housing development completed, total and by housing type.  Track the number of and successful application of programs created to help build missing middle housing.	Understanding whether the City is maintaining the creation of diverse housing types over time to meet needs will require monitoring the rate at which new housing units of different types are produced.  Tracking the number and successful application of programs that address missing middle housing can help determine where the City's efforts should be placed in incorporating missing middle housing.	Internal city construction permit tracking.  Snohomish County Assessor's Office.  WA State Office of Financial Management Postcensal Estimates of Housing.
<b>B.3.7 Temporary Emergency Housing</b>	Decreasing number of unhoused persons in the City.	Tracking the number of people who are living unhoused in the City can help see both the demand for and the success of any.	City Point in time Count.

## Guiding Principles

- A. Build the City's Capacity to Support Housing
- B. Increase Housing Supply
- C. Address Housing Instability and Displacement

ACTION	INDICATOR	PURPOSE	SOURCES
<b>C.1.1 Non-Profit Partnerships</b>	Create and monitor non-profit partnerships for developing affordable housing.	Monitoring affordable housing interest and development resulting from non-profit partnerships. The City can ensure that affordable housing goals are being met.	City tracking of existing affordable housing units.  HUD CHAS.
<b>C.1.2: Tenant Protection</b>	Eviction rates for renters in the City.	Tracking eviction rates in Gold Bar can help show what effect tenant protections are having on protecting renters from evictions.	City tracking of renter evictions.
<b>C.1.3 Need-Based Rehabilitation Assistance</b>	Use of city funds and incentives to support the development of income-restricted housing units that need rehabilitation.  Create and monitor a housing rehabilitation and preservation inventory.	In addition to general targets for preserving low-income housing stock, it is also essential to understand how the City's funding and incentive programs are being used to support these goals.  Monitoring a housing rehabilitation and preservation inventory allows the City to have better information on the affordable housing that exists in their jurisdiction. The City can then create more targeted programs that address real needs.	City tracking of housing expenditures.  City tracking of existing affordable housing units.  HUD CHAS.
<b>C.1.4 Foreclosure Resources</b>	Homeownership rates, total and by race/ethnicity  Monitor the prevalence of Foreclosures in Gold Bar.	Understand the access of households to homeownership in Gold Bar, especially BIPOC and other groups that have often been challenged to access homeownership in the past. This could help the City understand how foreclosures impact the City's population.  The success of the foreclosure resources program can be measured through the change in foreclosures before and after. Continued monitoring can show which resources and advertisements are the highest impact.	US Census Bureau, American Community Survey, 5-year estimates  City tracking of foreclosures.

## Guiding Principles

**A.** Build the City's Capacity to Support Housing

**B.** Increase Housing Supply

**C.** Address Housing Instability and Displacement

ACTION	INDICATOR	PURPOSE	SOURCES
<b>C.2.1 Local option taxes, fees, and levies</b>	<p>Housing cost burden by household type and income category.</p> <p>Track the number of residents interested in a local option tax, fee, or levy for affordable housing development.</p> <p>Track the number of affordable housing units created from local option taxes.</p>	<p>In addition to general targets for creating new affordable housing units, it is also essential to understand how the City's funding and incentive programs are being used to support these goals.</p> <p>Monitoring resident interest in local option taxes, fees, and levies for affordable housing and the number of affordable housing units resulting from local option taxes allows the City to determine if affordable housing goals are being met.</p>	<p>City tracking of existing affordable housing units.</p> <p>HUD CHAS.</p>
<b>C.2.2 Local Housing Trust Fund</b>	<p>Use of city funds and incentives to support the development of income-restricted housing units.</p> <p>Create and monitor a housing preservation inventory.</p>	<p>In addition to general targets for creating new rent-restricted housing for low-income households, it is also essential to understand how the City's funding and incentive programs are being used to support these goals.</p> <p>Monitoring a housing preservation inventory allows the City to have better information on the affordable housing that exists in their jurisdiction. The City can then create more targeted funding programs that address real needs.</p>	<p>City tracking of housing expenditures.</p> <p>City tracking of existing affordable housing units.</p> <p>HUD CHAS.</p>
<b>C.2.3 Credit Enhancement</b>	<p>Housing cost burden by household type and income category.</p> <p>Track the number of permits for affordable housing that use credit enhancement.</p>	<p>In addition to identifying the potential housing supply for low- and moderate-income households, it can also be essential to understand changes in the housing burden these households face in accessing appropriate housing.</p> <p>The number of permitted projects that use credit enhancement can determine the successfulness of this bond or loan among developers.</p>	<p>US Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (CHAS) data, 5-year estimates</p> <p>US Census Bureau.</p> <p>Public Use Microdata Sample data, 5-year estimates.</p>

## Guiding Principles

- A. Build the City's Capacity to Support Housing
- B. Increase Housing Supply
- C. Address Housing Instability and Displacement

ACTION	INDICATOR	PURPOSE	SOURCES
<b>C.3.1 Alternative Homeowner Models</b>	<p>Housing cost burden by household type and income category.</p> <p>Track the number of permits approved for projects under alternative homeowners.</p>	<p>In addition to identifying the potential housing supply for low- and moderate-income households, it can also be essential to understand changes in the housing burden these households face in accessing appropriate housing.</p> <p>Tracking the number of alternative homeowner projects can measure the popularity of this process among developers and what improvements can be done to encourage these models.</p>	<p>US Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (CHAS) data, 5-year estimates</p> <p>US Census Bureau.</p> <p>Public Use Microdata Sample data, 5-year estimates.</p>
<b>C.3.2 Public Land for Affordable Housing</b>	<p>Number of persons housed in affordable housing built on public land.</p>	<p>Seeing the number of persons in affordable housing resulting from this program will give information about the impact of this housing on the community</p>	<p>Internal city Permit tracking.</p> <p>HUD CHAS.</p>
<b>C.3.3 Inclusionary Zoning</b>	<p>Housing cost burden by household type and income category</p> <p>Tracking incentive usage over time.</p>	<p>In addition to identifying the potential housing supply for low- and moderate-income households, it can also be essential to understand changes in the housing burden these households face in accessing appropriate housing.</p> <p>Tracking incentive usage over time can help the City identify what the appropriate incentive level is to encourage incentive usage and maximize affordability benefits.</p>	<p>US Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (CHAS) data, 5-year estimates</p> <p>US Census Bureau.</p> <p>Public Use Microdata Sample data, 5-year estimates.</p> <p>Internal city tracking.</p>





## MAINTAINING

### Measurable Indicators of Success

To achieve implementation success, small cities must follow similar steps and incorporate many of the same elements as programs in larger, urban, and affluent cities. Small cities that were successful in their action plans typically demonstrate the following characteristics:

- Political Commitment
- City Specific Implementation
- Simple and Sustainable Administration
- Monitoring Program

### Political Commitment

Political champions are essential in any community and even more influential and vital in smaller cities. Leadership from the elected officials is necessary to rally census and lead a vision where many long-held beliefs may not support change.

### City Specific Implementation

Small cities must carefully evaluate their housing needs and adopt programs calibrated to local conditions to encourage the construction of below market-rate housing. For example, it may make sense to start with a relatively modest affordability percentage or offer property owners options rather than a rigid “take-it-or-leave-it” approach, which involves a menu of incentives to help offset the costs of producing below-market-rate units. Such flexibility may include site design concessions and reduced or waived fees. Strategic actions must be thoughtfully considered and evaluated by the city to determine which actions, and at what thresholds, will best serve the needs of Gold Bar.

### Simple and Sustainable Administration

Small cities experience difficulty administering HAPs due to limited resources and staff and often depend on volunteers from the community. To achieve political support and simplify administration, some jurisdictions have adopted streamlined programs that provide limited or no alternatives to onsite development by market-rate developers. This eliminates the possibility that the jurisdiction will be burdened with fees or land that will require cities to act as de facto developers. However, this must be carefully weighed against the benefits of a more flexible menu of incentives and alternatives. Outsourcing the most complex and cumbersome components of implementation to contractors, nonprofit organizations, or consultants are some alternatives to relieve administrative staff and increase program effectiveness.

### Monitoring Program

Many of the actions within the strategic objectives are meant to be ongoing or are actions that Gold Bar should consider in the long term. While these long-term actions are intended to be fully implemented in 6-10 years, the city can begin monitoring the indicators listed for each action immediately. Consistent monitoring will allow Gold Bar to establish a baseline measurement from which to judge progress and results achieved by long-term actions.

While tracking the completion of implementation steps, Gold Bar can also monitor and evaluate outcomes of the HAP through performance indicators. These indicators may be measured at regular intervals, perhaps annually, to determine whether the desired results of the HAP are being achieved.

Progress towards implementation should be reported every four years. Factors that have led to success, obstacles, and challenges experienced, and recommendations for revisions and additions to the Housing Action Plan should be included in this report. Gold Bar should produce the first HAP implementation and monitoring report in 2027, which aligns with the mid-period Comprehensive Plan implementation evaluation.



## APPENDICES

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## APPENDIX A

### Glossary of Terms

#### **Affordable housing**

Housing is typically considered to be affordable if total housing costs (rent, mortgage payments, utilities, etc.) do not exceed 30 percent of a household's gross income. A healthy housing market includes a variety of housing types that are affordable to a range of different household income levels. However, the term "affordable housing" is often used to describe income restricted housing available only to qualifying low-income households. Income-restricted housing can be located in public, nonprofit, or for-profit housing developments. It can also include households using vouchers to help pay for market-rate housing (see "Vouchers" below for more details).

#### **American Community Survey (ACS)**

This is an ongoing nationwide survey conducted by the U.S. Census Bureau. It designed to provide communities with current data about how they are changing. The ACS collects information such as age, race, income, commute time to work, home value, veteran status, and other important data from U.S. households.

#### **AMI**

Area Median Income. The benchmark of median income is that of the Seattle-Bellevue, WA HUD Metro Fair Market Rent Area median family income, also sometimes referred to as the HAMFI. The 2018 AMI, which was \$103,400, is used in this report. This measure is used by HUD in administering its federal housing programs in Snohomish County.

#### **Cost-burdened household**

A household that spends more than 30 percent of their gross income on housing costs.

#### **Fair Market Rent**

HUD determines what a reasonable rent level should be for a geographic area and sets this as the area's fair market rent. Section 8 (Housing Choice Voucher program) voucher holders are limited to selecting units that do not rent for more than fair market rent.

#### **Family**

This census term refers to a household where two or more people are related by birth, marriage, or adoption.

#### **Housing Choice Vouchers**

Also referred to as Section 8 Vouchers. A form of federal housing assistance that pays the difference between the Fair Market Rent and 30 percent of the tenant's income. HUD funds are administered by Public Housing Agencies (PHA).

**Household**

A household is a group of people living within the same housing unit. The people can be related, such as family. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household. Group quarters population, such as those living in a college dormitory, military barrack, or nursing home, are not considered to be living in households. The census sometimes refers to “occupied housing units” and considers all persons living in an occupied housing unit to be a single household. So, Census estimates of occupied housing units and households should be equivalent.

**Household income**

The census defines household income as the sum of the income of all people 15 years and older living together in a household.

**Income-restricted housing**

This term refers to housing units that are only available to households with incomes at or below a set income limit and are offered for rent or sale at a below-market rates. Some income-restricted rental housing is owned by a city or housing authority, while others may be privately owned. In the latter case the owners typically receive a subsidy in the form of a tax credit or property tax exemption. As a condition of their subsidy, these owners must offer a set percentage of all units as income-restricted and affordable to household at a designated income level.

**Market Rate Housing**

Housing stock that exists or is proposed based on an area’s market values, demand, and American Median Income (AMI). Location, amenities, size, building conditions help determine how much monthly incomes are contributed to housing costs.

**Median income**

The median income for a community is the annual income at which half the households earn less and half earn more.

**Missing Middle Housing**

Housing types that range between a single-family home and mid-rise apartment building. These housing types can include, but are not limited to, townhomes, duplexes, triplexes, fourplexes, courtyard clusters, or cottage homes and can be more compatible in scale to the single-family or transitional neighborhood.

**Low-income**

Families that are designated as low-income may qualify for income-subsidized housing units. HUD categorizes families as low-income, very low-income, or extremely low-income relative to area median family incomes (MFI), with consideration for family size.



**Severely cost-burdened household**

A household that spends more than 50 percent of their gross income on housing costs.

**Subsidized housing**

Public housing, rental assistance vouchers like Section 8, and developments that use Low-Income Housing Tax Credits are examples of subsidized housing. Subsidized housing lowers overall housing costs for people who live in it. Affordable housing and subsidized housing are different, even though they are sometimes used interchangeably.

**Tenure**

References the ownership of a housing unit in relation to the household occupying the unit. According to the US Census Bureau, a housing unit is “owned” if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is “owned” only if the owner or co-owner lives in it. All other occupied units are classified as “rented,” including units rented for cash rent and those occupied without payment of cash rent.

**Transportation**

In context of the Location Affordability Index, this term refers to costs associated with auto ownership, auto use, and transit use.

**Vouchers (Tenant-based and Project-based)**

HUD provides housing vouchers to qualifying low-income households. These are typically distributed by local housing authorities. Vouchers can be “tenant-based”, meaning the household can use the vouchers to help pay for market-rate housing in the location of their choice. They pay the difference between the fair market rent and 30 percent of the tenant’s income. Or the vouchers can be “project-based”, meaning they are assigned to a specific building.

# HOUSING NEEDS ASSESSMENT

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## **CITY OF GOLD BAR**

JUNE 2022



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# Glossary

**Affordable housing:** The United States Department of Housing and Urban Development (HUD) considers housing to be affordable if the household is spending no more than 30 percent of its income on housing costs (rent, mortgage payments, utilities, etc.). A healthy housing market includes a variety of housing types that are affordable to a range of different household income levels. However, the term “affordable housing” is often used to describe income restricted housing available only to qualifying low-income households. Income-restricted housing can be located in public, nonprofit, or for-profit housing developments. It can also include households using vouchers to help pay for market-rate housing (see “Vouchers” below for more details).

**American Community Survey (ACS):** This is an ongoing nationwide survey conducted by the U.S. Census Bureau. It is designed to provide communities with current data about how they are changing. The ACS collects information such as age, race, income, commute time to work, home value, veteran status, and other important data from U.S. households.

**Area median income (AMI):** This is a term that commonly refers to the area-wide median family income calculation provided by the federal Department of Housing and Urban Development (HUD) for a county or metropolitan region. Income limits to qualify for affordable housing are often set relative to AMI. In this report, unless otherwise indicated, AMI refers to the HUD Area Median Family Income (HAMFI).

**Cost burden:** When a household that spends more than 30 percent of their gross income on housing costs, including utilities, they are cost-burdened. When a household pays more than 50 percent of their gross income on housing, including utilities, they are severely cost-burdened. Cost-burdened households have less money available for other essentials, like food, clothing, transportation, and medical care.

**Fair market rent (FMR):** HUD determines what a reasonable rent level should be for a geographic area and sets this as the area’s fair market rent. Housing choice voucher program voucher holders are limited to selecting units that do not rent for more than fair market rent.

**Family:** This census term refers to a household where two or more people are related by birth, marriage, or adoption.

**Household:** A household is a group of people living within the same housing unit. The people can be related, such as family. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household. Group quarters population, such as those living in a college dormitory, military barrack, or nursing home, are not considered to be living in households. The census sometimes refers to “occupied housing units” and considers all persons living in an occupied housing unit to be a single household. So, Census estimates of occupied housing units and households should be equivalent.

**Household income:** The census defines household income as the sum of the income of all people 15 years and older living together in a household.

**Householder:** This refers to the person (or one of the people) in whose name the housing unit is owned or rented.

**Income-restricted housing:** This term refers to housing units that are only available to households with incomes at or below a set income limit and are offered for rent or sale at a below-market rates. Some income-restricted rental housing is owned by a city or housing authority, while others may be privately owned. In the latter case the owners typically receive a subsidy in the form of a tax credit or property tax exemption. As a condition of their subsidy, these owners must offer a set percentage of all units as income-restricted and affordable to household at a designated income level.

# Glossary

**Low-income:** Families that are designated as low-income may qualify for income-subsidized housing units. HUD categorizes families as low-income, very low-income, or extremely low-income relative to area median family incomes (MFI), with consideration for family size.

INCOME CATEGORY	HOUSEHOLD INCOME
Extremely low-income	30% of HAMFI or less
Very low-income	30-50% of HAMFI
Low-income	50-80% of HAMFI
Moderate income	80-100% of HAMFI
Above median income	>100% of HAMFI

**Median family income (MFI):** The median income of all family households in the metropolitan region or county. Analyses of housing affordability typically group all households by income level relative to area median family income. Median income of non-family households is typically lower than for family households. In this report, both MFI and AMI refer to the U.S. Department of Housing and Urban Development Area Median Family Income (HAMFI).

**Subsidized housing:** Public housing, rental assistance vouchers, and developments that use Low Income Housing Tax Credits (LIHTC) are examples of subsidized housing. Subsidized housing lowers overall housing costs for people who live in it. Affordable housing and subsidized housing are different, even though they are sometimes used interchangeably.

**Tenure:** Tenure references the ownership of a housing unit in relation to the household occupying the unit. According to the US Census Bureau, a housing unit is "owned" if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owned" only if the owner or co-owner lives in it. All other occupied units are classified as "rented," including units rented for cash rent and those occupied without payment of cash rent.

**Transportation:** In context of the Location Affordability Index, this term refers to costs associated with auto ownership, auto use, and transit use.

**Vouchers (Tenant-based and Project-based):** HUD provides housing vouchers to qualifying low-income households. These are typically distributed by local housing authorities. Vouchers can be "tenant-based", meaning the household can use the vouchers to help pay for market-rate housing in the location of their choice. They pay the difference between the fair market rent and 30 percent of the tenant's income. Or the vouchers can be "project-based", meaning they are assigned to a specific building.

# Part 1: Introduction

## 1.1 BACKGROUND

In the fall of 2021, the City of Gold Bar applied for grant funding allocated by the Washington State Department of Commerce and funded through E2SHB 1923. The grant funding is being used for the development of a Housing Action Plan (HAP) that will allow the City to recognize the housing needs of its current and future populations, as well as outline goals, policies, and strategies to meet those needs.

The City of Gold Bar does not build or manage housing. However, the City can affect how much and what types of housing are produced in Gold Bar through comprehensive plan policies, development codes, incentives, programs, and capital projects. The HAP will identify strategies to ensure the City's influence on housing production aligns with its overall housing goals.

The first step in the HAP development process is the creation of a housing needs assessment (HNA). Fundamentally, a HNA is a study to identify the current and future housing needs of all economic segments of the community. It attempts to answer the following types of 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 to accommodate this growth and housing diversity?

The HNA is a baseline of data that explains the current conditions of housing in Gold Bar and the greater region. The numbers and findings in this report are based on multiple data sources as explained in the methodology section. This report is a tool for decision-makers, residents, housing market professionals, and anyone else who may find it useful as a guide. The report highlights shortcomings or gaps regarding the current housing supply and demands of the residents now and in the future.

This document is divided into three main parts:

- **Community Overview:** This part details who lives in the city and the characteristics that shape their current and future needs related to housing.
- **Housing Conditions:** This part describes the current housing inventory of the city with a focus on characteristics such as size, location, cost, and tenure.
- **Gap Analysis:** This part evaluates the alignment between the two previous parts and how certain populations are not finding their needs met through the current housing market.

**The data in this document will be combined and supplemented with information gathered through engagement with stakeholders and residents to form the HAP. The analysis conducted in this Housing Needs Assessment relies on available sociodemographic and housing data from multiple sources. This includes as much publicly available data as possible. Moreover, much of the data is not recent enough to reflect any trends that may have been caused by the COVID-19 pandemic, which likely intensified any housing affordability issues.**

## 1.2 METHODOLOGY

The sources of data we used for this analysis include the following:

- **Puget Sound Regional Council (PSRC).** The PSRC provides overall regional housing targets through the VISION 2040 regional growth strategies, recently updated with the VISION 2050 plan, which informs the development of Countywide Planning Policies. Additionally, the PSRC coordinates housing and employment projections for the region.
- **Washington State Office of Financial Management (OFM).** The OFM is the state-level agency in charge of developing official population and housing counts for statutory and programmatic purposes, and compiles data from individual jurisdictions to further this goal. Publicly available counts for population and housing are available on their website. Additionally, small-area and more detailed custom data are also available to provide more detail on housing and population growth.
- **Snohomish County Buildable Lands Report.** Coordinated on a periodic basis, the County coordinates a review and evaluation of development and land supply to determine whether its cities are meeting growth and density targets and if cities have enough land to meet future growth needs. As part of this work, cities survey their available lands for development, and compare this to growth targets established through the Countywide Planning Policies. This report relies on both the estimates of land capacity, as well as the assessment of future growth targets.
- **US Census Longitudinal Employer-Household Dynamics Origin-Destination Employment Statistics (LODES).** The US Census compiles information about the home and work locations of employees and provides information through a web-based interface on the characteristics of jobs and workers, such as economic sector, general length of commute, and wages. Additionally, LODES can also be used to indicate where people in a given location or jurisdiction work, and where workers in a community live, which can provide an understanding of commuting patterns. This data is partly “synthetic”, meaning that it is based on estimates from the original data to preserve anonymity while being representative of major characteristics or trends. OnTheMap is the web-based mapping and report application that provides an easy-to-use interface for viewing the LODES data; it was used to pull the data shown in this report.
- **American Community Survey (ACS).** The American Community Survey is an ongoing survey program coordinated by the US Census Bureau to provide detailed information about the population. Developed as an alternative to the Decennial Census long form, the ACS relies on a sample of households to collect more detailed data on topics such as education, transportation, Internet access, employment, and housing. The results from the ACS are reported on a yearly basis for larger cities, and on a 5-year average basis for all communities. This report relies on this information for some demographics data, and the ACS is also used as part of the CHAS dataset (below). At the time of writing, the most recent dataset available was 2019-2015.
- **Comprehensive Housing Affordability Strategy (CHAS).** The US Department of Housing and Urban Development (HUD) relies on custom tabulations from the ACS to develop the more detailed CHAS dataset. This information is intended to demonstrate the extent of housing needs and issues across communities, with a focus on low-income households. This information, available at a city level, provides detailed information about characteristics of the local housing stock, including the affordability of both rental and owner-occupied housing. The CHAS dataset also provides some household information, which can be cross-tabulated with housing information to link household characteristics with needs. Note that the most recent dataset, released in September 2021, relies on the 2014–2018 ACS dataset.
- **National Housing Preservation Database (NHPD).** The NHPD is an address-level inventory of federally assisted rental housing in the US. The data comes from HUD and the US Department of Agriculture (USDA). NHPD was created in 2011 in an effort to provide communities with the information they need to effectively preserve their stock of public and affordable housing.
- **Zillow.** The online real estate listings company Zillow provides some data on the real estate market free of charge. These datasets include information on rents, home values, inventory, and sales at the city, metro, and zip code levels. To address gaps in data, some of this information relies on information from the ACS to weight key values.

To the greatest extent possible, the latest data sources are used for this report. As datapoints become available at varied times, there may be differences in some stated numbers. While this may seem inconsistent, it is best practice to use the most up to date and available sources, leading to these differences. For example, housing unit totals from 2019 (ACS) and 2021 (OFM) are both in this report.

## Part 2: Community Overview

### 2.1 LOCAL HISTORY AND SETTING

Gold Bar is located at the foothills of the Cascade mountains and along the Skykomish River and US Highway 2, approximately 23 miles southeast of Everett. The city is the smallest incorporated city in Snohomish County, spanning 1.06 square miles.

The Gold Bar area was initially settled by Skykomish peoples, a segment of the Snohomish peoples. In 1855 the Point Elliot Treaty forced all Native Americans to move to reservations to retain rights to natural resources and hunting lands. Following the passing of the 1862 Homestead Act, white settlers ventured to the west to claim land as their own. Settlers came to the Gold Bar area in 1869 when traces of gold were found on a river gravel bar. Gold Bar became a prospector's camp, and eventually grew to be a worker's camp during the development of the Great Northern Railway in the 1890s.

Railroad development fueled the demand on natural resources. Residents built a mill and cookhouse to support the Gold Bar Lumber Company, which employed 300 men. More people came to the city to support and boost the local economy, supporting the development of homes, a hotel, a school, a post office, and a general store. By 1910, the City was incorporated with a population of 353 and continued to operate with a resource-based economy until the end of World War I. The Great Depression caused population to drop as people moved out of the city in search of other opportunities. Since then, Gold Bar has maintained its character while the population has fluctuated over the decades.



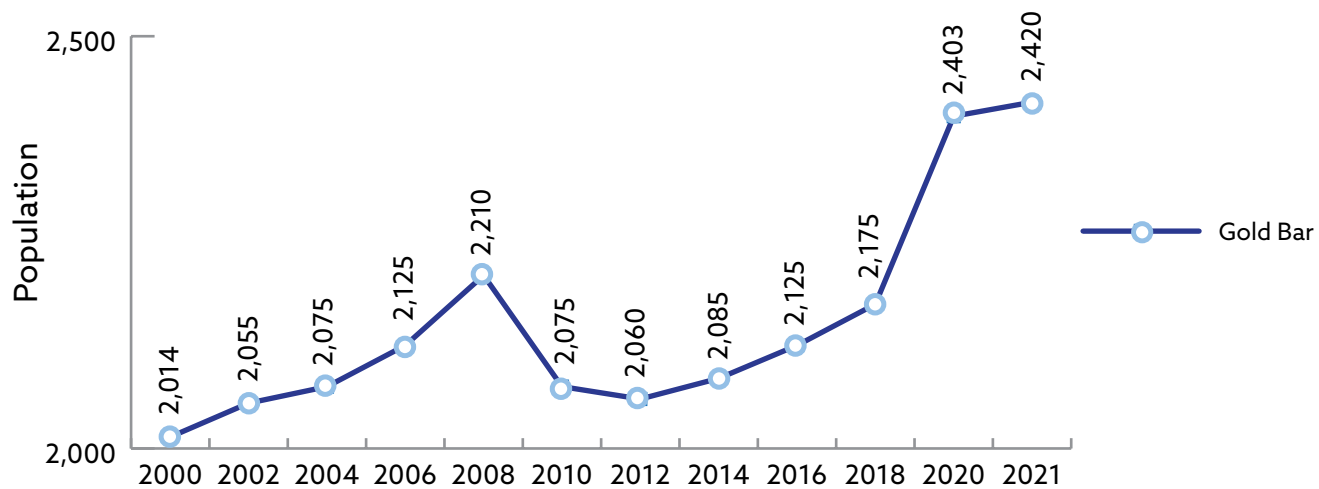
*Photo 1: Gold Bar, WA*



## 2.2 POPULATIONS

According to the Office of Financial Management (OFM), Gold Bar's population grew slightly from 2000 to 2019, increasing from 2,014 to 2,150. As shown in Exhibit 1, the city has grown more rapidly over the last few years with the 2021 population totaling 2,420. Gold Bar lands primarily consist of existing residential uses with some undeveloped areas. Between 2000 and 2021, the population had a growth rate of 20% indicating that the current land uses and historical development pattern support population growth.

**Exhibit 1: Population Change (Gold Bar)**



Source: OFM, 2021.

According to the 2019 American Community Survey (ACS), the median age in Gold Bar is around 45 years which is higher than Snohomish County's 38 years. Gold Bar's population skews older, with about 44% of Gold Bar's population being over the age of 50 while the county has approximately 33% of its population over 50. Additionally, Gold Bar has a substantially smaller youth population (under 20) at 19%, which is 6% less than the County.

Snohomish County residents between ages 20 to 49 make up approximately 42% of the population. Comparatively, Gold Bar is proportionally smaller with adults aged between 20 to 49 making up only 37% of the population.

## Exhibit 2: Population by Age Range (Gold Bar & Snohomish County)

2019	Gold Bar		Snohomish County	
<b>Median Age</b>	<b>45.5</b>	<b>45.2</b>	<b>38.9</b>	<b>37.2</b>
<b>75 and over</b>	4%	5%	6%	4%
<b>65 to 74</b>	10%	6%	9%	8%
<b>55 to 64</b>	18%	18%	14%	13%
<b>45 to 54</b>	16%	19%	14%	14%
<b>35 to 44</b>	8%	14%	14%	14%
<b>25 to 34</b>	14%	11%	15%	15%
<b>15 to 24</b>	11%	8%	11%	12%
<b>5 to 14</b>	9%	8%	12%	13%
<b>Under 5</b>	4%	7%	6%	7%
	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>
<b>Totals:</b>	<b>988</b>	<b>961</b>	<b>398,253</b>	<b>400,631</b>
65 and over	141 (14%)	107 (11%)	57,936 (15%)	46,709 (12%)
50 to 64	285 (29%)	276 (29%)	81,916 (21%)	81,627 (20%)
18 to 49	355 (36%)	334 (35%)	162,209 (41%)	170,466 (43%)
Under 18	161 (16%)	199 (21%)	96,153 (24%)	101,792 (25%)

Source: 2015-2019 ACS 5-year estimates.

## Ethnicity, Race, and Language Spoken at Home

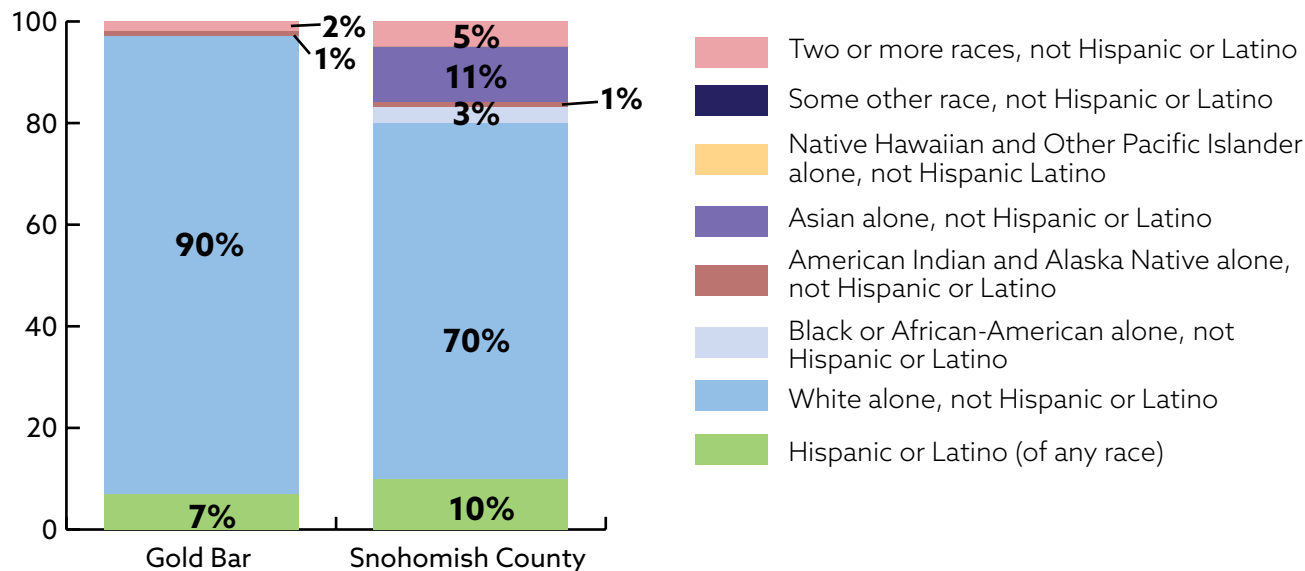
Gold Bar is not a racially or ethnically diverse population, with 90% of residents identifying as white, non-Hispanic or Latino. The remaining population identifies as Hispanic or Latino (7%), two or more races (2%), or American Indian/Alaska Native (1%). Unlike Snohomish County, no one in Gold Bar identifies as Asian or Black or African-American. Generally, the county is more diverse with 70% of persons identifying as white, 11% as Asian, 10% as Hispanic or Latino. The remaining county residents identify as two or more races (5%), Black or African-American (3%), American Indian/Alaska Native (1%), or Native Hawaiian/Pacific Islander (1%).

About 92% of Gold Bar residents only speak English at home, which is more than Snohomish County (79%). Of those Gold Bar households that speak a language other than English at home, 89% speak Spanish. The other non-English speaking households are split evenly between other Indo-European languages and other languages. Snohomish County has a greater diversity of languages with 35% of non-English speaking households speaking Asian/Pacific Islands languages. The other languages represented in Snohomish County are Spanish (32%), other Indo-European languages (25%), and other languages (8%).

There are some households with limited English proficiency meaning they may require access to language assistance services. All of Gold Bar's households with limited English proficiency speak Spanish and make up about 1% of households in the city. This is fewer households than Snohomish County which has about 4% of households with limited English proficiency.<sup>1</sup>

1 2015-2019 ACS 5-Year Estimates.

### Exhibit 3: Race and Ethnicity of Population (Gold Bar & Snohomish County)



Source: 2015-2019 ACS 5-year estimates.

## 2.3 HOUSEHOLDS

A household is a single person or a group of people, related or unrelated, who live in a single dwelling unit. Understanding the make-up of households across age, race, and sizes helps us to better understand how to provide housing options for the diverse range of household types.

**Exhibit 4: Households by Housing Tenure (Gold Bar & Snohomish County)**

TYPE	GOLD BAR		SNOHOMISH COUNTY	
	COUNT	PERCENTAGE	COUNT	PERCENTAGE
Owner-Occupied	662	80%	197,136	67%
Renter-Occupied	162	20%	96,687	33%
<b>Total</b>	<b>824</b>		<b>293,823</b>	

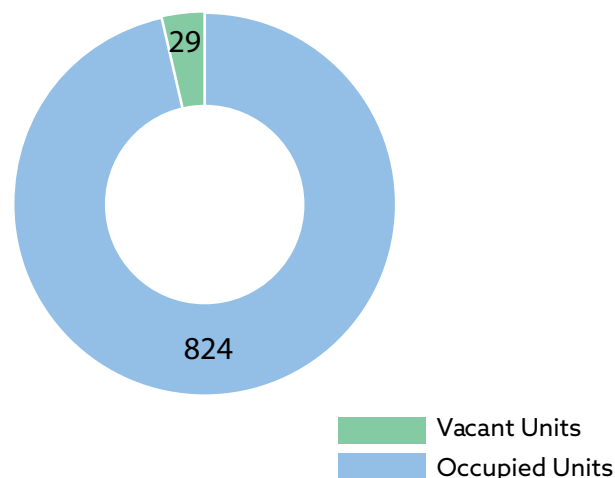
### Household Tenure and Size

In 2019, there were 853 housing units in Gold Bar, 97% of which are occupied. As shown in *Exhibit 5: Occupied Housing Units (Gold Bar)*, this indicates a 3% vacancy rate for all housing units. An occupied housing unit and household have the same meaning in the census. In Gold Bar, 80% of households are owner households, compared to 67% in Snohomish County. This means 20% of households are renter households.

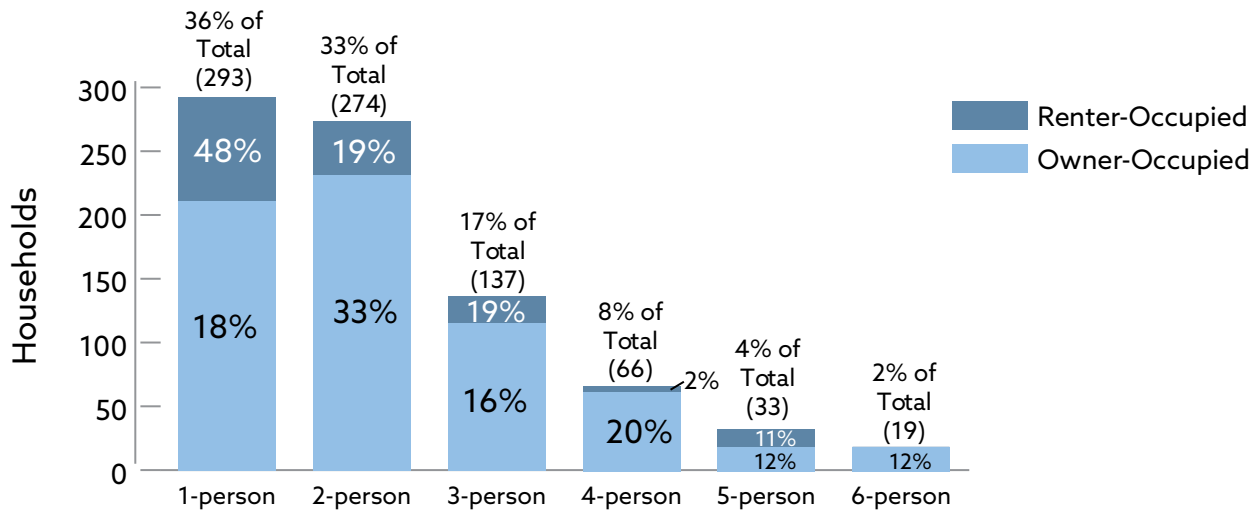
As of 2019, the average household in Gold Bar has 2.25 residents. Gold Bar's typical household sizes have significantly changed since 2010, which had an average of 2.79 residents. Owner-occupied households historically have a higher number of residents per unit than renter-occupied units. As of 2019, owner-occupied households had an average of 2.32 persons and renter-occupied households had an average of 1.98 persons. Gold Bar has few larger households, with 85% having 3 or fewer members. More than three-fourths (76%) of renter households have only one or two people.<sup>2</sup>

<sup>2</sup> 2015-2019 ACS 5-Year Estimates.

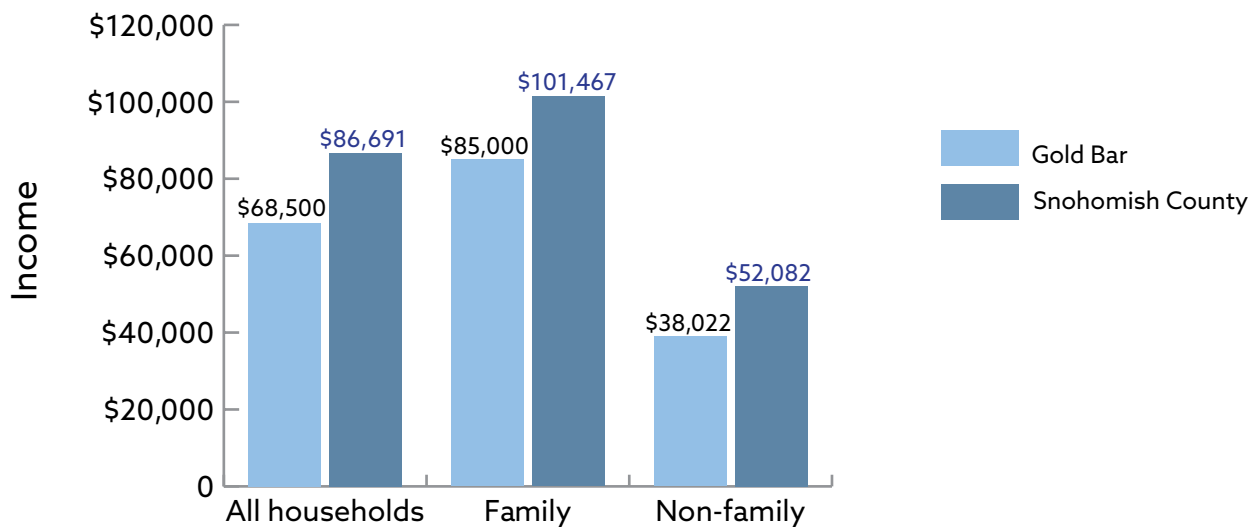
**Exhibit 5: Occupied Housing Units (Gold Bar)**



Source: 2015-2019 ACS 5-year estimates.

**Exhibit 6: Household Size by Tenure (Gold Bar)**

Source: 2015-2019 ACS 5-year estimates.

**Exhibit 7: Median Household Income by Household Type (Gold Bar & Snohomish County)**

Source: 2015-2019 ACS 5-year estimates.



## Household Income

Gold Bar's median household income is less than the income of a Snohomish County household. Households in Gold Bar have a median income of \$68,500 which is approximately 21% less than a Snohomish County household (\$86,691). The median family<sup>3</sup> household income in Gold Bar is \$85,000 which is more than double the income of nonfamily households in Gold Bar (\$39,022). Family households in Gold Bar earn less than the Snohomish County median for families which is \$101,467. The median non-family household in the city earns less than 25% of the median non-family household in the county.<sup>4</sup>

Another way to evaluate household income is to analyze the income distribution and its relationship to housing affordability through Area Median Family Income (AMI). The U.S. Department of Housing and Urban Development (HUD) defines AMI by the following income groups:

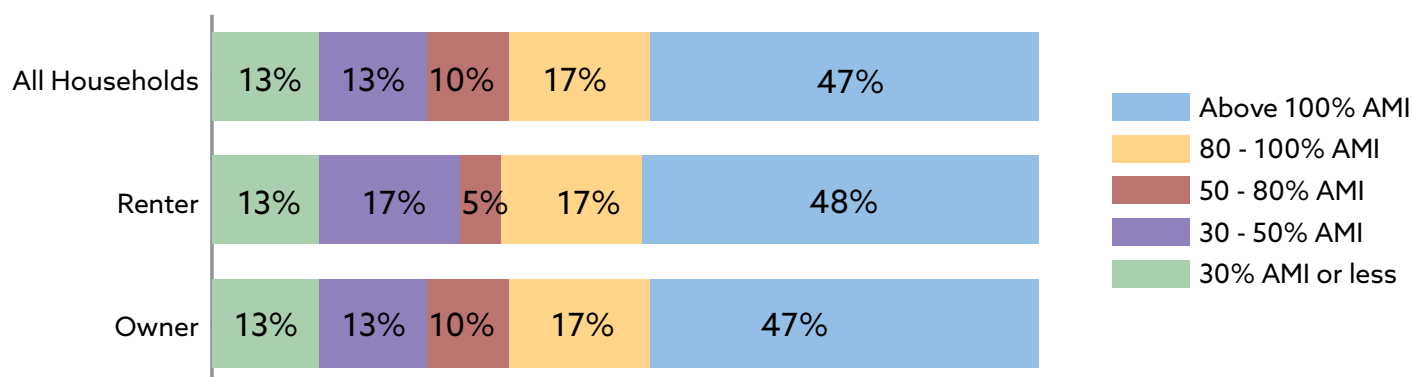
- Extremely Low Income: <30% AMI
- Very Low Income: 30-50 % AMI
- Low Income: 50-80% AMI
- Moderate Income: 80-100 % AMI
- Above Median Income: >100% AMI

*Exhibit 8: Percentage of Households by Income Level and Tenure (Gold Bar)* shows the distribution of household incomes for all Gold Bar households and then for renters and owners. Thirty-six percent (36%) of Gold Bar households are considered low-income, earning 80% AMI or less. Nearly half of all households generate an income greater than the AMI. For owners, 47% of households have an income greater than 100%. Amongst renters, 48% of households have an income greater than 100%. The remaining owner households have an even distribution of the other AMI ranges with approximately 10-17% in all other categories. AMI distribution among renters is more varied, with one-third of the remaining households earning less than 50% of the AMI.

3 In the census, a "family" is a household where two or more people are related by birth, marriage, or adoption. Therefore, family incomes are typically higher than non-family and total household incomes due to the higher earnings from potential multi-income households.

4 2015-2019 ACS 5-Year Estimates. "Income in the Past 12 Months" (Table S1901).

### Exhibit 8: Percentage of Households by Income Level and Tenure (Gold Bar)



Source: HUD CHAS (based on 2014-2018 ACS 5-year estimates).

**What is cost-burdened?**

Cost-burdened is a metric that was developed as an amendment to the federal 1968 Fair Housing Act by Senator Edward Brooke. Senator Brooke initially drafted the proposed amendment as a response to country-wide rent increases and complaints about services in public housing complexes by capping public housing rent at 25% of a resident's income.<sup>1</sup> The amendment, thereafter named the Brooke Amendment, passed in 1969 and was amended again in 1981 increasing the affordability cap to 30%.

Cost-burdened households are defined as households that spend more than 30% and less than 50% of their income on housing, and severely cost-burdened households spend more than 50% of their income on housing. Households need remaining income to afford other essentials such as food, utilities, transportation, childcare, and clothing.

In recent years, the metric has been up for debate among economists, planners, and affordable housing advocates because 30% is arguably an arbitrary number that may not be adequately representing actual cost-burdens experienced in different household types. Incomes and cost of living factors vary greatly throughout the United States based on location and the robustness of the local and natural economies.

Or a household that spends greater than 30% on housing may live somewhere with better access

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<sup>1</sup> HUD, "Rental Burdens: Rethinking Affordability Measures," 2014.

to amenities or somewhere where they can take public transportation to work, thereby reducing their transportation costs, which is normally a household's highest expense following housing. Additionally, cost-burden has the same metric for family and individual households, and owner and renter households. The economic burdens that a family may experience are vastly different than what an individual would experience, since families have additional members that require more essentials than an individual would have.

While a new metric for housing affordability is likely needed, the 30% approach still has some important uses cases. The severely cost-burdened measurement is still used by HUD in its Worst Case Housing Needs report to Congress of very low-income renting households that do not receive government housing assistance. The 30% cutoff for affordability also matches what assisted households are required to pay in HUD's Housing Choice Voucher program.

The history and flaws of the cost-burden metric are important to understanding the greater context of the metric purpose and how it should be critically considered in the overall Housing Needs Assessment. However, it is still widely agreed upon within the policy and advocacy community that households paying more than half of their income on housing is a serious issue that needs to be addressed.

## Cost-Burdened Households

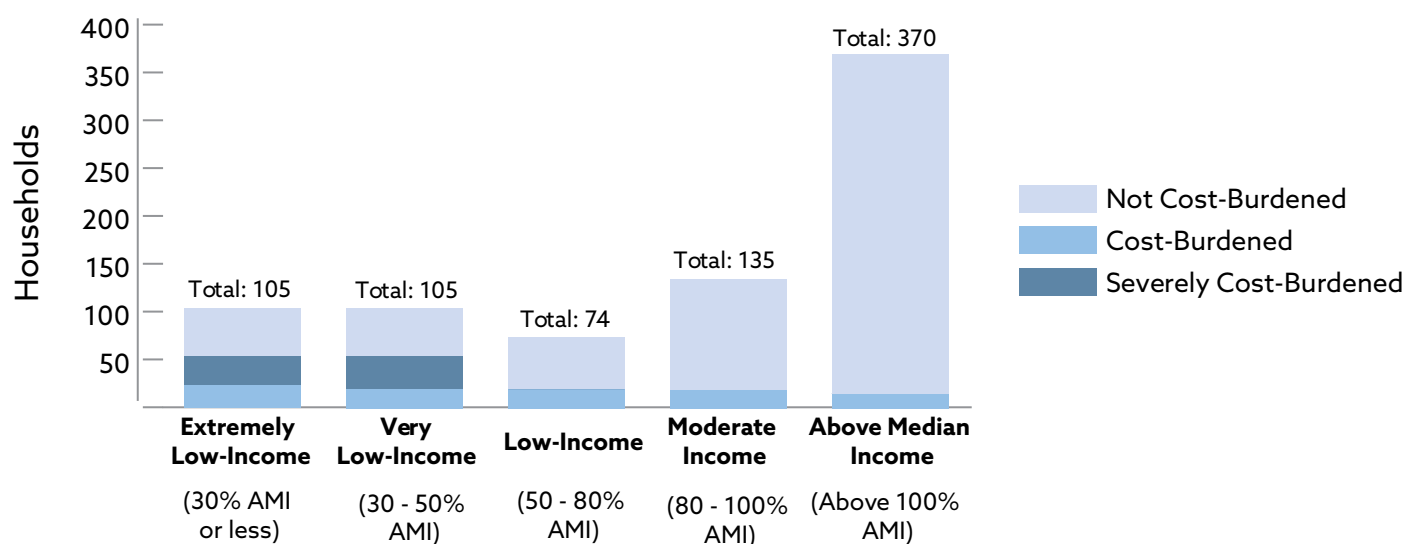
*Exhibit 9: Households by Income Level and Cost-Burden Status (Gold Bar)* displays the city's households in terms of cost-burden status and income. About one-fifth (21%) of Gold Bar residents are cost-burdened, with 13% spending between 30 to 50% of their income on housing costs (cost-burdened) and 8% spending more than 50% of their income on housing costs (severely cost-burdened). Very low-income households comprise 13% of all households. Proportionally, they are the most severely cost-burdened income category, with 33% being severely cost-burdened. Of low-income households (households earning 80% AMI or less), 23% are cost-burdened, and 23% are severely cost-burdened.

*Exhibit 10: Proportional Cost-Burdened Households by Tenure (Gold Bar)* shows that cost-burdened households are represented among both owners and renters in Gold Bar. Of the owners who are cost-burdened, 7% are severely cost-burdened and 13% are cost-burdened. For renters, 13% are severely cost-burdened and 9% are cost-burdened. These numbers indicate that Gold Bar renters are more likely to be cost-burdened.

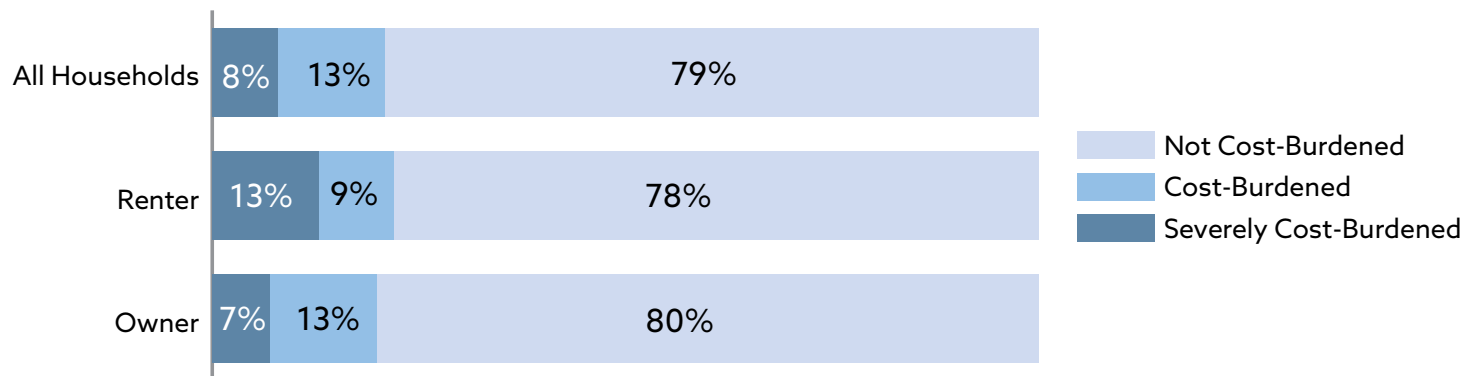
For rental homes, two race and ethnicity categories are cost-burdened. As shown in *Exhibit 11: Renters: Proportional Cost-Burden by Race and Tenure (Gold Bar)*, 50% of Hispanic or Latino renters are severely cost-burdened. Twenty percent (20%) of white renters are cost-burdened, equally split between cost-burdened and severely cost-burdened.

Among Gold Bar homeowners, three race and ethnicity categories are cost-burdened. Proportionally, 27% of homeowners identifying as American Indian/Alaska Native are cost-burdened. Twenty-nine percent (29%) of Hispanic or Latino homeowner households are severely cost-burdened, and 11% percent are cost-burdened. Five percent (5%) of white homeowner households are severely cost-burdened, and 14% percent are cost-burdened. These percentages are displayed in *Exhibit 12: Owners: Proportional Cost-Burden by Race and Tenure (Gold Bar)*.

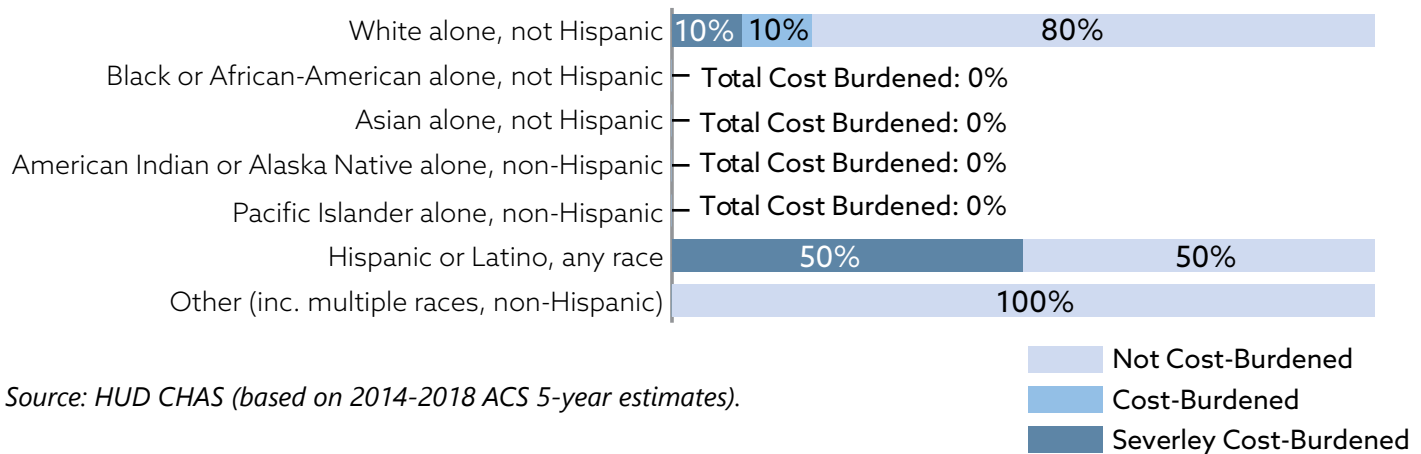
### Exhibit 9: Households by Income Level and Cost-Burden Status (Gold Bar)



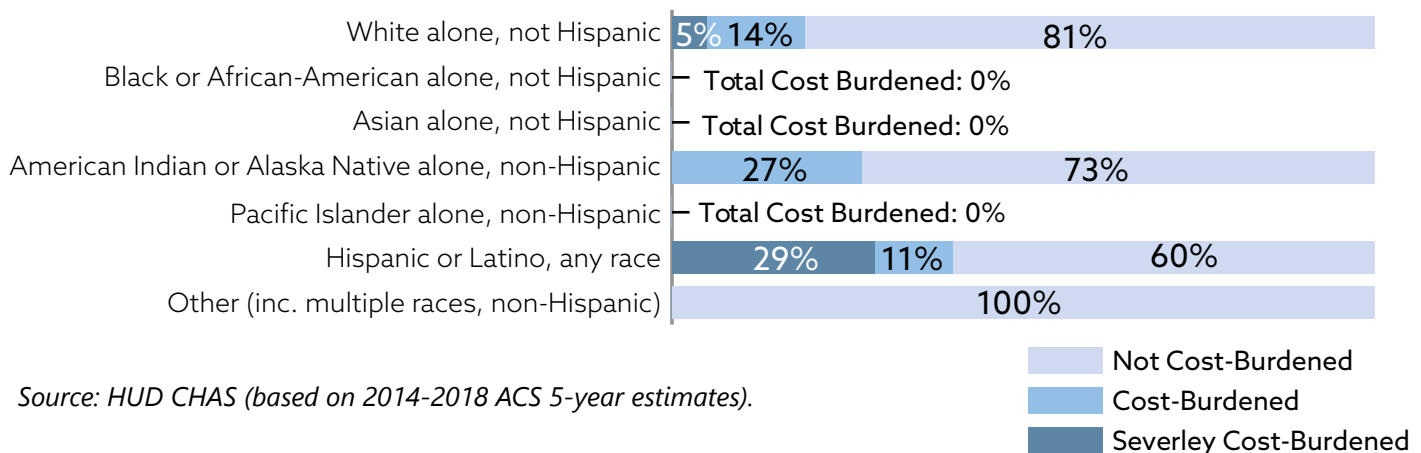
Source: HUD CHAS (based on 2014-2018 ACS 5-year estimates).

**Exhibit 10: Proportional Cost-Burdened Households by Tenure (Gold Bar)**

Source: HUD CHAS (based on 2014-2018 ACS 5-year estimates).

**Exhibit 11: Renters: Proportional Cost-Burden by Race and Tenure (Gold Bar)**

Source: HUD CHAS (based on 2014-2018 ACS 5-year estimates).

**Exhibit 12: Owners: Proportional Cost-Burden by Race and Tenure (Gold Bar)**

Source: HUD CHAS (based on 2014-2018 ACS 5-year estimates).

## Displacement Risk

Displacement occurs when changing neighborhood conditions force residents to move and can create further financial pressures that impact job growth and housing distribution. Forecasting areas facing higher displacement risks can help cities be more aware of socioeconomic strains residents are coping with and prepare comprehensive policies that support racially and economically diverse communities.

The Puget Sound Regional Council (PSRC) issued a 2019 Displacement Risk Report<sup>5</sup> identifying areas where residents and businesses are at the greatest risk of displacement. The PSRC uses the following five generalized categories to calculate a city's score determining their respective risk level:

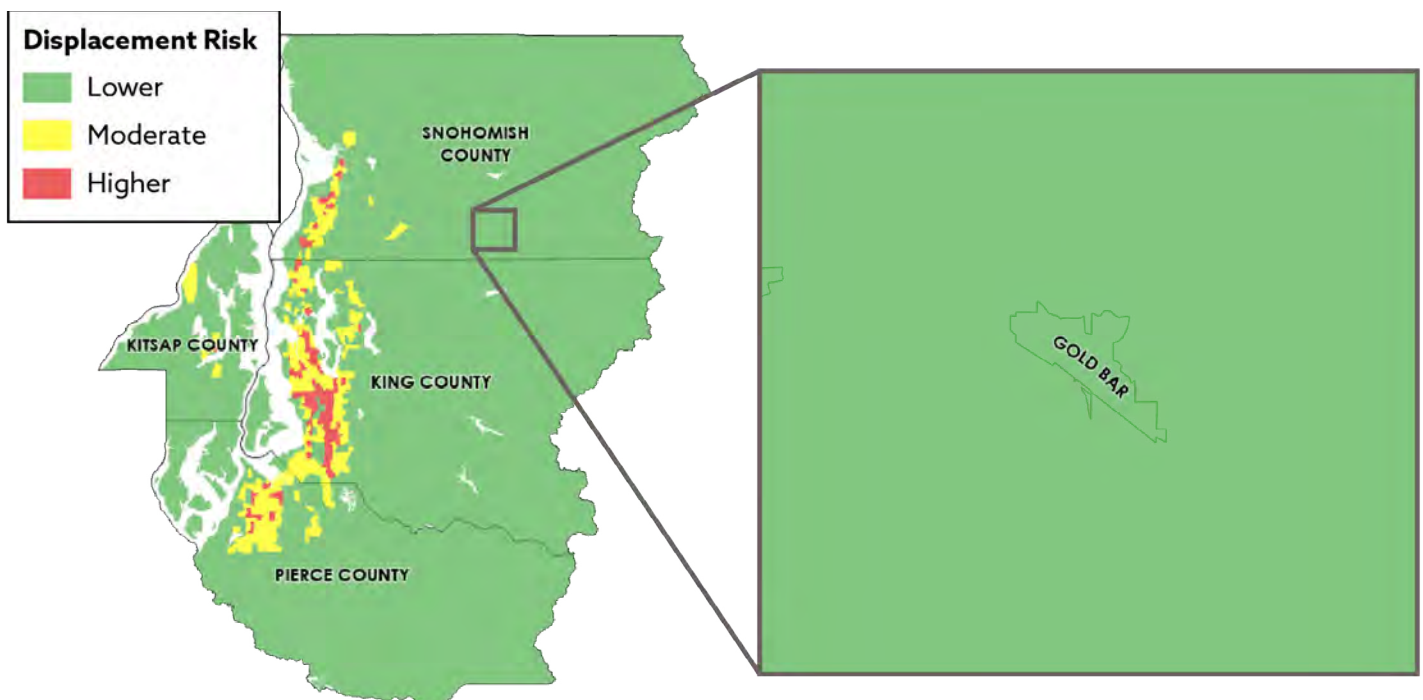
1. Socio-Demographics: Examines the race, ethnicity, linguistics, education, housing tenure and costs, and household income.
2. Transportation Qualities: Assesses access to jobs by car and transit and proximity to existing and/or future transit.
3. Neighborhood Characteristics: Analyzes the proximity of residents to services, retail, parks, schools, and high-income areas.
4. Housing: Reviews development capacity and median rental prices.
5. Civic Engagement: Measured by voter turnout.

Each category has multiple indicators that are standardized and weighted to determine an ultimate score. Each city's score is compiled into an overall index and risk level is determined by how the city fits in to the overall PSRC's data.

Scoring is broken down into three categories: high risk, moderate risk, and low risk. *Exhibit 13: PSRC Displacement Risk (Gold Bar)* shows the PSRC's Displacement Risk Map describing Gold Bar's risk as low risk, meaning Gold Bar scored lower than more than half of other cities in Snohomish, King, Kitsap and Pierce Counties in the indicator categories listed above.

5 PSRC, "Displacement Risk Mapping," 2019.

### Exhibit 13: PSRC Displacement Risk (Gold Bar)



Source: PSRC, "Displacement Risk Mapping," 2019.



## Residents with Special Housing Needs

While it is vital to understand which households are struggling with housing costs across all economic segments of the community, it is also important to analyze how different household types are affected because of their distinct characteristics. Residents who are disabled may have special housing needs or require supportive services. They may be on a limited budget and have higher medical costs than the average household.

*Exhibit 14: Households by Disability Status and Income Level (Gold Bar)* shows Gold Bar households with one or more housing problems and a disability status by income level. Housing problems are defined as one or more of the following: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, or cost-burdened. Overall, there are 177 households that have both a housing problem and a disability status, accounting for about 22% of the city's total households. Of these, 69% fall into a low-income category, earning 80% or less of the AMI. It is important to be aware of these populations as the City plans how to address the housing needs of the community as a whole.

### Exhibit 14: Households by Disability Status and Income Level (Gold Bar)

DISABILITY STATUS	EXTREMELY LOW-INCOME	VERY LOW-INCOME	LOW-INCOME	MODERATE INCOME	TOTAL HOUSEHOLDS WITH 1 OR MORE HOUSING PROBLEMS
	(≤30% AMI)	(30-50% AMI)	(50-80% AMI)	(>80% AMI)	
Hearing or Vision Impairment	4	15	4	20	43
Ambulatory Limitation	20	25	4	15	64
Cognitive Limitation	4	4	4	4	16
Self-Care or Independent Living Limitation	15	20	4	15	54
None of the above	30	30	10	15	85
<b>Total</b>	<b>73</b>	<b>94</b>	<b>26</b>	<b>69</b>	<b>262</b>

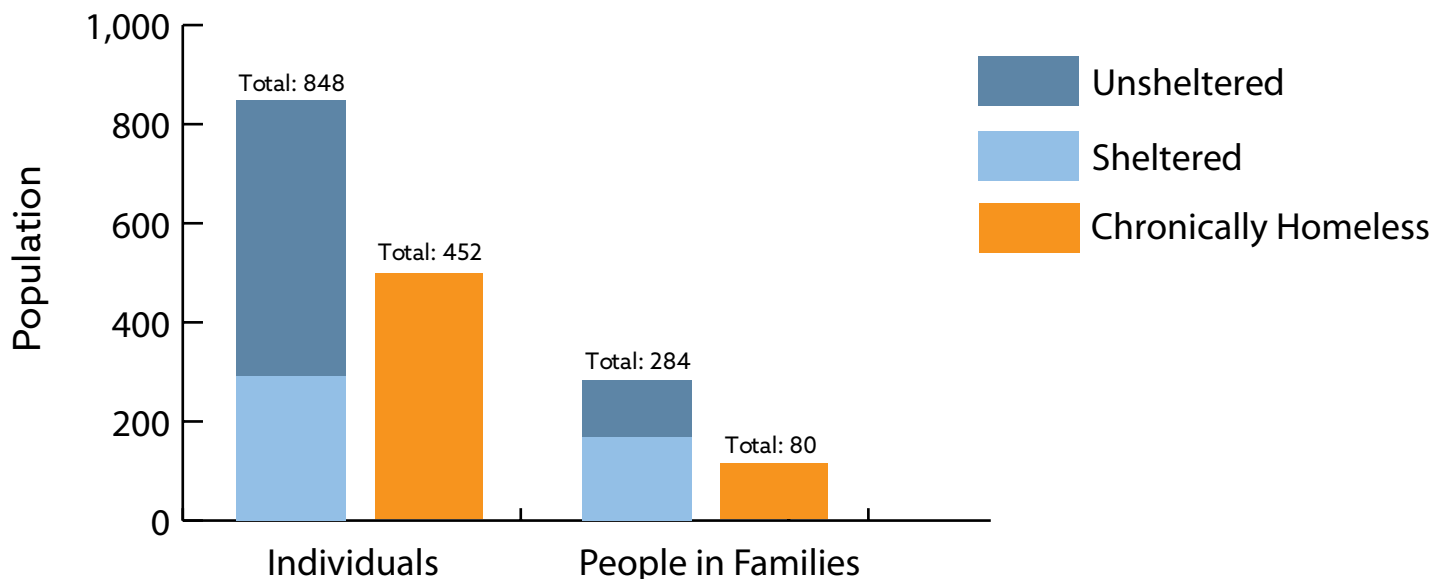
Source: HUD CHAS (based on ACS 2014-2018 5-year estimates).

## Homelessness

HUD estimates the number of homeless individuals and counts people in shelters, soup kitchens, and identified outdoor locations by working with local service providers to record an accurate count of homeless individuals, but it is likely that the number is underreported since service providers range in location, availability, and staffing. During the 2020 Point-in-Time Count, there were approximately 1,132 people experiencing homelessness in Snohomish County. About 60% of them were unsheltered, and almost half of them are chronically homeless.

The intent of transitional housing is generally to house individuals or families for a limited time after a crisis, such as homelessness, job loss, or domestic violence, and stays can range from two weeks to two years. Transitional housing is a strategy in addressing the homeless crisis in longevity by setting people up for success by creating temporary housing security. Gold Bar does not have any transitional or subsidized housing.

**Exhibit 15: Point in Time Count 2020 (Snohomish County)**



Source: HUD, 2020.

### How will the HNA and HAP address homelessness?

According to a report published by the Department of Commerce in 2017, the number of people experiencing homelessness has been increasing in Washington since 2013 following 8 years of steady improvement. Through an examination of the potential drivers of the upward trend, it was found that the increase is overwhelmingly caused by growing rents that have driven people at the margins into homelessness. It also looks at other perceived causes of homelessness such as family instability, overall alcohol and drug dependence, and lower educational attainment, all of which have been declining since 2013.

One factor that has intensified the problems caused by rent increases is very low vacancy rates. With low vacancy rates, people are priced out of one place and find it difficult to find another even when they have sufficient income or rental assistance to pay market rents. Vacancy rates below 3% are generally considered too low and can lead to housing price inflation.

In addressing the issue of homelessness, there has to be consideration given both to how to meet the needs of the people already experiencing homelessness and to how to prevent people from becoming homeless in the first place. As for the former, addressing the needs of the homeless population requires a multi-faceted systemic approach that includes housing, but also requires human services, health services, job trainings, and much more. Many of these factors are beyond the scope of what is covered in this Housing Needs Assessment and what can be confronted through a housing action plan. However, regarding the latter, considering the factors that may push people into homelessness and attempting to negate those is within the scope of the HNA and HAP. This proactive approach is still essential to addressing the issue at large.

## 2.4 WORKFORCE PROFILE

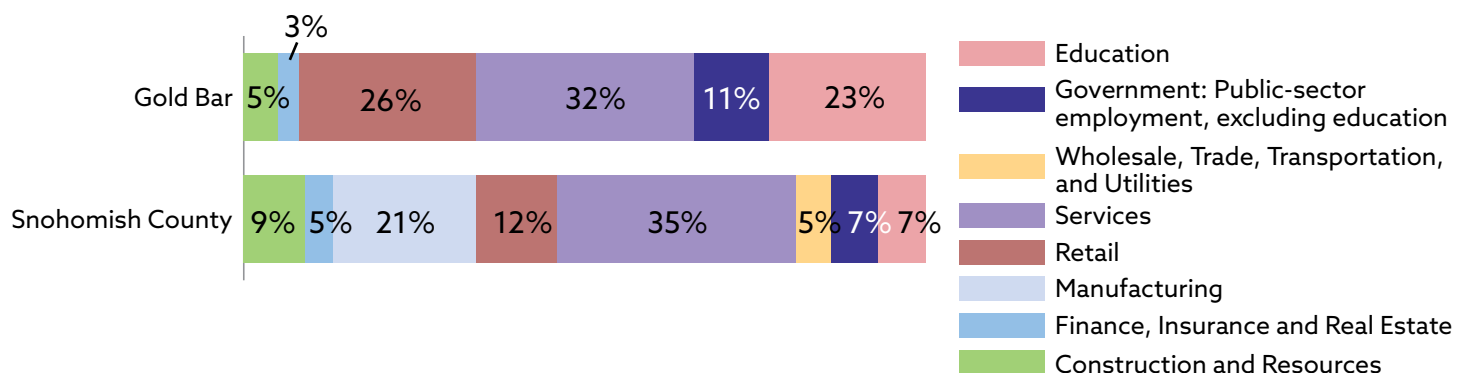
### Citywide Employment

In 2020, PSRC identified the primary employment opportunities in Gold Bar as Services (32%) followed by Retail (26%) with a total of 222 jobs. Services is also the major industry sector in Snohomish County at 35% followed by Manufacturing (21%). The major industry sectors are compared proportionally in *Exhibit 16: Employment by Industry (Gold Bar & Snohomish County)*. The employment categories shown in this exhibit are broader than the detailed North American Industry Classification System (NAICS) job sectors displayed on the next page.

*Exhibit 18: Jobs Held by Residents by NAICS Industry Sector (Gold Bar & Snohomish County)* is a table that displays within which industry sectors Gold Bar residents work compared to residents of the county. Most residents of Gold Bar work in Manufacturing (16%) and Construction (13%). Manufacturing (14%) is also largest employment sector for county residents followed by Health Care and Social Assistance (13%).

The city has a far greater number of housing units compared to jobs, providing about 4 times as much housing as jobs. The Gold Bar jobs-to-housing ratio is 0.25. Snohomish County has a jobs-to-housing ratio of 0.91 (*Exhibit 17: Jobs-to-Housing Ratio (Gold Bar & Snohomish County)*). A jobs-to-housing ratio in the range of 0.75 to 1.5 is typically considered ideal for reducing vehicle miles traveled, meaning it is more likely people can live near where they work. Commuting is discussed further in the next section. *Exhibit 19: Job Density (Gold Bar)* describes the concentration and density of jobs, demonstrating the city's employment sector is primarily located along Route 2.

### Exhibit 16: Employment by Industry (Gold Bar & Snohomish County)



Source: PSRC, 2020.

### Exhibit 17: Jobs-to-Housing Ratio (Gold Bar & Snohomish County)

	GOLD BAR	SNOHOMISH COUNTY
Jobs	222	292,958
Housing Units	892	321,523
Jobs-to-Housing Ratio	0.25	0.91

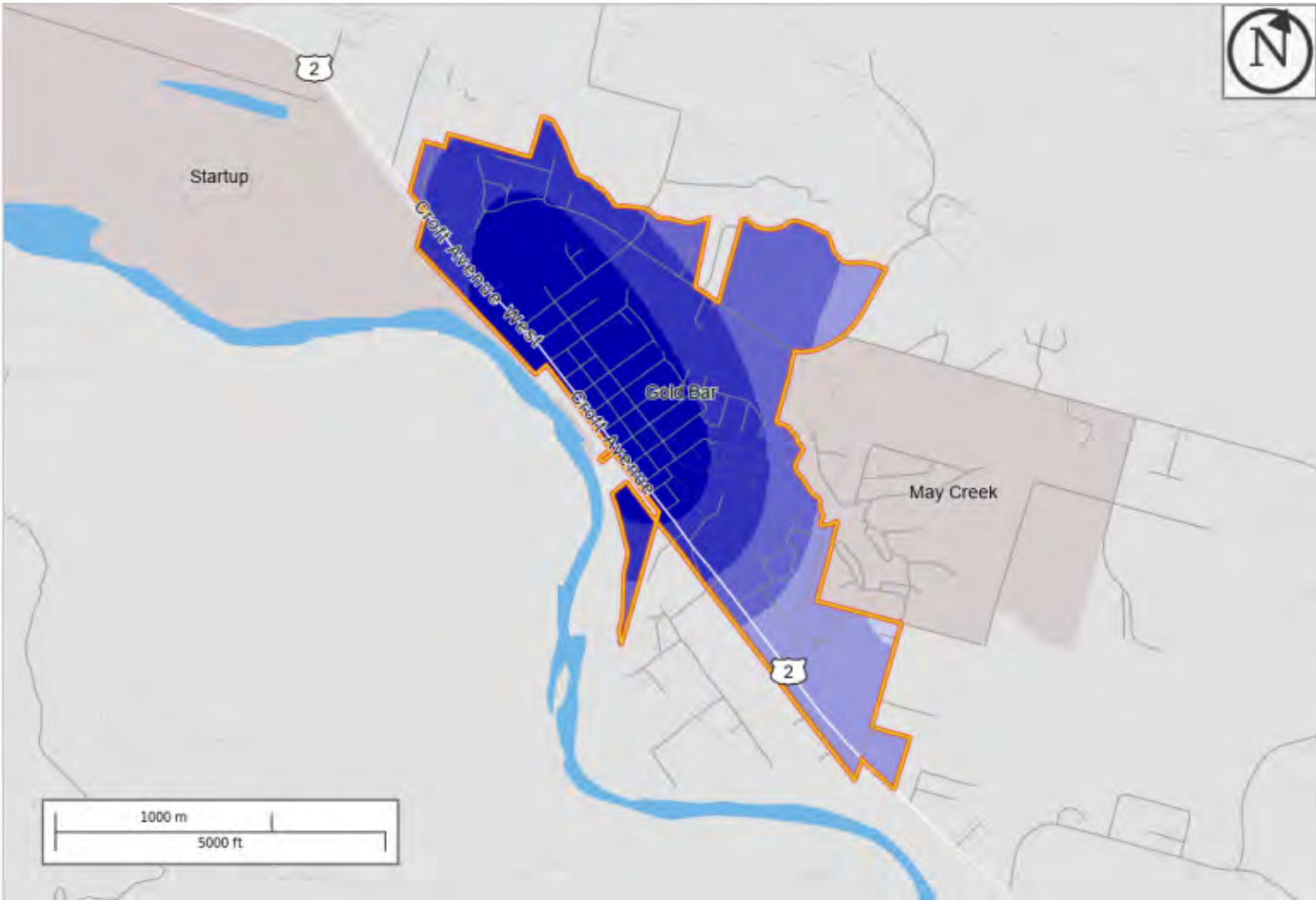
Source: PSRC, 2020; OFM, 2020.

**Exhibit 18: Jobs Held by Residents by NAICS Industry Sector (Gold Bar & Snohomish County)**

JOBS HELD BY RESIDENTS	GOLD BAR		SNOHOMISH COUNTY	
	COUNT	PERCENTAGE	COUNT	PERCENTAGE
Agriculture, Forestry, Fishing and Hunting	14	1%	2,669	1%
Mining, Quarrying, and Oil and Gas Extraction	1	0%	248	0%
Utilities	8	1%	2,083	1%
Construction	133	13%	31,054	8%
Manufacturing	168	16%	55,501	14%
Wholesale Trade	36	3%	14,587	4%
Retail Trade	128	12%	42,260	11%
Transportation and Warehousing	30	3%	10,213	3%
Information	23	2%	17,037	4%
Finance and Insurance	20	2%	11,858	3%
Real Estate and Rental and Leasing	13	1%	6,476	2%
Professional, Scientific, and Technical Services	41	4%	26,780	7%
Management of Companies and Enterprises	9	1%	5,376	1%
Administration & Support, Waste Management and Remediation	52	5%	19,757	5%
Educational Services	76	7%	27,932	7%
Health Care and Social Assistance	102	10%	50,749	13%
Arts, Entertainment, and Recreation	24	2%	9,085	2%
Accommodation and Food Services	79	8%	30,114	8%
Other Services (excluding Public Administration)	19	2%	12,608	3%
Public Administration	57	6%	14,537	4%
<b>Total</b>	<b>1,033</b>		<b>390,924</b>	

Source: OnTheMap, 2019.

**Exhibit 19: Job Density (Gold Bar)**



Source: OnTheMap, 2019.

- 5 - 11 Jobs/Sq.Mile
- 12 - 32 Jobs/Sq.Mile
- 33 - 65 Jobs/Sq.Mile
- 66 - 113 Jobs/Sq.Mile
- 114 - 174 Jobs/Sq.Mile



## Commuting

A factor to consider related to employment is the distance someone travels to and from work. Because a person's job is often the place they travel to the most, the distance between home and their place of employment matters as it relates to how much they spend on transportation costs. After housing costs, transportation costs are generally a household's second largest expense. A picture of affordability is not complete without considering transportation.

Census OnTheMap data reveals only about 11% of residents both live and work in Gold Bar. More than half (51%) of Gold Bar's workforce is traveling over 25 miles to their jobs. *Exhibit 20: Inflow/Outflow Counts of all Jobs (Gold Bar)* shows the inflow and outflow of people commuting to work or who is entering and leaving the city for work. As previously said, a vast majority of the Gold Bar residents work outside the city's limits.

Gold Bar residents commute to Monroe (12%), Seattle (10%), or Sultan (8%) for employment as shown in *Exhibit 21: Employment Locations of Residents (Gold Bar)*. Almost half of the people (47%) who commute from Gold Bar for employment travel less than 10 miles to work.

It should be noted that this data is from 2019 and therefore from prior to the COVID-19 pandemic, which had a large effect on traditional commuting patterns. There was a period when most non-essential workers were working from home, thereby likely not incurring the transportation costs to which they had been accustomed. While many places of employment have shifted back to requiring employees to come back to the office full-time or allowing more of a hybrid approach, it is still too soon to exactly determine the lasting impacts the pandemic will have on the daily commute. Regardless, remote work in either a full-time or hybrid format seems like it will remain an option long-term for many employees. While transportation costs associated with a commute may not hold the same power as a factor when someone is choosing where they are going to live as it once did, it is still important to note when thinking about overall location affordability. Location affordability and the metrics that are considered are discussed later in this report.

### Exhibit 20: Inflow/Outflow Counts of all Jobs (Gold Bar)



Source: OnTheMap, 2019.

**Exhibit 21: Employment Locations of Residents (Gold Bar)**

WHERE WORKERS WHO LIVE IN GOLD BAR ARE EMPLOYED	GOLD BAR	
	COUNT	PERCENTAGE
Monroe, WA	124	12%
Seattle, WA	106	10%
Sultan, WA	82	8%
Everett, WA	65	6%
Bellevue, WA	38	4%
Kirkland, WA	36	3%
Redmond, WA	36	3%
Maltby CDP, WA	35	3%
Bothell, WA	25	2%
Renton, WA	21	2%
All Other Locations	465	45%
<b>Total</b>	<b>1,033</b>	

Source: OnTheMap, 2019.

**Employment Projections**

Long term employment projections are prepared by the Washington State Employment Security Department (ESD) based on estimates of average annual job openings and population growth. ESD breaks down anticipated employment projections by industry for counties or groups of counties. The 2021 ESD Projections Report contains estimates for a 5 and 10-year window in Snohomish County. The industries anticipating the largest growth between 2019 and 2029 are Transportation, Warehousing, and Utilities, Education and Health Services, and Professional and Business Services with an average growth rate of 1.08%, 0.78%, and 0.61% respectively.

## **KEY TAKEAWAYS: COMMUNITY OVERVIEW**

### **Populations**

- The overall population is growing in the City, with a 20% increase over the last two decades. Gold Bar is skewed towards having an older population with 45 years as the average resident age and is higher than Snohomish County's average of 38 years.
- Nearly half (44%) of Gold Bar's population is over the age of 50.
- Gold Bar is predominately a white (90%) community with a lower ratio of other race categories represented amongst the city population compared to the overall County.
- Families primarily speak English at home (92%). Of the 8% that do not primarily speak English at home, most speak Spanish.

### **Households**

- Gold Bar is primarily a home-owner community with 80% of dwelling units being owner-occupied and 20% being renter-occupied. There is a low vacancy rate (3%) indicating a high demand for housing.
- The average household size is 2.25 residents and has significantly decreased since 2010. Owner-occupied homes have a higher average family household size (2.32 persons) than renters (1.98 persons).
- Gold Bar households have a median income of \$68,500 which is 21% less than the median County household earns. Families had a median income of \$85,000. Nonfamily households' average income was \$39,022.
- Thirty-six percent (36%) of Gold Bar households are considered low-income, earning 80% AMI or less.
- Proportionally, very low-income households are the most cost-burdened income category, with 33% being severely cost-burdened.
- Renters experience the most financial strain, with 9% of renters being cost-burdened and 13% severely cost-burdened.
- Eight-five percent (85%) of Gold Bar households have 3 or fewer members.
- PSRC determined the city as a whole falls under the low displacement risk category.

### **Employment Trends**

- Gold Bar has some available lands for development.
- The jobs-to-housing ratio is 0.25, and indicates there is nearly four times as many housing units than jobs.
- Most residents commute out of Gold Bar for work; most travel to Monroe or Seattle.
- Forty-seven percent (47%) of Gold Bar's workforce lives outside the City. The top two industry sectors in Gold Bar are Services (32%) and Retail (26%).

## Part 3: Housing Conditions

### 3.1 HOUSING INVENTORY

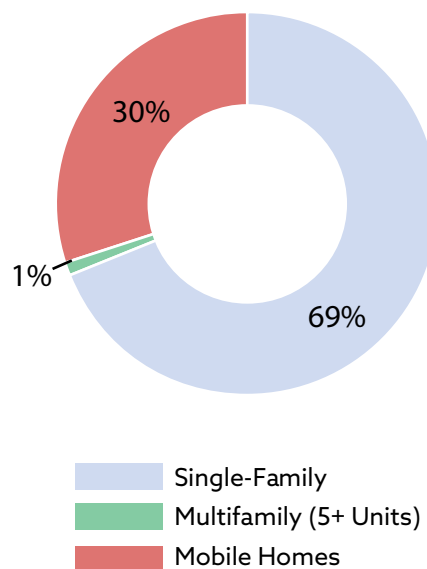
#### Housing Units by Type and Size

As of 2021, there are 899 housing units in Gold Bar. This represents a 16.9% increase in supply since 2000. This increase is shown in *Exhibit 23: Housing Units, 2000 to 2021 (Gold Bar)*. *Exhibit 22: Housing Inventory by Type (Gold Bar)* describes the breakdown of housing units by type. Two-thirds or 65% of the housing units are single-family homes. The remaining housing units are split between mobile homes (32%) and units in multifamily buildings with 5 or more units (3%).

While more than half of all households (69%) contain only one or two people, one-bedroom and two-bedroom units comprise just 27% of the city's housing stock. Seventy-three percent (73%) of housing units in Gold Bar have 3 or 4 bedrooms. There is an oversupply of larger units compared to the distribution of household sizes.<sup>6</sup>

<sup>6</sup> 2015-2019 ACS 5-year estimates.

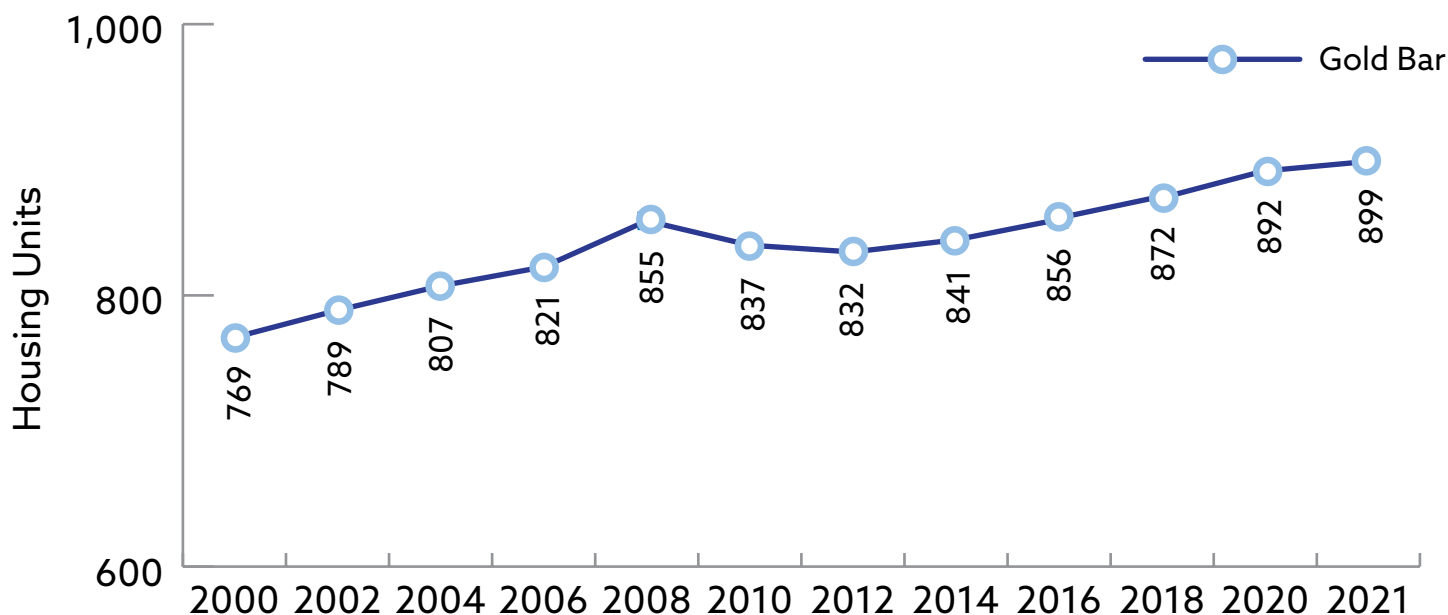
Exhibit 22: Housing Inventory by Type (Gold Bar)



Source: 2015-2019 ACS 5-year estimates.

**Note:** Data from City of Gold Bar indicates the city contains 6 duplexes (12 total dwelling units) that are not reflected in this ACS data.

Exhibit 23: Housing Units, 2000 to 2021 (Gold Bar)



Source: OFM, 2021.

**Exhibit 24: Age of Housing Stock (Gold Bar)**

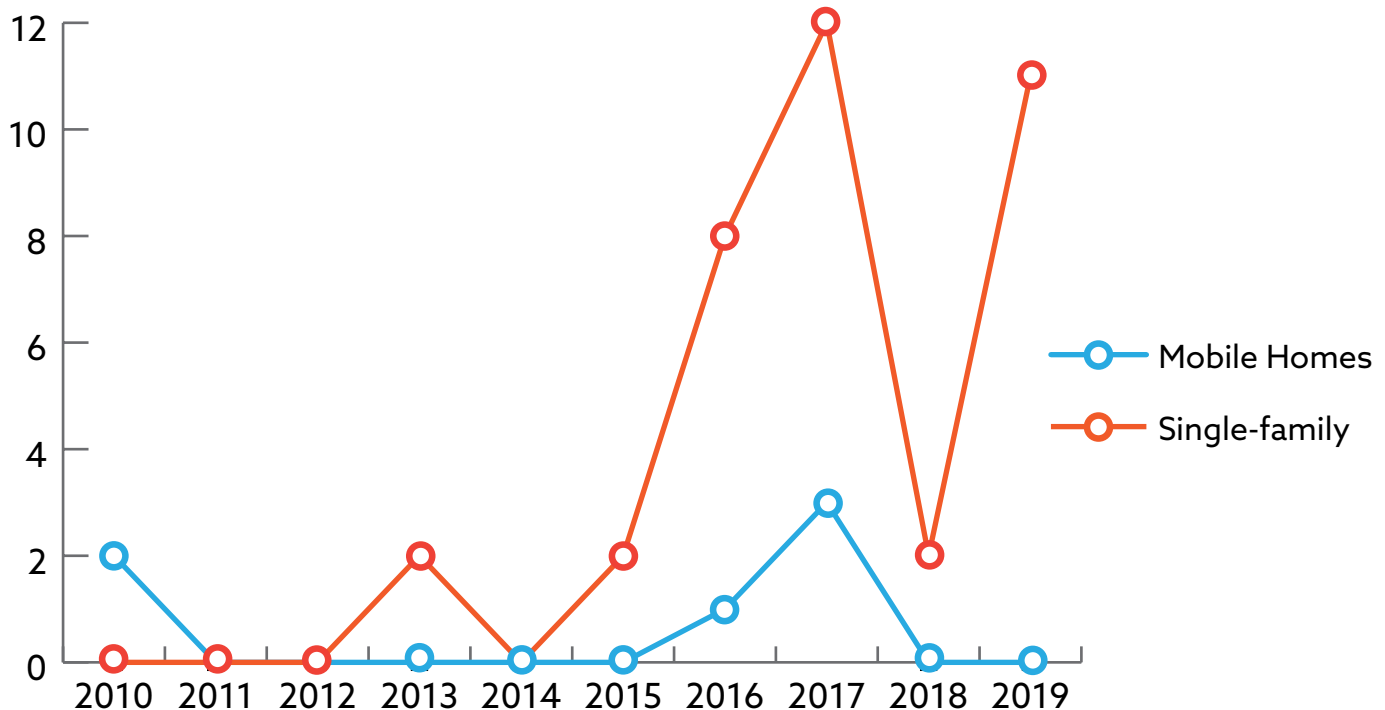
BUILT DATE	PERCENTAGE
Built 2010 to 2019	0%
Built 2000 to 2009	27%
Built 1990 to 1999	24%
Built 1980 to 1989	14%
Built 1970 to 1979	12%
Built 1960 to 1969	7%
Built 1950 to 1959	1%
Built 1940 to 1949	0%
Built 1939 or earlier	14%

Source: 2015-2019 ACS 5-year estimates.

**Housing Age and Production**

*Exhibit 24: Age of Housing Stock (Gold Bar)* describes the age of housing units in Gold Bar by when the structures were built. A third (34%) of the current housing stock was constructed before 1970, with 14% built before 1939. As these homes continue to age, there will be a greater need to repair, maintain, and rehabilitate older structures. Another 39% of the housing stock was developed between 1980 and 1999, with the largest growth happening between 1990 to 1999. Almost all remaining homes (27%) were constructed between 2000 and 2009. Minimal units were constructed between 2010 and 2019 when accounting for the total housing stock.

The PSRC records permit data on housing units and tracks what type of units are built or demolished, as shown in *Exhibit 25: Permitted Units, 2010 - 2019 (Gold Bar)*. Between 2010 and 2019, the city did not lose any housing units and gained an average of 4 new units annually. A major increase in permits occurred between 2016 and 2019 with 37 permits being issued, 90% of which went toward the construction of single-family units. The remaining permits (10%) were issued for mobile home units.

**Exhibit 25: Permitted Units, 2010 - 2019 (Gold Bar)**

Source: PSRC, 2019.



## 3.2 HOME OWNERSHIP

Home ownership is an important topic to consider since it is the main way most American families accumulate generational wealth. There are also typically more home ownership opportunities compared with rental opportunities in advantaged neighborhoods, which provide access to higher performing school districts, amenities, and social capital that can lead to better opportunities. Approximately 80% of housing units in Gold Bar are owner-occupied. Of households that are owner-occupied, approximately 96% are white.

*Exhibit 26: Age of Owners (Gold Bar)* show the home ownership rate by age group. The represented age is that of the householder. The 85 years and over age groups have the highest rates of ownership at 100%. Households that are 35 to 44 years old have the lowest ownership rate at 65% of households in that age group. Gold Bar homeownership rates are much higher than other communities, a trend possibly explained by relatively lower cost of living, limited renting options, and an older average age among Gold Bar residents.

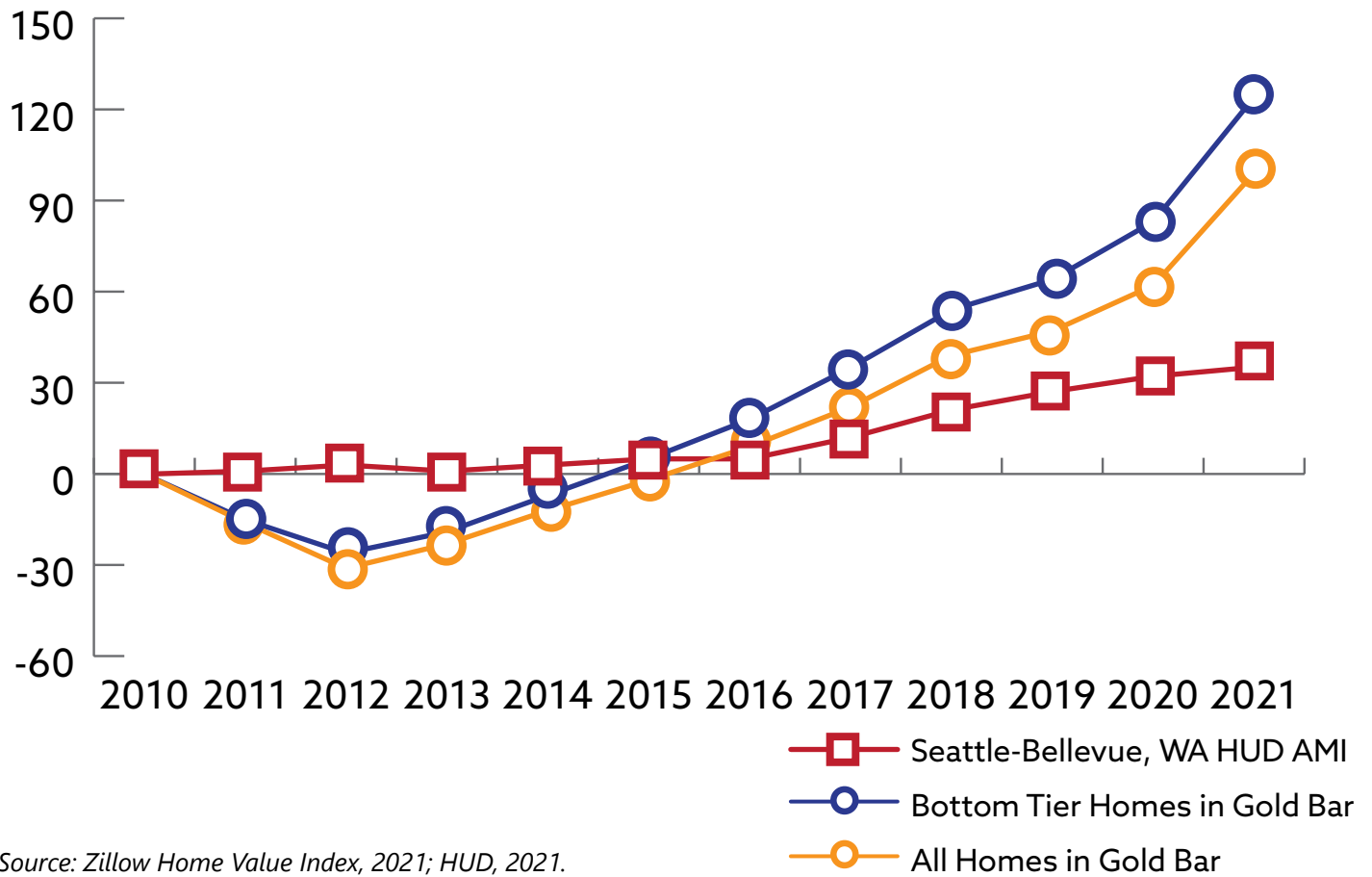
**Exhibit 26: Age of Owners (Gold Bar)**

AGE OF HOMEOWNERS	PERCENTAGE OF HOUSEHOLDS IN AGE GROUP
Under 35 years	89%
35 to 44 years	65%
45 to 54 years	83%
55 to 64 years	86%
65 to 74 years	78%
75 to 84 years	69%
85 years and over	100%

*Source: 2015-2019 ACS 5-year estimates.*

*Exhibit 27: Percent Change in Home Values and HUD AMI Since 2010 (Gold Bar)* shows the percent change in median home value and bottom tier home value from 2010 to 2021 in comparison to the percent change in HUD AMI. The data reflects the decrease in home value following the Great Recession at the end of the 2000s. However, median home values have been increasing since 2016. In 2021, the median home value in Gold Bar was \$420,120 which is over twice the median home value of \$211,158 in 2010. This is reflective of the regional population boom and increasing housing shortage. Bottom tier homes in Gold Bar, which are described by Zillow as those in the 5th to 35th percentile of all units by value, followed a similar trend and grew 224% since 2010 which is a higher percentage the median home value increase. In 2021, the average bottom tier home cost \$346,316.

Over the same period, Seattle-Bellevue area median income has also grown but not at the same rate as housing values. Between 2010 and 2021, the Seattle-Bellevue AMI was fairly stagnant the first half of the decade but grew to \$115,700 by 2021, which is a 35% increase from 2010. In 2019, the household median income in Gold Bar was \$68,500 which is 59% of the Seattle-Bellevue, WA HUD AMI in the same year. The key takeaway here is that median housing costs have far outpaced regional wage growth, meaning that ownership affordability is getting further and further out of reach.

**Exhibit 27: Percent Change in Home Values and HUD AMI Since 2010 (Gold Bar)**


**How is home ownership affordability calculated?**

Home ownership affordability was calculated using the Zillow Home Value Index (ZHVI) which provides median home values for all ownership homes (single family residential and condos) as well as averages among "Bottom Tier" homes (those in the 5th to 35th percentile of all units by value) and "Top Tier" (those in the 65th to 95th percentile of all units by value). The ZHVI represents the whole housing stock and not just homes that list or sell in a given month.

The monthly mortgage payment for these homes was calculated using several assumptions:

- The down payment is 20% for the Median Home and Bottom Tier Home calculations; therefore, the mortgage amount is 80% of the home value.
- Mortgage term is 30 years, so there are 360 payments over the course of the loan.
- Interest rate is the FreddieMac national average for a 30-year fixed-rate mortgage from 2019.
- Monthly property taxes are assumed to be the County average.
- Monthly insurance payments are assumed to be 0.5% of the home's value.

The First Time Homebuyer calculations are based on a metric used by the Washington Center for Real Estate Research to assess housing affordability for a given area given the assumptions for a first-time homebuyer. These assumptions differ from those listed by assuming the home value is 85% of the median and the down payment is 10% of the home value.

These assumptions provided the monthly costs expected to be paid for the three home value types. The monthly costs were divided by .3 and multiplied by 12 to determine the minimum annual income needed to afford them (i.e., not be cost-burdened). Note that monthly utility payments are not included because of lack of data for estimating these costs, so affordability may be overestimated.

**Home Ownership Affordability**

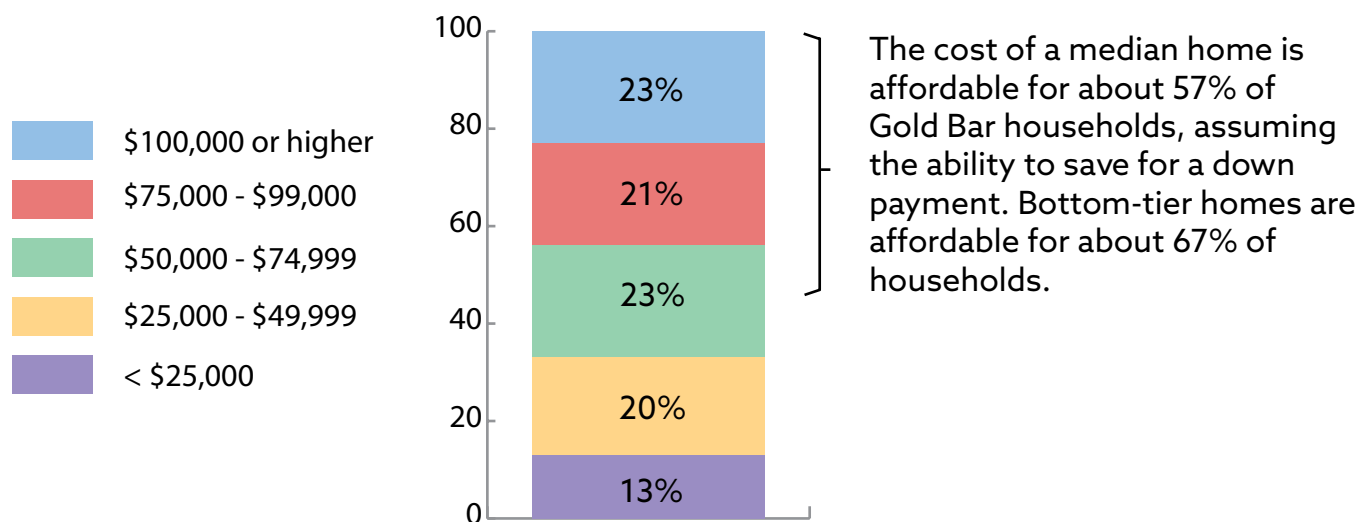
*Exhibit 28: Cost of Home Ownership (Gold Bar)* describes the approximate incomes needed to afford a median or bottom-tier home. It also estimates annual income needed for a first-time homebuyer, which is explained further in the Home Ownership Affordability call-out. To afford a median priced home in Gold Bar, a minimum annual income of \$61,992 is required, which is 57% of HUD AMI and 90% of the City's median income. A bottom tier home requires a household income of \$50,465, or 46% of HUD AMI.

*Exhibit 29: Percentage of All Households by Income Bracket (Gold Bar)* shows the percentages of households by income bracket. At least 43% of households cannot afford a median value home. Furthermore, ACS data is also not available on household savings, so even if a household has a high enough income, it is impossible to estimate whether they have enough savings for a down payment.

**Exhibit 28: Cost of Home Ownership (Gold Bar)**

	MEDIAN HOME	BOTTOM TIER-HOME	FIRST TIME HOMEBUYER
Sales Price	\$311,307	\$253,423	\$264,611
Assumed down payment	\$62,261	\$50,685	\$26,461
Mortgage amount	\$249,046	\$202,738	\$238,150
Monthly mortgage payment	\$1,180	\$961	\$1,163
Monthly Income Needed	\$5,166	\$4,205	\$4,924
Annual Income Needed	\$61,992	\$50,465	\$59,082
% of HUD AMI	57%	46%	54%
% of City Median Income	90%	74%	86%

Source: Zillow Home Value Index, 2019; HUD, 2019; 2015-2019 ACS 5-year estimates.

**Exhibit 29: Percentage of All Households by Income Bracket (Gold Bar)**


Source: 2015-2019 ACS 5-year estimates.

### 3.3 RENTAL HOUSING

About 20% of the city's housing stock are rental units, or approximately 162 housing units total. Most renters (93%) identify as white, and the rest are evenly split between identifying as some other race or two or more races. There are no other minorities identified as residing in a rental unit. *Exhibit 30: Age of Renters (Gold Bar)* shows the number of renter households by age group, displaying the inverse percentages discussed previously in the Home Ownership section. The 35 to 44 age group has the highest rate of renter households at 35% of all households within that age group followed by the 75 to 84 age group at 31%. All other age groups show few renters with 22% or fewer households in each age category residing in rental units.

#### Rental Housing Costs

As of 2019, the median rent in Gold Bar was \$1,024, which is about \$400 less than Snohomish County's median rent of \$1,438. Approximately 74% of households can afford the median rental cost. Gold Bar's median income is \$68,500 and an annual income of \$40,919 is required to afford a rental unit. *Exhibit 31: Median Gross Rent by Number of Bedrooms (Gold Bar & Snohomish County)* shows the median gross rent by number of bedrooms in Gold Bar compared with the rents in Snohomish County. The data on rent in Gold Bar is limited due to the lower quantity of units. *Exhibit 32: Affordability of Median Cost Rental Units (Gold Bar)* takes the rental affordability analysis deeper by showing for which income ranges the median rents are affordable. The median rent for all units and a 3-bedroom unit is affordable for all households making 80% of the median income and above. Households making 50% of the median income can afford a 1-bedroom unit per these rental prices.

HUD provides data on rental units available by income bracket compared with the income levels of renter households as shown in *Exhibit 33: Rental Units Available by Income Bracket (Gold Bar)*. For all renter households (earning below 80% AMI), there is an abundant supply in units available at the affordability level compared to number of households. The only undersupply is for the renter households that earn over 80% of the AMI. However, the surplus in the lower ranges means these more affordable units would be available to them.

While the ACS does not have rental vacancy information available at the city level, we can use the data for Snohomish County to gain an understanding of what renters in Gold Bar may experience. The rental vacancy rate for Snohomish County is 3.8%, which is considered to be healthy. A healthy housing market has a vacancy rate around 5%; rates below 3% are generally considered too low and can lead to housing price inflation.

**Exhibit 30: Age of Renters (Gold Bar)**

AGE OF RENTERS	PERCENTAGE OF HOUSEHOLDS IN AGE GROUP
Under 35 years	11%
35 to 44 years	35%
45 to 54 years	17%
55 to 64 years	14%
65 to 74 years	22%
75 to 84 years	31%
85 years & up	0%

Source: 2015-2019 ACS 5-year estimates.



**Exhibit 31: Median Gross Rent by Number of Bedrooms (Gold Bar & Snohomish County)**

BEDROOMS	GOLD BAR	SNOHOMISH COUNTY
No bedroom	-	\$1,116
1 bedroom	\$557	\$1,152
2 bedrooms	\$966	\$1,374
3 bedrooms	\$1,369	\$1,792
4 bedrooms	-	\$2,153
5 or more bedrooms	-	\$2,196
<b>Median Gross</b>	<b>\$ 1,024</b>	<b>\$ 1,438</b>

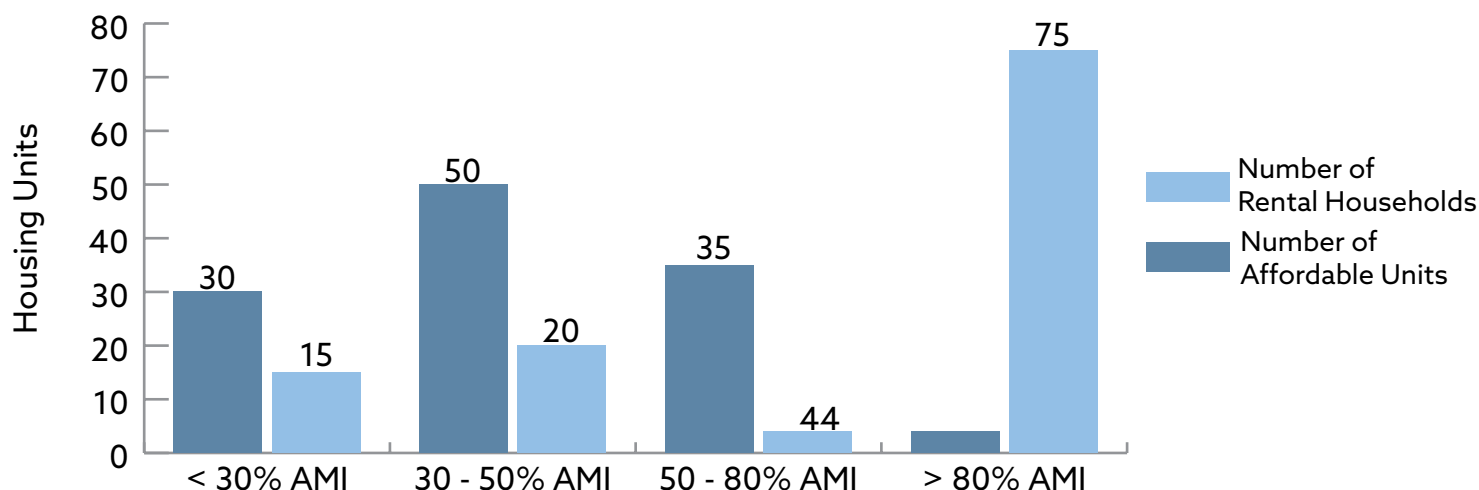
**Note:** These median rent prices are based on data from the most recent community survey. A limited supply of rentals, age of units, and location influence prices. Furthermore, some units are difficult to classify as they may have amenities not seen in this data. Things like communal spaces, fitness areas, or a convenient setting. Finally, modern studios often have more square footage than a traditional one-bedroom unit.

Source: 2015-2019 ACS 5-year estimates.

**Exhibit 32: Affordability of Median Cost Rental Units (Gold Bar)**

HOUSEHOLD INCOME (% OF GOLD BAR MEDIAN INCOME OF \$68,500)	AFFORDABILITY OF MEDIAN COST RENTAL UNITS		
	1-BEDROOM	2-BEDROOM	3-BEDROOM
120%	YES	YES	YES
100%	YES	YES	YES
80%	YES	YES	YES
60%	YES	YES	<b>NO</b>
50% or less	YES	<b>NO</b>	<b>NO</b>

Source: 2015-2019 ACS 5-year estimates.

**Exhibit 33: Rental Units Available by Income Bracket (Gold Bar)**

Source: HUD CHAS (based on ACS 2014-2018 5-year estimates).

### 3.4 SUBSIDIZED HOUSING

As mentioned previously, Gold Bar has no subsidized housing units available to those households who qualify for income-restricted housing.

## **KEY TAKEAWAYS: HOUSING CONDITIONS**

### **Housing Inventory**

- There are 899 housing units, of which 66% are single-family homes.
- Twenty-eight percent (28%) of the city's housing stock is a one- or two-bedroom unit, even though 66% of all households contain only one or two people, meaning there is a shortage of smaller units.
- A third (34%) of the housing stock was built before 1970. As these homes continue to age, there will be a greater need to repair, maintain, and rehabilitate older structures.
- Most residential permits issued since 2010 were for single-family homes, with the remainder targeting mobile homes.
- The total number of housing units in Gold Bar has increased by 17% since 2000.

### **Housing Ownership**

- Eighty percent (80%) of the city's housing units are owner-occupied and homeowners are primarily white (96%).
- Households in the 85 years and over age groups have the highest rates of ownership at 100%.
- Households that are 35 to 44 years have the lowest ownership rate at 65%.
- As of 2021, the median home value is \$420,120 which has more than doubled since 2010. This steady increase in home values began in 2016.
- Bottom-tiered home values have increased by 224% since 2010 to a value of \$346,316 as of 2021.
- The Seattle-Bellevue, WA HUD AMI has increased by 35% since 2010 to \$115,700 in 2021 but has not kept pace with increasing home ownership costs in the region.
- To afford a median priced home in Gold Bar, a minimum annual income of \$61,992 is required, which is 57% of HUD AMI and 90% of the city's median income. This assumes the household has enough savings to afford the down payment.

### **Rental Housing**

- Ninety-three percent (93%) of Gold Bar's renter households are white; the rest evenly split between some other race or two or more races.
- The under 35 to 44 age group has the highest rate of renter households at 27%.
- As of 2019, the median rent in Gold Bar was \$1,024, which is less than Snohomish County's median rent of \$1,438. Approximately 74% of households can afford the median rental cost.
- The median rent for all units is affordable for all household making 80% or more of the median income.
- For renter households, there is an adequate supply of rental units affordable to all income categories. However, this does not mean the renter households are living in a unit that is affordable to them, as indicated by 22% of renter households being cost-burdened.
- The rental vacancy rate for Snohomish County is 3.8% indicating that the rental housing market is healthy.

### **Subsidized Housing**

- Gold Bar has no subsidized housing units.

## Part 4: Gap Analysis

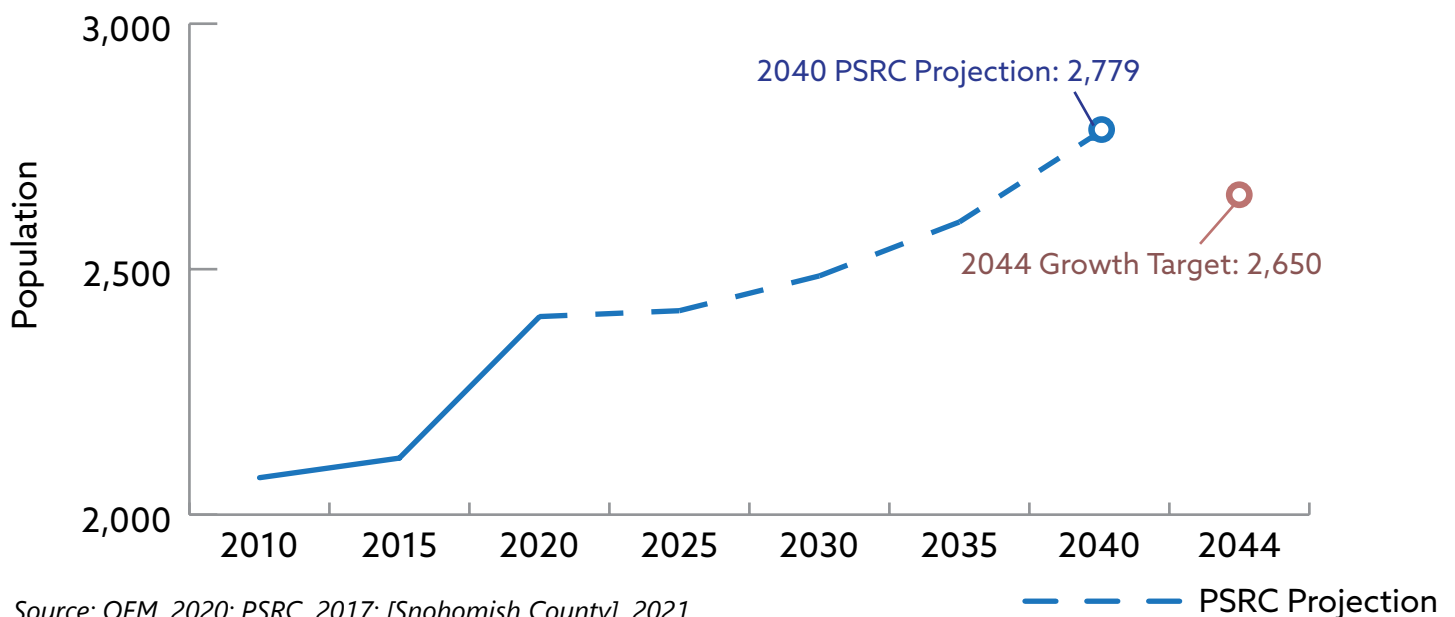
### 4.1 HOUSING NEEDED TO ACCOMMODATE FUTURE GROWTH

Every eight years, the Growth Management Act (GMA) requires counties to coordinate a review and evaluation of development and land supply. To meet this requirement, counties review cities and their respective growth targets, density goals, and available lands. This work aims to determine if cities have enough capacity to meet future growth needs. As population growth and housing needs are a regional matter, countywide targets are developed through a collaborative process. This process aims to ensure that all jurisdictions are accommodating a fair share of growth.

The 2021 Snohomish County Buildable Lands Report (BLR) provided Gold Bar with a 2044 population growth target of 2,650 people. Based on this target and the 2019 population of 2,150 people, the City should plan for an average population growth of approximately 20 people per year until 2044. In 2017, PSRC produced projections to support the VISION 2040 regional growth plan. *Exhibit 34: Housing Demand Projections (Gold Bar)* shows that Gold Bar's projected population for 2040 was 2,779. This is slightly higher than the more recently set growth target, indicating that Gold Bar will grow at a slightly slower rate to what was projected a few years ago. Vision 2050 passed in October 2020, but PSRC has not yet released their updated projections dataset.

Assuming Gold Bar will maintain a similar average household size, the 2044 population target translates to a housing growth target of approximately 233 total units. This housing growth target requires an average annual increase of 9.3 housing units from the 2019 total. Between 2010 and 2019, the city added an average of 4.3 units per year, or about 46% of the rate needed to keep up with the growth target. An increase in the rate of production is essential to meet the growth target, and the City should seek to ensure these new housing units meet the greatest needs of the current and future residents as laid out in this report.

#### Exhibit 34: Housing Demand Projections (Gold Bar)



Source: OFM, 2020; PSRC, 2017; [Snohomish County], 2021.

#### Affordability Gap by Income Level

As housing supply and affordability elicit a regional focus, the analysis in the next few sections shows how the current and future housing supply in Gold Bar can meet the needs of Snohomish County as a whole. To ensure the housing needs of all economic segments of the population are addressed and housing-related burdens are not simply transferred between jurisdictions, each community should attempt to take on its fair share of affordable housing.

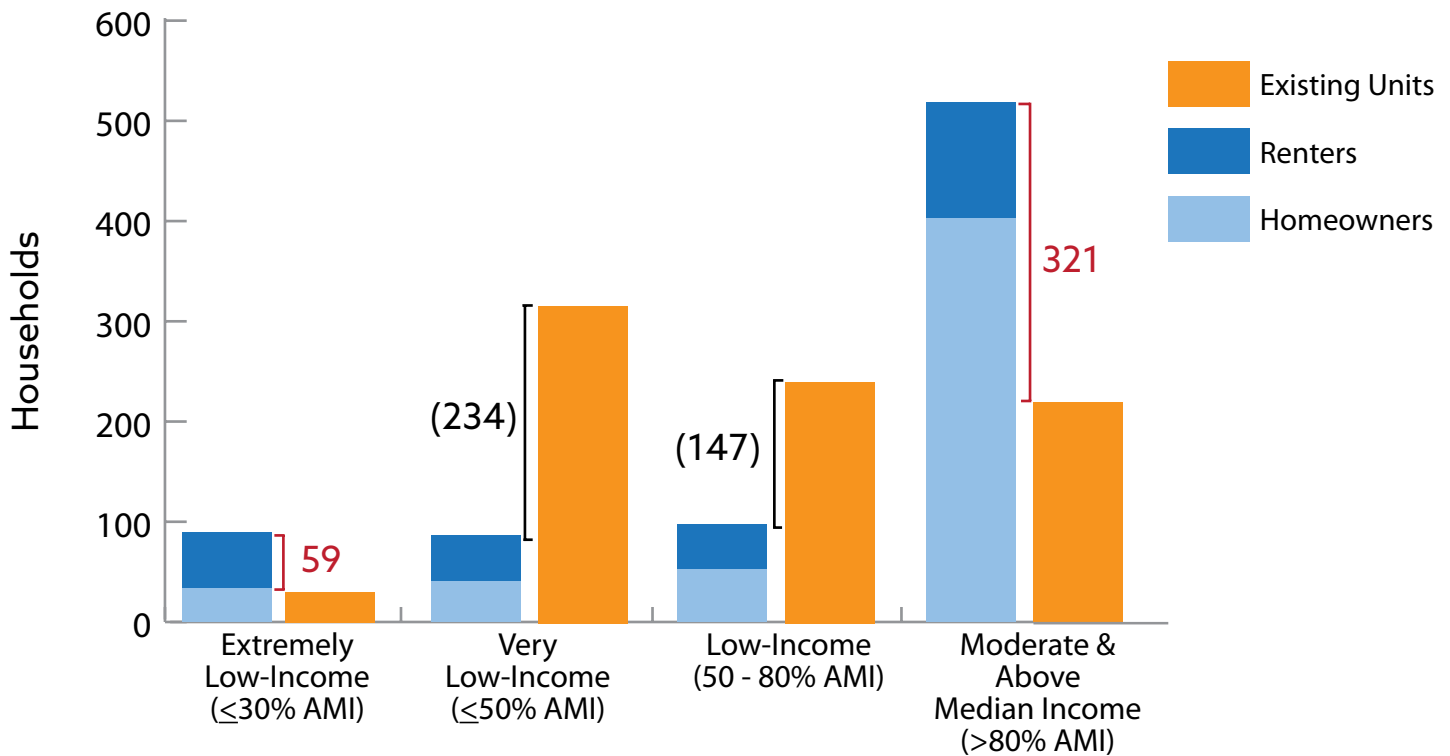
*Exhibit 35: Housing Needs, Existing Supply, and Gaps/Surplus by Income Level (Gold Bar) and Exhibit 36: Housing Needs, Existing Supply, and Gaps/Surplus by Income Level (Gold Bar)* show the number of housing units in the city presently available to households within different income categories based on the income distribution within the county. Presently, there is not enough housing units priced for extremely low-income and moderate income and above households. The surplus in the very low-income range is more than triple the gap in the extremely low-income range, so hopefully extremely low-income households can find housing that is not much higher than what they can afford. This would lessen the severity of any cost burden they are likely experiencing.

The surplus in the low-income range is less than half of the gap in the moderate income and above range. This means that there is a shortfall of units for moderate households. If some households in the moderate income and above range can find housing that is even more affordable to them (affordable to the income range beneath them), then the chances that these households are cost-burdened are lower. The reality is that households are competing for and living in housing units that are outside of what is affordable for their income range, but presently the countywide need does not differ much from the city's supply.

### Exhibit 35: Housing Needs, Existing Supply, and Gaps/Surplus by Income Level (Gold Bar)

INCOME LEVEL	EXTREMELY LOW-INCOME	VERY LOW-INCOME	LOW-INCOME	MODERATE & ABOVE MEDIAN INCOME
	(≤30% AMI)	(30-50% AMI)	(50-80% AMI)	(>80% AMI)
Existing Need	89	86	97	518
Existing Housing	30	320	244	197
Existing Gap	<b>59</b>	(234)	(147)	<b>321</b>

### Exhibit 36: Housing Needs, Existing Supply, and Gaps/Surplus by Income Level (Gold Bar)



Source: OFM, 2020; 2014-2018 ACS 5-year estimates; 2016-2020 ACS 5-year estimates; PSRC, 2019; HUD CHAS (based on ACS 2014-2018 5-year estimates); [Snohomish County], 2021.



## Future Housing Need by Income Level

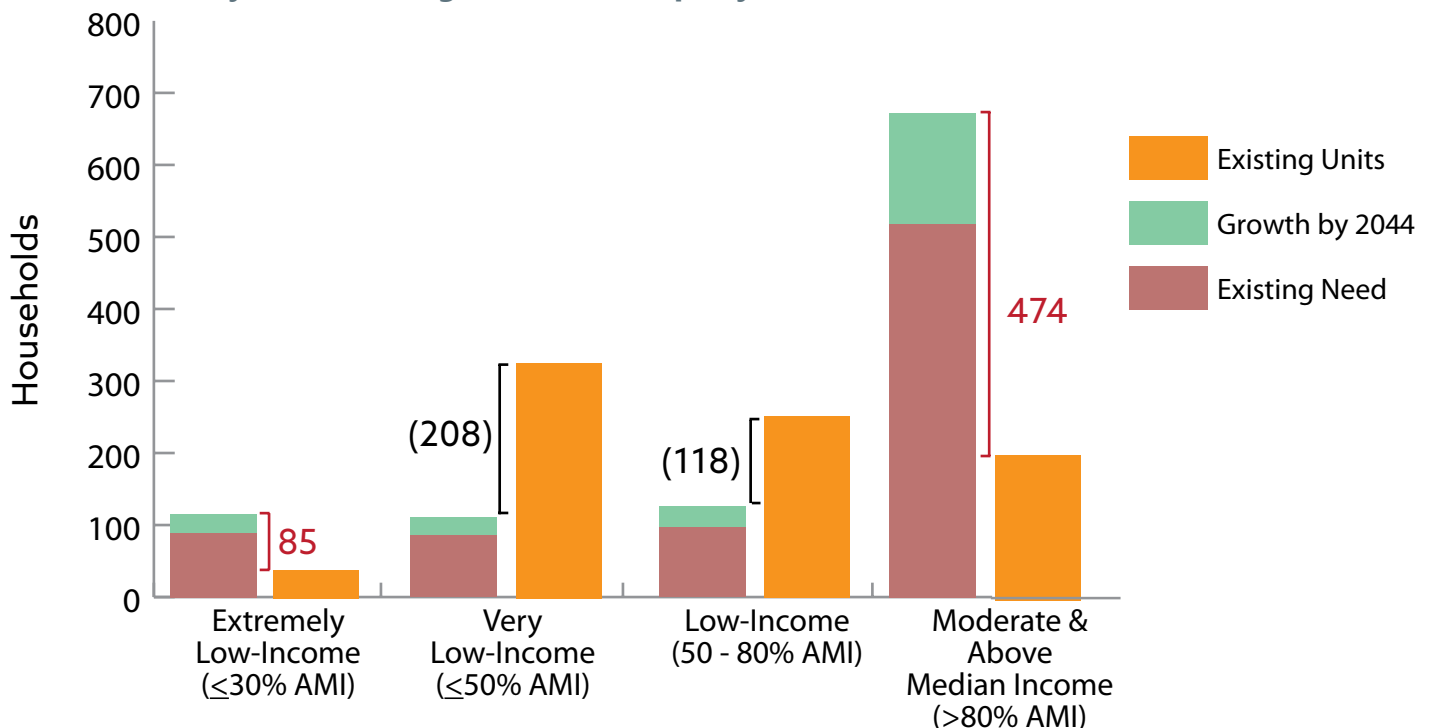
*Exhibit 37: Projected Housing Needs and Gaps by Income Level (Gold Bar) and Exhibit 38: Projected Housing Needs and Gaps by Income Level (Gold Bar)* compare existing housing supply with the projected need based on the 2044 growth targets. This comparison assumes that the county income distribution will remain the same as the housing supply grows. For this analysis, owners and renters are grouped together. The 2044 gap numbers represent the largest housing supply needs. In other words, these numbers indicate where supply increases should be encouraged and do not explicitly define a lack of supply if growth targets are achieved. The gaps are based on existing supply of housing as it is hard to predict how much new housing will be built and where its price point will be. By 2044, it appears the gaps are projected to remain at the lowest and highest income ranges due to growth in households at those ranges.

The widening gap for the moderate and above median income range will likely be filled by market forces. This will hopefully have a positive effect and reduce pressure on more moderately priced units, as long as displacement and the loss of existing affordable units are avoided, which may require city intervention. As for the widening gap for the extremely low-income range, it will be necessary for the City to consider how to increase the supply of housing at those levels through incentives for affordable housing developments or by encouraging non-profits to provide rent-subsidized housing in the city.

### Exhibit 37: Projected Housing Needs and Gaps by Income Level (Gold Bar)

INCOME LEVEL	EXTREMELY LOW-INCOME	VERY LOW-INCOME	LOW-INCOME	MODERATE & ABOVE MEDIAN INCOME
	(≤30% AMI)	(30-50% AMI)	(50-80% AMI)	(>80% AMI)
Existing Need	89	86	97	518
Existing Housing	30	320	244	197
2044 Need	115	112	126	671
2044 Gap	<b>85</b>	(208)	(118)	<b>474</b>

### Exhibit 38: Projected Housing Needs and Gaps by Income Level (Gold Bar)



Source: OFM, 2020; 2014-2018 ACS 5-year estimates; 2016-2020 ACS 5-year estimates; PSRC, 2019; HUD CHAS (based on ACS 2014-2018 5-year estimates); [Snohomish County], 2021.

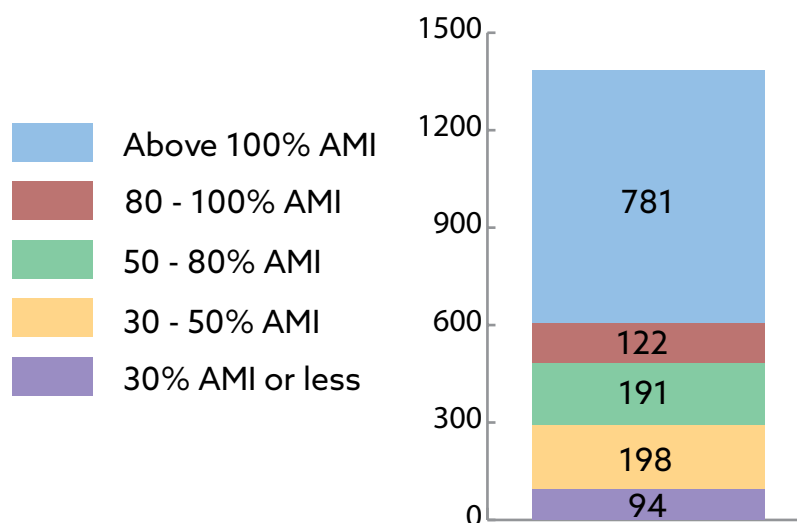
*Exhibit 39: Current Gaps v. Projected Gaps Based on Existing Housing (Gold Bar)* gives a more in-depth look at how the existing supply gap is projected to change by 2044 by dividing the totals into owner versus renter-occupied units. This analysis extrapolates the existing county percentages of owner and renter households and applies them to the 2044 growth targets. As stated previously, the 2044 gaps are meant to show at which income levels and for which types of units production should be prioritized to meet the housing needs of the city's future population. More units available for ownership are needed for the extremely low-income and moderate income and above ranges. The same is true for rental units. About 84% of the total units needed are ownership opportunities in the moderate income and above range, and 7% of the total units needed are rental opportunities in the extremely low-income range. Additional rental and ownership opportunities for extremely low-income households are improbable without public intervention.

*Exhibit 40: Housing Units Needed by 2044 to Accommodate Growth (Gold Bar)* summarizes the estimated new housing units needed by income level relative to HUD AMI to meet the 2044 growth target. Estimates are based on the current distribution of household by income level relative to HUD AMI (see *Exhibit 8: Percentage of Households by Income Level and Tenure (Gold Bar)*).

### Exhibit 39: Current Gaps v. Projected Gaps Based on Existing Housing (Gold Bar)

	ALL UNITS		UNITS TO OWN		UNITS TO RENT	
	EXISTING GAP	2044 GAP	EXISTING GAP	2044 GAP	EXISTING GAP	2044 GAP
Extremely Low Income ( $\leq 30\%$ AMI)	<b>59</b>	<b>85</b>	<b>33</b>	<b>42</b>	<b>26</b>	<b>43</b>
Very Low Income (30-50% AMI)	(234)	(208)	(230)	(218)	(4)	<b>10</b>
Low Income (50-80% AMI)	(147)	(118)	(157)	(141)	<b>10</b>	<b>23</b>
Moderate & Above Median Income ( $>80\%$ AMI)	<b>321</b>	<b>474</b>	<b>210</b>	<b>329</b>	<b>111</b>	<b>145</b>

### Exhibit 40: Housing Units Needed by 2044 to Accommodate Growth (Gold Bar)



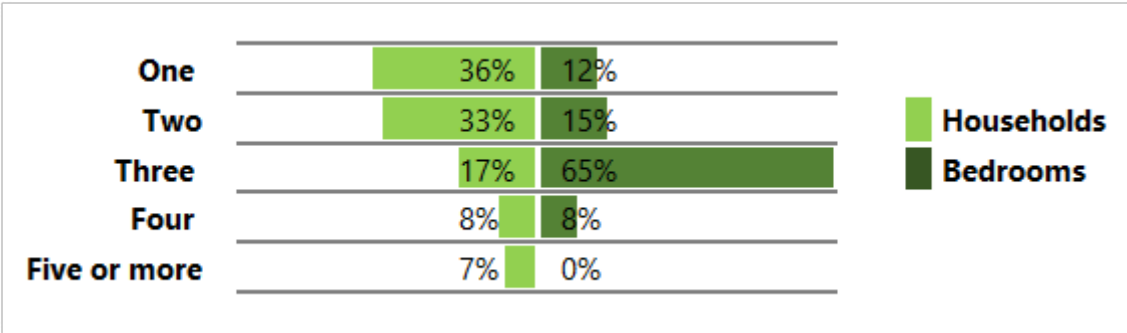
Source: OFM, 2020; 2014-2018 ACS 5-year estimates; 2016-2020 ACS 5-year estimates; PSRC, 2019; HUD CHAS (based on ACS 2014-2018 5-year estimates); [Snohomish County], 2021.

## 4.2 DIVERSITY OF HOUSING CHOICES

Having a variety of housing choices is important for a city to meet the diverse needs of its population. Gold Bar’s housing supply is composed primarily of single-family units (69%) or mobile homes/other (30%).<sup>7</sup> While 69% of households in Gold Bar have only one or two members, just 12% of units have one or fewer bedrooms. A lack of smaller units compared to the percentage of one or two person households is noteworthy since smaller units are typically more affordable especially for smaller households that may be living off one income. It also means there is a lack of ownership options for younger families that may be looking to buy their first home and upsize later as their family grows.

<sup>7</sup> 2015-2019 ACS 5-year estimates.

**Exhibit 41: Comparison of Household Size versus Number of Bedrooms (Gold Bar)**



Source: 2015-2019 ACS 5-year estimates.

### Older Adults and Families with Children

*Exhibit 42: Cost-Burdened Households by Type & Income Level (Gold Bar)* shows a few different household types that are cost-burdened in the city. Small families, which are families with 2 to 4 members (excluding older adults), make up the largest group of cost-burdened households. Seventy-three percent (73%) of them are low-income, earning less than 80% AMI. Some of these families likely have children since 24% of households in Gold Bar have one or more people that are under 18. Housing concerns for families with children include sufficiently large housing units and proximity to schools, childcare facilities, and other amenities.

About 36% of households in Gold Bar have one or more people that are 60 and over. Sixty-seven percent (67%) of older adults living alone that are cost-burdened are extremely low-income, earning less than 30% AMI. Older adults primarily consist of retired or retirement age individuals who rely on a variety of income sources, such as retirement benefits, social security, and accrued wealth. The ACS does not capture who is retired but does include data on who has retirement pensions and incomes. Retired individuals have a limited budget that must sustain them for the remainder of their lives, which ranges greatly based on health, location, and lifestyle. Older adults have higher medical costs that may also contribute to financial insecurity. Those living in families may experience financial constraints as a result of more people living in the household that also require financial assistance or resources. Older adults choosing to age in place may require additional support services such as home modification, transportation, recreation and socialization, yard care, or care management and counseling.

**Exhibit 42: Cost-Burdened Households by Type & Income Level (Gold Bar)**

HOUSEHOLD TYPE	EXTREMELY LOW INCOME	VERY LOW INCOME	LOW INCOME	MODERATE INCOME	ABOVE MEDIAN INCOME	ALL COST-BURDENED HOUSEHOLDS
	(≤30% AMI)	(30-50% AMI)	(50-80% AMI)	(80-100% AMI)	(>100% AMI)	
Older Adult Family	0	4	4	4	4	16
Older Adults Living Alone	25	4	0	4	4	37
Large Family	0	4	4	4	0	12
Small Family	8	20	10	4	10	52
Other	14	24	4	4	0	46
<b>Total</b>	<b>47</b>	<b>56</b>	<b>22</b>	<b>20</b>	<b>18</b>	<b>163</b>

Source: HUD CHAS (based on ACS 2014-2018 5-year estimates).

**Older Adult Family:** Two persons, either or both age 62 or older

**Older Adults Living Alone:** A person 62+ living alone

**Large Family:** Families with 5 or more members

**Small Family:** Families with 2-4 members (excluding older adult families)

**Other:** Non-family, non-elderly adult households (including those living alone or with housemates)

**Subsidized and Income-Restricted Units**

As discussed earlier, subsidized or income-restricted units are one of the most important types of housing a city requires to ensure all housing needs are met. There are no subsidized housing units in Gold Bar.

4.3 LAND CAPACITY ANALYSIS

In addition to preparing the 2044 growth targets, the Snohomish County BLR analysis determined the remaining capacity within the city based upon developable land. This was done for both employment and housing capacity. Although both are important for planning growth and development within the city over the next couple of decades, this report is mainly concerned with the latter. A land capacity analysis calculates the amount of vacant, partially used, and underutilized lands as well as land that has potential for redevelopment. This process identifies the potential for land within a community’s boundaries to accommodate anticipated housing growth given the current zoning restrictions. As of 2019, Gold Bar has a remaining net capacity of 69 units. To meet the 2044 population growth target, Gold Bar needs around 233 new units, which means there is a capacity shortage of 164 units.

Zoning Considerations

Another component of the land capacity analysis estimates the expected types of housing that will be built with the remaining capacity based on the zoning of the available land. This relies on the assumption that land zoned for lower densities will be developed with single-family units and that land zoned for higher densities will be developed with multifamily units. The capacity for single-family units is the sum of the single-family unit capacity and the townhouse unit capacity in the Snohomish County BLR remaining capacity breakdown for Gold Bar. The capacity for multifamily units is the sum of the multifamily unit capacity and senior apartment unit capacity. Another assumption used for the analysis is that single-family units will likely provide opportunities for homeownership while multifamily units will likely be occupied by renters. Although these are just assumptions, the exercise allows for a comparison between the current mix of owners versus renters in the city with the type of opportunities the remaining capacity may provide.

*Exhibit 43: Zoning of Land Capacity Compared with Current Tenure (Gold Bar)* shows that about 100% of the remaining vacant or redevelopable land in Gold Bar is zoned for lower density residential uses. This land will most likely be developed as single-family residential. While most households in Gold Bar are owners, 20% of households are renters. Rentals of single-family detached residences do occur, but higher density rental developments tend to be more affordable.

Exhibit 43: Zoning of Land Capacity Compared with Current Tenure (Gold Bar)

ZONING CAPACITY	PERCENTAGE OF LAND WITH REMAINING CAPACITY ZONED FOR:	HOUSEHOLD TENURE PERCENTAGES, 2019	CURRENT TENURE
Single-family	100%	80%	Owner
Multifamily	0%	20%	Renter

Source: ([Snohomish County], 2021; 2015-2019 ACS 5-year estimates.)

Another interesting comparison from the land capacity analysis compares the anticipated number of units, divided by type, with the projected need. The projected need is based on the 2044 growth targets. *Exhibit 44: Zoning of Land Capacity Compared with Current Tenure (Gold Bar)* displays the approximate totals of the remaining capacity broken down into single-family versus multifamily. This is evaluated against the projected 2044 need of owner-occupied and renter-occupied units as taken from the gap analysis. There is insufficient capacity on both lower and higher density zoned land compared with the projected need of owner and rental units. Gold Bar may consider zoning changes to allow additional capacity and generate additional ownership and rental opportunities.<sup>8</sup>

8 However, it should be noted that development patterns in Gold Bar are limited due to the lack of a sanitary sewer system and the Snohomish Health District requirements for septic systems.

**Exhibit 44: Zoning of Land Capacity Compared with Current Tenure (Gold Bar)**

ZONING CAPACITY	CAPACITY REMAINING IN UNIT TYPE PER ZONING:	2044 PROJECTED NEED	CURRENT TENURE
Single-family	69	156	Units to Own
Multifamily	0	77	Units to Rent

Source: OFM, 2020; 2014-2018 ACS 5-year estimates; 2016-2020 ACS 5-year estimates; PSRC, 2019; HUD CHAS (based on ACS 2014-2018 5-year estimates); [Snohomish County], 2021.)



## 4.4 HUD LOCATION AFFORDABILITY INDEX









As a last glimpse at overall affordability of Gold Bar and how different household types may be experiencing financial difficulties, *Exhibit 45: HUD Location Affordability Index (Gold Bar)* shows the results of the Location Affordability Index (LAI) for the city. The LAI was developed by HUD and the US Department of Transportation (DOT) in 2013 to better understand housing and transportation costs for specific geographies. This joint effort of HUD and the DOT stems from the reality that, aside from housing, transportation is the largest expense for most households. The index models eight different household profiles, shown in the table below, that vary by percent of area median income, number of people, and number of commuters. The calculations account for twenty-four measures such as monthly housing costs, average number of rooms per housing unit, average vehicle miles traveled per year, walkability, street connectivity, and others. These eight model households are not meant to represent specific groups but are rather useful for relative comparison to the digester's particular situation. Broken down to the neighborhood (census tract) level, the LAI offers what percentage of their income each household profile would typically spend on housing and transportation costs. This information can be useful to the general public, policymakers, and developers in determining where to live, work, and invest.

Version 3, the most recent version of the LAI, was published in March 2019. Its data sources include the 2016-2012 5-year American Community Survey, 2014 Longitudinal Employer-Household Dynamics, and a few others. The eight household profiles modeled for the LAI are displayed. Please see the accompanying table for descriptions of each of the household types. Only three household profiles (Very Low-Income Individual, Retired Couple, and Single-Parent Family) are shown to be cost-burdened, or paying 30% or more of their income on housing costs. If this were the only measure of affordability under consideration, as it has been treated in this report thus far, Gold Bar would seem to be a reasonably affordable place to live. However, once transportation costs are brought into the conversation, the lack of affordability in Gold Bar becomes more concerning. All profiles spend over 30% of their income on housing and transportation costs combined, and all but two profiles spend over 45%, which is the maximum portion of income that should be spent on both types of costs. If this maximum is exceeded, HUD deems the location as unaffordable for the household profile in question. The most shocking number is the 80% of income spent on transportation costs by the Very Low-Income Individual profile, which brings their total spent on housing and transportation to 123% of their income.

The LAI shows how accessibility to work and amenities cannot be overlooked when addressing a city's affordability issues, especially when accessibility itself is one of the determinants of housing costs. The high accessibility of a walkable, well-located neighborhood is normally added into the price of the rental and for sale housing there. Conversely, housing in a more rural area with lower access to opportunity will be priced at a discount. If a household living in a more rural area is paying only 20% of their income on housing but also 20% of their income on transportation and their urban counterpart is paying 30% of their income housing but only 10% on transportation, the more rural household should not be considered to have a more affordable living situation. The LAI shows that Gold Bar should contemplate both housing and transportation costs if attempting to increase overall affordability for residents.

HOUSEHOLD TYPE	INCOME	SIZE	NUMBER OF COMMUTERS
Median Income Family	100% AMI	4	2
Very Low-Income Individual	National poverty line (\$11,880 for a single person household in 2016)	1	1
Working Individual	50% AMI	1	1
Single Professional	135% AMI	1	1
Retired Couple	80% AMI	2	0
Single-Parent Family	50% AMI	3	1
Moderate Income Family	80% AMI	3	1
Dual-Professional Family	150% AMI	4	2

**Exhibit 45: HUD Location Affordability Index (Gold Bar)**

HOUSEHOLD PROFILE	SHARE OF INCOME SPENT ON	PERCENTAGE	HOUSEHOLD PROFILE	SHARE OF INCOME SPENT ON	PERCENTAGE
<b>Median-Income Family</b> 	Transportation	25%	<b>Retired Couple</b> 	Transportation	17%
	Housing	24%		Housing	32%
	Housing + Transportation	49%		Housing + Transportation	49%
<b>Very Low-Income Individual</b> 	Transportation	80%	<b>Single-Parent Family</b> 	Transportation	35%
	Housing	43%		Housing	35%
	Housing + Transportation	123%		Housing + Transportation	70%
<b>Working Individual</b> 	Transportation	32%	<b>Moderate-Income Family</b> 	Transportation	24%
	Housing	26%		Housing	29%
	Housing + Transportation	59%		Housing + Transportation	53%
<b>Single Professional</b> 	Transportation	14%	<b>Dual-Professional Family</b> 	Transportation	17%
	Housing	18%		Housing	21%
	Housing + Transportation	31%		Housing + Transportation	38%

Source: (HUD (based on ACS 2012-2016 5-year estimates).

## KEY TAKEAWAYS: GAP ANALYSIS

### Housing Needed to Accommodate Future Growth

- Gold Bar will need to increase its average rate of production of 4.3 units per year between 2010 and 2019 to around 9.3 units annually to meet its 2044 growth target.
- There are gaps in the current housing supply that cause many extremely low-income households to be cost-burdened.
- A widening gap in the lower income ranges by 2044 means Gold Bar will likely need to consider how to increase the supply housing at those levels through incentives for affordable housing developments or by encouraging the provision of more rent-subsidized housing.
- For all existing gaps, an effort should be made to preserve the housing that is currently available at those price points.

### Diversity of Housing Choices

- By comparing the household sizes and number of bedrooms provided in units in Gold Bar, there do not appear to be enough smaller units, which could provide sufficiently sized, more affordable housing options for smaller households.
- Small families and older adults living alone are two household types that are currently experiencing proportionally higher rates of cost burden.
- Gold Bar does not have any subsidized or income-restricted housing units.

### Land Capacity Analysis

- As of 2020, Gold Bar has a surplus capacity of approximately 69 housing units based on vacant and redevelopable land.
- All of the remaining capacity is on land zoned for lower density or single-family development.
- The current mix of owner households versus renter households is 80% owners versus 20% renters.

### HUD Location Affordability Index

- According to the LAI, only three household profiles (Very Low-Income Individual, Retired Couple, and Single-Parent Family) are shown to be cost-burdened. However, once transportation costs are estimated, only two profiles (Single Professional and Dual-Professional Family) do not spend more than 45% of their household income on housing and transportation costs combined.
- The Very Low-Income Individual profile is estimated to typically spend more than their annual income (123%) on housing and transportation costs.

## **NEXT STEPS**

This Housing Needs Assessment identifies Gold Bar's current and future housing needs. In addition to the HNA, the Housing Action Plan will be informed by a public engagement effort and an assessment of existing city policies and regulations. Housing Action Plan strategies will address identified needs and policy changes and will be presented to Council for review and adoption in 2023.

**The ache for home lives in all of us, the safe  
place where we can go and not be questioned.**

**-Maya Angelou  
Poet & Activist**

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# APPENDIX C

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## INTRODUCTION

### Purpose of Engagement

The City of Gold Bar has received grant funding from the Department of Commerce to create a *Housing Action Plan* (Washington State Department of Commerce, 2022). A City's *Housing Action Plan* (HAP) is developed after conducting a housing needs assessment, which determines the current and future state of housing within the jurisdiction. This housing needs assessment (HNA) seeks to evaluate service for all income levels, establish population and employment trends, and consider what the land capacity is within the jurisdiction. Some topics in the HNA and HAP are required, such as evaluating population trends, while others are optional, such as a land capacity analysis. To receive grant funding, some required community and stakeholder engagement actions must be met, such as participation and input from community groups, local realtors, and nonprofit housing advocates (Engrossed Second Substitute House Bill 1923, 2019). This document outlines the process by which the Gold Bar community was engaged, as well as an analysis of the feedback received.

The HAP should be used to inform the comprehensive plan housing element. The Washington State 1990 Growth Management Act (GMA) requires all incorporated municipalities within Snohomish County to develop a comprehensive plan addressing population growth impact on government facilities and services. The GMA implements land use planning strategies to evaluate the predicted level of service needs associated with population growth and assess existing facilities and services (Engrossed Second Substitute House Bill 1923, 2019). The City's *Housing Action Plan* will go into more depth than the housing element of the Comprehensive Plan.

The purpose of the HAP public outreach survey and stakeholder input process is to gather community input to inform the construction of the HAP document. The public outreach process allows residents to participate in the long-range planning of their housing conditions and helps determine what strategies will be used in the HAP

## Importance of Housing

Ensuring access to housing is one of the fundamental functions of effective planning. In Gold Bar, twenty-one percent of households are currently cost-burdened, and 233 new housing units will be needed by 2044 to meet the City's growth target. Based on existing and projected housing needs by 2044, there will be an insufficient supply of housing to meet the need of extremely low-income households and moderate or above median-income households. These are the income levels at which the City should encourage any new housing to be priced. Creating policies that encourage development to meet current and projected community needs is paramount.

## METHODS

### Stakeholder Methods

There were two opportunities for stakeholders to give in-depth feedback on the Housing Needs Assessment and provide direction for future housing development in Gold Bar. A group of community stakeholders attended virtual sessions in August and October 2022. The first community stakeholder group discussed a series of questions about the perceived accuracy of the Housing Needs Assessment. The second community stakeholder meeting was a facilitated group discussion about housing conditions and needs and more specific aspects of the future housing development strategy. These more specific aspects included accessory dwelling units, housing alternatives, centralized state growth, community concerns, and development barriers.

### Survey Methods

Surveying was performed using SurveyMonkey, an online survey tool. Everyone in the City of Gold Bar was invited to participate between May 23rd and August 22nd, 2022. The community survey was available both electronically via the website and in hard copies available at City Hall. Advertising occurred on the City's website and social media pages. Twelve respondents responded to fourteen questions about housing in Gold Bar.

## STAKEHOLDER INPUT MEETING PROCESS RESULTS

The analysis below describes the results of the community stakeholder engagement process. Stakeholder meeting questions and discussion points are described in Appendix A and Appendix B. The topics discussed pertained to community perceptions of the Housing Needs Assessment and finding solutions that are specific to Gold Bar's development patterns and needs. While participants generally agreed with the data of the Housing Needs Assessment, they noted that finding solutions to increase density in Gold Bar could be problematic due to sewer availability, traffic, and retention of Gold Bar's quality of life. These issues are further described below.

### Perceptions

Participants generally believed and agreed with the data of the Housing Needs Assessment. As described in Appendix A, one participant recalled that "previous research and data for housing protections were focused on "higher end" homes because of the historical abundance of manufactured homes in the region. Now everything is unaffordable. I can see where today's assessment, that we need more affordable housing, is correct". While stakeholders recognized the need for more affordable housing, there was broad concern with the City's ability to provide additional housing

for low-income households and median & above average median income households. Single-family lots are currently served by on-site septic systems. Stakeholders shared that there are no lands available for development or sewer system availability to meet the 233 new housing unit goal by 2044.

Some stakeholders were surprised by the trends found in the HNA and by the focus of the analysis. One stakeholder was surprised to see the high percentage of severely cost-burdened households in the City. Another was surprised that housing needs were being discussed without taking thorough consideration of development limitations in the data. The group would have liked to see consideration of the City's development limitations in the HNA, an analysis of the impacts of increased growth on the City's water quality, and the impact of short-term rentals (i.e., AirBnB) on the housing market.

### Accessory Dwelling Units

Technical stakeholders were asked, "If we look to make Accessory Dwelling Units (ADUs) easier to permit and build, what key attributes do we want to limit about their development? Do we want to keep them under a certain height, make sure they look like the existing house, etc.?". The group generally gave more reasons in favor of ADU

development than reasons against it. One group member commented that there were many suitable lots over an acre available for ADU accommodation. Another suggested that Gold Bar should issue new policies or ordinances to allow ADUs in more areas where they are not currently allowed and streamline the permit process. ADUs were overall described as an affordable and feasible method to meet density needs. However, the group still emphasized that a community sewer system would be the “game changer” for building more ADUs and achieving the state’s desired housing target.

## Housing Alternatives

Live work and other housing types to increase housing density in Gold Bar were considered by the group. Allowing live-work housing (retail on the first floor with an apartment above) was considered a favorable strategy for building additional homes along Highway 2. The live-work units would have access to the services and amenities already established along the City’s main arterial road. Stakeholders were concerned with the lack of community sewer and adequate transportation to build additional housing in areas besides the downtown core. When discussing triplex, fourplex, mobile homes, and cottage home feasibility, the group acknowledged the potential of these types but was concerned about market influxes,

permit fees, legal nonconforming housing, landscaping costs, new code costs, and limited land availability. Obstacles, such as lack of undeveloped land and current permit procedures, would have to be overcome.

## I-5 Corridor

Stakeholders expressed the shared value of Gold Bar’s current quality of life. As expressed at the October 2022 meeting, “Gold Bar is in “Seattle’s Backyard” and residents “...want to preserve the quality of life currently experienced by members of the City”. Stakeholders felt that meeting growth projections could disrupt the quality of life in Gold Bar by increasing density in an area not equipped to serve increased populations. Participants supported the notion that projected state growth should be concentrated along the I-5 corridor where higher densities and existing public infrastructure is already established. The group would like to see growth densified at the region’s “core”, with surrounding cities less dense the further they are from the core. The end of the meeting was concluded with the acknowledgment that while growth is coming, the value of a “small, rural” community and quality of life outweighs community support for new growth.

## COMMUNITY CONCERNS

### Sewer

Concerns of the community were largely centered on sewer availability and impacts on transportation. Gold Bar residential properties are mostly, if not all, served by on-site septic systems. Stakeholders from both meetings agreed that projected growth needs cannot be met by residential on-site septic systems. Increased public infrastructure is required to serve projected growth estimates. Stakeholders acknowledged that a community sewer system would allow for increased housing density with single ownership in commercial areas but would be counterproductive to the key “small town” aesthetic value of Gold Bar residential areas. Stakeholders overall agreed that if Gold Bar had adequate public infrastructure in the ground, then Gold Bar can invest in the increase of housing stock. But until the public infrastructure is in place, creating policies to add housing to cities like Gold Bar is unrealistic.

### Transportation

Impacts related to increased housing on city transportation were considered by the group. Participants shared their concerns about the current traffic rates experienced by the City’s main arterial, Highway 2, at both stakeholder meetings. Group responses included the following:

“Traffic is a BIG problem in Gold Bar already. We can attest to how many hours we have sat in traffic out here.”

“Projected growth requires a realistic transportation solution, prior to investing in development of homes.”

“Establishing community sewer is not the biggest problem for gold bar, commuters on the highway increasing peak traffic flows is the main issue.”

Increasing housing to meet the projected growth goals is likely to further increase peak traffic volumes on the arterial road. Stakeholders would like to see a realistic transportation plan accounting for increased peak traffic volumes before investing in the development of over 100 homes. Participants agreed that transportation plans and policies must be reviewed in conjunction with new housing policies to adequately meet community needs.



## Takeaways

The community stakeholder group expressed a high priority for preserving the character and aesthetic of Gold Bar. Preservation of single-family homes and the current quality of life were paramount to residents. Residents were more interested in encouraging the development of additional dwellings units and live-work units rather than other high-density housing options. The community felt like housing availability was not a local issue and should be centered in areas equipped for growth around the I-5 corridor.

Members strongly agreed that new growth in Gold Bar requires land and public infrastructure that the City does not currently possess. Major roadways are limited, and new transportation plans and policies must be established to provide adequate infrastructure to support more homes and people. The group concluded that Gold Bar must install a community sewer system and create a congruent transportation plan before investing in the development of over 200 homes in the City of Gold Bar.

## SURVEY RESULTS

The analysis below describes the current perceptions and future aspirations of respondents as they pertain to the Gold Bar housing stock. Due to rounding, percentages may not add up to 100. A complete tabulation of data is given in Appendix C, Appendix D, Appendix E, and Appendix F.

### Respondent Profile

12 community members participated in the Gold Bar Housing Survey. The largest group (42%) of respondents are between the ages of 55 and 74, followed by 25% of respondents between the ages of 35 and 54, 25% under 34, and finally, less than 9% are 75 years or older. This is an older demographic than the Gold Bar population, which is roughly 45% under 34 years old, 27% between the ages 35 and 54, and 27% over 55 years old. Respondents of the survey are 83% White, 8% Hispanic or Latino, and 8% Native American or Alaskan Native. This survey sample has more native representation than the 2021 population of Gold Bar, which was 84.3% White, 10% Hispanic or Latino, and 0% Native American or Alaskan Native.

Homeowners are disproportionately represented in the survey, with 100% of the respondents identifying as homeowners, missing the 15% of the Gold Bar population which are renters. Most respondents have lived in their current homes for either 1 to 5 years, or 11 or more years.

Most of the respondents (83%) live in single-family homes. The survey sample mirrors the majority of Gold Bar (65%) that live in single-family homes. The respondent's household size mirrors the population, with an average household size of approximately 2 individuals. The remaining half of the survey sample lives in 3 to 4-person houses. All respondents indicated that their housing costs are not a serious financial burden. The sample survey did not align with the Gold Bar Housing Needs Assessment, which found that 21% of Gold Bar households are cost-burdened.

## Significance

The survey received 12 responses, less than 1% of the 2021 population of Gold Bar. This sample size can be considered an insignificant number of community members, which could disproportionally represent outliers and anomalies. However, community input on regulatory decisions is crucial to the regulatory process. When concluding this survey, the respondent profile should be considered. The Gold Bar Housing Needs Assessment reflects the most recent housing and population projections for the City of Gold Bar.

## Housing Quality

Survey respondents are satisfied with the quality of their current housing. Eighty-three percent of respondents are satisfied with the age and condition of their home, and half of the respondents are satisfied with their home's cost and price. Forty-two percent of respondents are at least satisfied with the distance from their house to their work or school and with their home's proximity to amenities. All metrics have less than a 17% dissatisfaction rate and no greater than 25% high satisfaction rate. No respondents are very dissatisfied with the current conditions of their housing situation, but many are not very satisfied either.

Seven of the twelve respondents who wrote additional comments on the survey (all written responses are listed in Appendix F) noted that the surrounding cities of Gold Bar have an unsustainable population density increasing the prices of housing and taxes and decreasing the quality of community life. The respondents indicated that they do not want to see this development phenomenon occurring in Gold Bar. Gold Bar would like to see continued investment in good quality and affordable single-family homes and apartments. The full breakdown of housing quality is given in fig. 1

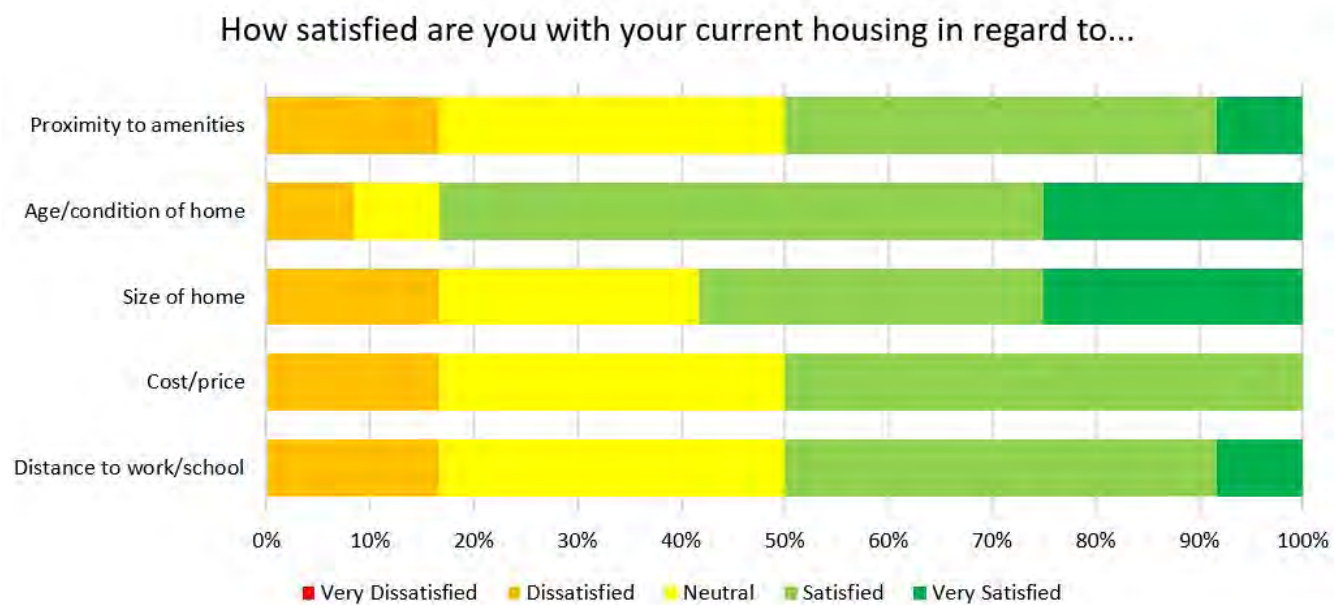


Figure 1: Survey respondent opinions on current housing quality

## How likely are you to agree or disagree with the following statements?

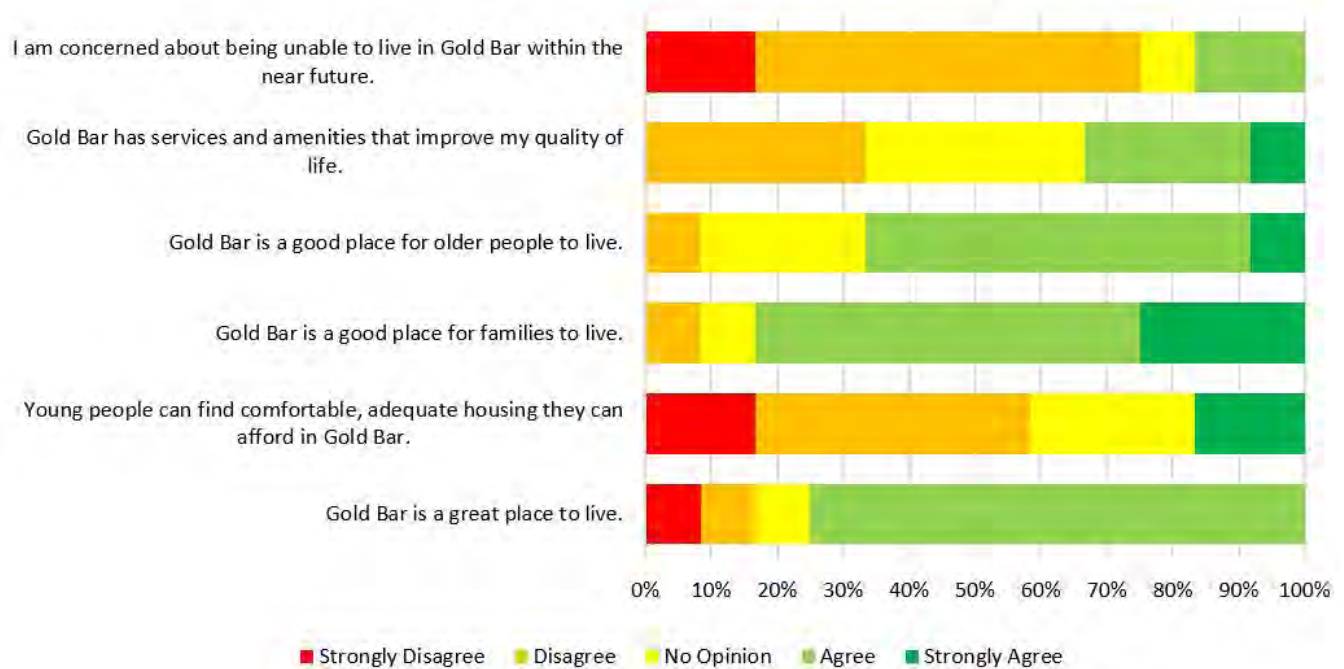


Figure 2: Survey respondent opinions on various aspects related to communities currently best served in Gold Bar

## Community Profile

Survey respondents agree that Gold Bar is a good place to live for a range of household sizes. Seventy-five percent of respondents believe that Gold Bar is a great place to live in general and about sixty percent believe that Gold Bar is a good place for families and older people to live. About forty-two percent of the sample found that Gold Bar is not a good place for young people to live, and half of the respondents younger than 55 agreed. Respondents disagree that there is comfortable, adequate, and affordable housing available for the younger portion of the City's population. People overall agree that Gold Bar is a nice place to live, but the group is more split about the quality of services and amenities available in Gold Bar.

About 75 percent of the sample are unconcerned about being unable to live in Gold Bar within the near future. As described in the written response section of the survey, most respondents do not have an immediate concern about community displacement, but rather explained the need for affordable and quality units. The full breakdown of the perception of the community served in Gold Bar is given in fig. 2

## Needed Housing

Respondents believe that housing options in Gold Bar should change. About sixty percent of the respondents agree that Gold Bar needs more housing affordable for those who work in the community. While only 25% of respondents agree that Gold Bar needs more affordable housing units for households earning 80% or less of the area median income or \$95,300. Forty-two percent of the sample agree there should be smaller housing options for smaller households and in general more apartments and rental housing options. In the open response section, respondents wrote that Gold Bar needs to take care of both single-family homeowners and the portion of the population that rents. Some written responses include the following:



“We don’t need more manufactured homes that are not built to last generations. I wish there was a way for families to afford good, quality homes rather than consider solutions of affordable housing that are sub-standard. Lower income families deserve a high quality home too!”

“We need affordable rentals for people who live in the valley and have been displaced from Sultan. We need to make sure our renters are being taken care of. We do not need more single – family homes, we need apartments, duplexes and mother in law units”

Some (16%) think that Gold Bar needs more emergency housing options and services (e.g., shelters, transitional housing, day centers, assistance for victims of domestic violence, etc.), but more (33%) feel the City does not. One-third of respondents disagree that larger homes should be available for large families. Respondents overall do feel that the housing stock in Gold Bar should change to reflect current community needs. The full breakdown of perceptions of types of housing needed is given in fig. 3.

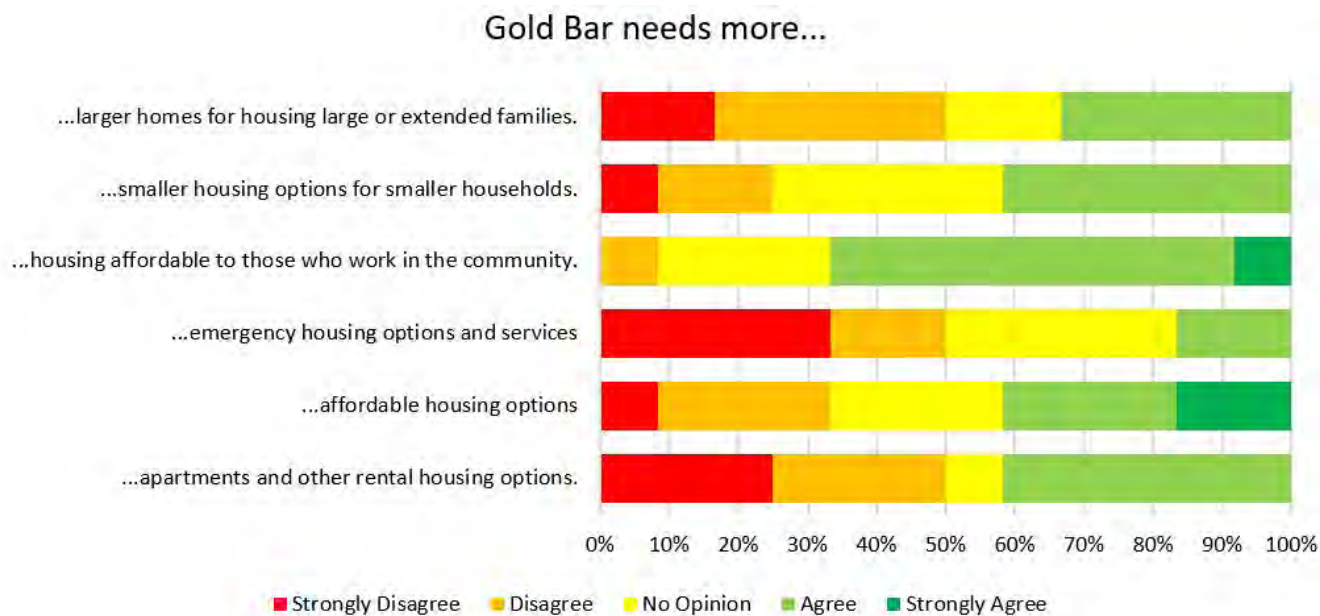


Figure 3: Survey respondent opinions on housing needs

## Potential Housing Solutions

Respondents agreed with many of the proposed potential housing solutions listed in the survey. Fifty-four percent of respondents found ensuring that existing housing is in good condition is a good idea. Even more (75%) found that providing support for older community members is a good potential housing solution. Most residents found that providing support for working families and fixed-income households who spend a disproportionate amount on housing is a good solution (42% compared to the 25% who did not think it was a good solution). The sample was slightly split between building dedicated affordable housing units (42%) and not (33%). The full breakdown of potential housing solution perceptions is given in fig. 4

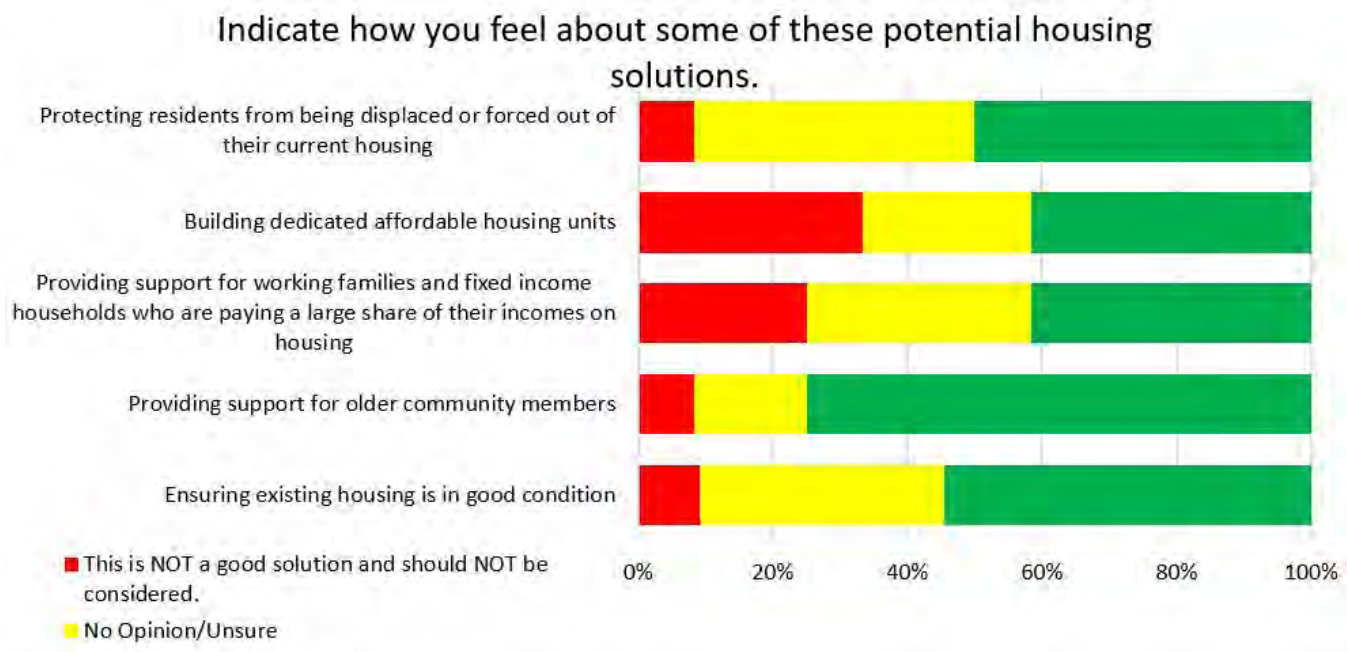


Figure 4: Survey respondent opinions on potential future housing solutions

When asked to rank specific types of housing, residents gave the strongest preference for senior/assisted living, with half ranking it as their first choice. Multi-family housing was ranked second, followed by townhouses, duplexes, triplexes, or similar. Less than 10% preferred accessory dwelling units and no participant preferred manufactured housing. Manufactured housing was ranked as their last choice (36%). In the free-response section, some residents made it clear that none of these housing types are preferred. As one wrote, “Please, do not turn Gold Bar into Lynnwood or King County! These communities are packed with mother ship-sized buildings mostly filled with section eight housing.” The full breakdown of ranked housing types is given in fig. 5, and all free response answers are in Appendix F.

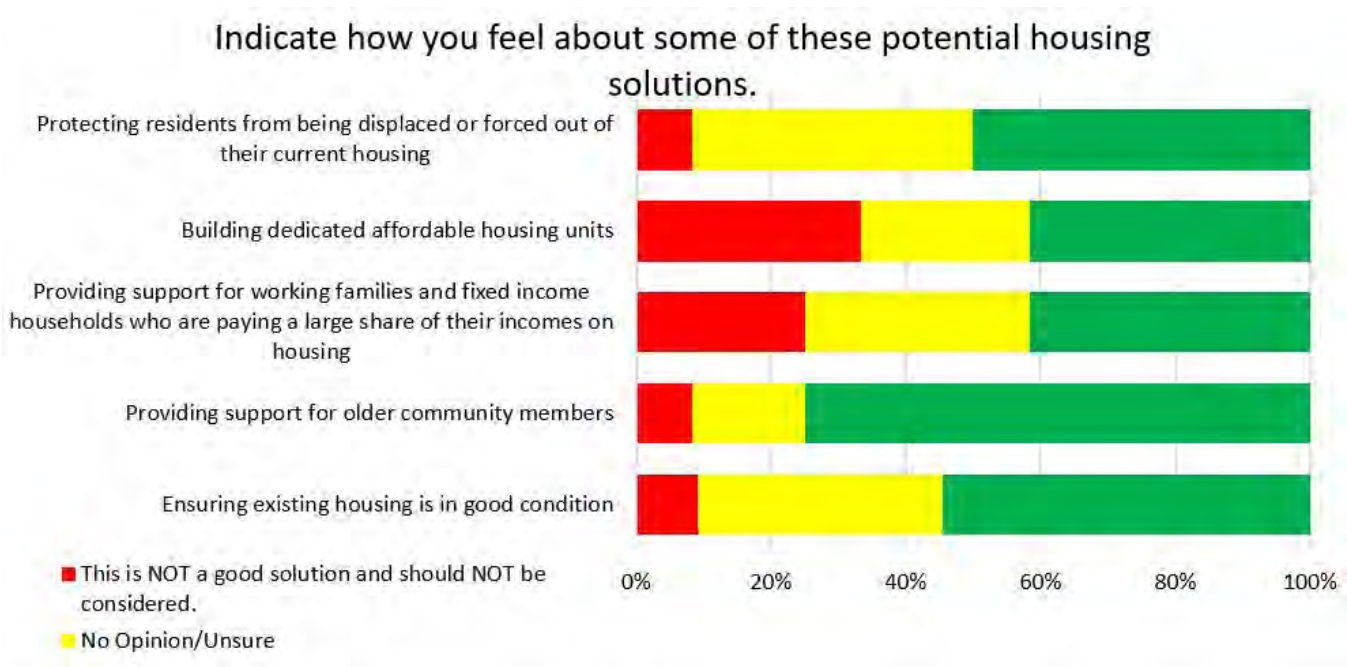


Figure 5: Respondent’s ranking of various housing types

## LIMITATIONS

The community stakeholder activity was not attended by all the planned attendees. As with most community stakeholder processes, more input may have been advantageous. Similarly, a smaller survey pool and lack of overall project buy-in may have caused a misrepresentation of community opinions during the process. The survey sample was the only representative of 1% of the population, slightly older, and owned their homes more than the 2021 population of Gold Bar. Many of the favored housing solutions catered towards the needs of seniors, and while this may represent the community consensus, it also may be a result of respondents' older skew. While the conclusions of the survey slightly varied from the takeaways from the stakeholder meetings, it is reasonable to use the results of the survey to inform the further construction of the *Housing Action Plan*.

## CONCLUSION

The City of Gold Bar values its existing community and housing stock and acknowledges that housing costs are higher now than in the past. Gold Bar also believes that community housing support is a worthwhile solution to the growing need. However, Gold Bar has opinions on what specific housing options should be considered to fill the community's needs. Gold Bar also recognizes the barriers present to accommodating those additional housing options. The nuances in community opinions of housing type will be considered during the creation of the *Housing Action Plan*.

### Public Perceptions of Existing Housing Stock

The Gold Bar community is largely satisfied with its existing housing stock. They see little reason to change the current policies, as they currently enjoy quality housing in a great location. There is support for policy change and public infrastructure when discussing the accommodation of additional housing in Gold Bar. Residents believe that new transportation policies, revised ADU policies, and the installation of a community sewer is critical for

the consideration of additional homes in the City. Residents also appreciate that Gold Bar is a good place for families and older people to live while being more split about the quality of services and amenities available in Gold Bar.

### Housing Solutions

Most community members are aware of high housing costs and attributed this high cost primarily to the region's housing market. Respondents note that Gold Bar is not a good place for younger people to live due to the lack of affordable housing available. Even with this observance, the survey group mostly agrees that any additional housing should be focused on those who work/live in the community and those who are older, such as seniors and assisted living. As one respondent noted, "Unless more jobs come to our town, low-income housing is not a long-term solution. Those needing work need to travel too far. Current homeowners paying property taxes should not have to see cost increases to accommodate larger population services. They already are paying a lot to stay afloat with current costs". Some community members support additional housing for units



that have established amenities, such as live-work housing along Highway 2, and some support apartments for the renting portion of the population. However, survey respondents and stakeholders agreed that any additional housing capacity should be created through quality and affordable single-family homes.

Survey and community stakeholder participants feel that there is little space, demand, or support for any sort of higher-density housing. Survey respondents are in favor of ADUs, but perhaps to preserve the character of the City and not to increase density. While the technical stakeholder group saw ADUs and a senior housing facility as feasible ways to solve some of the housing problems, the community stakeholder group and survey respondents are uninterested in more affordable or multifamily housing options. Residents believe that the preservation of existing housing options, quality of life, and population should be the priority when determining future housing policy.

## Community Take Aways

The stakeholder group expressed that the existing residential character in Gold Bar is very important to the community and that Gold Bar should remain a “Seattle Backyard” city for the foreseeable future. Survey responses and the stakeholder groups made it clear that there would be major service barriers (e.g., transportation, sewer, available land) to any new multi-family, affordable, senior assisted housing, or other forms of higher-density housing. Moving forward, there may be room to increase housing access through methods that preserve the character of small single-family residential units and support the needs of existing residents.

The goal of the *Housing Action Plan* (HAP) is to create an actionable policy document, supported by data and public input, that outlines how to meet Gold Bar’s housing needs. Gathering community preferences around housing solutions must be accomplished when creating the *Housing Action Plan*. Continued housing engagement with the public will occur under the City of Gold Bar Comprehensive Plan update.

## Public Engagement Summary

# APPENDIX A: COMMUNITY STAKEHOLDER MEETING ONE

### HNA Discussion Activity 1

The following questions and answers are from the August 9th, 2022, virtual Community Stakeholder Meeting. There were seven attendees and only 1 missing person. All names have been removed to preserve anonymity.

1. *What about the HNA feels accurate or true? What are you excited about from the HNA?*

- The data seems correct. At one point in the past, the focus was on higher-end homes because of an abundance of manufactured homes. Now everything is unaffordable. I can see where today's assessment, that we need more affordable housing is correct
- We don't have a lot of super high-end homes, but we do have high-priced homes. We don't have million-dollar homes
- We just don't have the real estate for 100+ low-income homes
- When we look at our lands, Snohomish County has decided to place homes in our city but we don't have that much land
- Snohomish told an applicant they need 18,000 sf lots for septic tanks
  - We are constrained to what we can build by septic design
- Higher end is going to be a struggle, but duplexes still aren't as affordable as affordable housing
- What is the driving the lot size requirement? Is it because were on the reservoir recharge area or is it a best practice?
  - The wells in the area are a concern. The City sits upon their recharge areas.
  - 4,200 sf for bedroom is the guideline.
- We just don't have the space to meet the 100+ goal
- Everyone has a low-income housing problem that nobody seems to be able to fix. In the past few years if a 4-bedroom house on 7,280 sf lot had been in a new subdivision it would have required much more sf for the lot size. It's not for septic tank or drain fields but it's to recharge the aquifer and recharge the wells.
  - Brought this up with the Snohomish County DOH and they said as long as it's an existing parcel you can ignore it.
  - Affordable housing end of this is that you can put a 600k house on the lot instead of 200k and that's what developers want

2. *What about the HNA feels inaccurate or incomplete? What are you concerned about? What surprises you?*

- It's surprising to see the high percentage of severely cost burdened households in the City and it backed up my intuition, but it was also surprising to see it was so high
- It is difficult to discuss housing without taking into consideration our development limitations from undevelopable lands and septic sewer

3. *What do you think is missing from the HNA summary in regards to housing in Gold Bar? What has not been considered?*

- From the city regulatory side, until just recently, short term rentals were not allowed, and we've done research on Airbnb and VRBO and only 4 properties are on those sites so I think that's a not big problem here right now but that doesn't mean it can't change
- Water quality is critical in our area because we are in proximity to three major rivers

## HNA Discussion Activity 2

1. *Would you say the capacity of utilities could be restricting Gold Bar?*

- Local government could encourage more density to address low-income housing
- Concern City is bypassing BMPs for contaminating our aquifers because of lack of Snohomish County enforcement
- More utilities would allow more density

2. *Are there areas of the City that are heavily encumbered or want to be preserved?*

- Gold Bar has 3 waterways which is a constraint
- Limited available lands that could be subdivided but restricted by shoreline management practices
- There's not a lot of available land
- The only thing that will fix the problem is utilities. Its very expensive and it'll be a tough sell in the community because its cheaper to have a septic.
  - Sewer system is 60-70\$ a month, the average citizen in gold bar will not benefit from a sewer system.
  - It'll benefit affordable housing but not

the citizens who already live here so it makes it a struggle to get that passed.

- Sewer connection fee per parcel is \$6,000

- Lots of reasons why this should be a rural town rather than a rural city.
- Septic.
- Low LOS for Highway 2 that would not meet growth demands.

3. *So, you want to keep character of the City same or similar with low density housing?*

- I think so yes, we can't sell the high density because of all the changes that need to be made

4. *What kinds of options for lower density housing would you be interested in seeing or supportive of? Cottages? Duplex? Cluster?*

- Accessory dwelling units on even existing lots could be relatively easy to implement as long as following requisite guidelines to streamline process for ADUs?

5. *What would a streamlined process look like?*

- Snohomish County Health needs to approve the plan first
- We can have change ordinances to allow ADUs that currently aren't allowed.
- 800 sf per dwelling unit would have to be changed
- We would need to police that property if we allowed more units per lot to ensure septic systems were meeting design and operational requirements

6. *Is annexation a solution to finding more space for housing?*

- County wide policies do not permit UGAs to be expanded unless urban services are providing. Without sewer we can't expand our UGA
- We would be owning a bunch of problems and not expanding more capacity that direction
- I think that we don't specifically state within ordinances allowing triplexes and fourplexes but we could do that as long as the lot is big enough to support septic system.
  - No code regarding them. Not prohibited but not specifically allowed

7. *Do you think developers would be motivated to build tri-/four-plexes?*

- Haven't had that question asked by a developer
- In gold bar there might be some potential. Potentially if they use them as rentals. Selling them, the market right now has a little influx in townhouse product. In this market somebody might gamble on it and try it and see what the value is in return.
  - It comes down to if septic will work on the lot you're building on
- I don't see any of the alternatives beating the manufactured home.
  - To that end its less expensive for a builder in the permitting process to site a manufactured home. If you're siting a modular the City doesn't do inspections, so the fee is \$450. Impact fees still the same but building permit portions are much less. Incentive for developers to put in modular homes
- For RV parks, do the figures fit in to this data or is it unmonitored? It's a big housing stock in our community.
  - I want to qualify the data a bit it was taken from 2020 and 2021,

so recently we did an April 2022 population count and we have seen dramatic reduction in manufactured homes within those two parks. Both parks decided its more profitable to remove older manufactured homes and change to RVs

- RVs don't count in the population count because of reduction of full time residence to transient residence

- That's what I was getting at are the transient people Counted
- We don't know if they move if they hook it up and haul it away because they don't need a permit, so the population reductions don't get counted in permit counting only in census counting.
  - We could update code to require a permit to move mobile homes so city can track that data more clearly especially regarding utility needs

8. *Do you all believe mobile home communities would be supported by residence? Is it a solution?*

- I could go either way as an administrator I see benefits but as a property owner, we already have two really big parks
- Some of that has something to do with quality and style of the park. We have two different ones like night and day different. One has paved streets and speed bumps and much more of a community feel than you get at the other one. There would have to be some massaging of the rules for setting one up and maintaining it
- We do have regulations but both parks here now were established before the code. One expanded under the code and updated the expansion to the newer code

9. *Could the code be more clear of the regulations for manufactured homes?*

- Only allowed under a variance. At the time the code was in place we had the two big parks and had an abundance of manufactured homes



10. *Under similar lines there are other types of housing that could be considered that are smaller in size but owners share a lot, such as residential lot clustering and cottage homes. How does everyone feel or think about that approach*

- I think they would be supported. There would have to be care in what those would look like
- Would that be existing lots or new lots? There are a lot of lots in town that could support an additional cottage but whoever's there now might not allow the changes
- Landscaping adds costs. New code adds costs. That's not keeping the cost down. We need simple little neighborhoods
- There's a loophole in the whole calculation for septic systems. It's based on bedrooms, not people. For example, a two-bedroom house could have 6 people. That doesn't necessarily mean the ground will take what we put into it. I don't necessarily think we'll get anywhere on the ecology side by doing this
- Maybe we could find compromise between density and ecology concerns
- For these single family lots for a certain size, it'll be cheaper to build two cottages. We're really limited with the environment in Gold Bar

11. *We have been talking a lot about solutions to affordable housing. How about subsidized housing units? We don't have any in Gold Bar and they can be specific for elderly or young parents. How can we encourage subsidized housing. What do you believe an incentive would be to bring subsidized housing?*

- We don't have available land to develop for multifamily lot subsidized housing unless we redevelop existing lots
- My house is a 2-bedroom 1600 sf lot, 2 people since the late 90s so we aren't loading the aquifer. Bought it for 50k (RMV – maybe he said 100k?), now its 400k
- How do other jurisdictions attract subsidized housing?
  - It would be worth while to discuss with neighboring jurisdictions. Were they approached or did they offer incentives? Great next step to take
- Sultan and Monroe both have those type of communities that encourage affordable housing units but they're both on sewer. Out here I'm not sure a developer can make money. I think it's going to be a roadblock

12. *Lots of constraining factors are limiting the City to develop at a higher density. Highway 2 is constraining, what are other constraining factors?*

- The two main ones are utilities and buildable land
- Snohomish county looks at our buildable land and don't consider wetland and water buffers so their expectations exceed our ability to meet them

13. *Are growth targets inaccurate for land that's actually available to develop?*

- Yes, much agreement on that
- Can't build over the reserve
- Available water is not a constraint
- We have enough property to meet parks services
- We qualify as a rural area, so we have federal grants to upgrade to fiber internet

14. *Deficit of median and above median income households. People that are wealthier are able to purchase houses that might be more appropriate for a middle-income family. How can we work around that?*

- Sounds counter intuitive to the affordable housing program. If we pay developers for more expensive homes developers will get paid more

- We only have one large parcel left in town to build homes on. Even if we were to encourage 10% to be affordable housing, we don't even have the land for it

15. *Any last thoughts on housing, affordability, and the HNA?*

- We are being forced to expand whether we like it or not while I see tons of buildable land nearer to urban centers used to commute across. Why isn't more of the burden being handled by the cities creating the problem in the first place?
- Only areas right next to a city can be expanded upon. Those empty lands are unincorporated
- Some Snohomish County cities are losing population. Places around the light rail are having to expand
- The allocation was reduced from previous plan but its still more than we can handle because we don't have the land

## Public Engagement Summary

### APPENDIX B: COMMUNITY STAKEHOLDER MEETING TWO

The following general prompts and discussion points are from the October 25th, 2022, virtual Community Stakeholder Meeting. The questions were not answered in a numerical order. The questions listed below were general prompts and not specific guidelines to the meeting agenda. A “free flow” discussion resulted in the answers summarized below. There were six attendees and two missing people. All names have been removed to preserve anonymity.

**Table 1: Prompts**

<b>Q1:</b> The result of this would likely be more single family-owned houses. Do we want to see more of this in Gold Bar? What other considerations should be taken when developing more single-family residential units?	<b>Q2:</b> If we look to make ADUs easier to permit and build, what key attributes do we want to limit about their development? Do we want to keep them under a certain height, make sure they look like the existing house, etc.?
<b>Q3:</b> Does Cluster development seem suitable for Gold Bar? Consider those R-12500 and R-9600 zones next to May Creek.	<b>Q4:</b> Does creating a transfer of development rights seem like a worthwhile program?
<b>Q5:</b> How aware are Gold Bar Residents of programs that support the rehabilitation of existing housing stock? Is anyone aware of programs residents are taking advantage of that could benefit from greater publicization?	<b>Q6:</b> Manufactured homes represent an affordable way to create standalone homes. Should the City consider outright permitting them in SFR areas, which encompass most of the town?
<b>Q7:</b> Where would be a good place to site further mixed use in Gold Bar?	<b>Q8:</b> What considerations would you like to see addressed in code addressing multifamily development? Height, design considerations, mandated or incentivized affordability, etc.

**Table 2: Discussion Points**

**Respondent 1:**

- If the City did not have constraints, there would be many more small homes.
- All single-family homes should have enough room to have a backyard and should be built in higher densities.
- The May Creek neighborhood contains property that could hold larger homes.
- There should be a variety of homes built.
- Homes built along Highway 2 could be suitable for live-work middle housing, with retail on the first floor and apartments above.

**Respondent 2:**

- Creating affordable housing stock is difficult when local homeowners are up against the regional market.
- Homes should be built “up” from 1-5 and not “out” from 1-5.
- Residents should be concentrated around 1-5 and not branched out to smaller cities.
- Gold Bar is located in “Seattle’s Backyard”.
- The regional market drives everything cities do.

**Respondent 3:**

- Housing in the greater Puget Sound area is unique.
- It's unrealistic to create policies to add housing for cities like Gold Bar. New housing policies should be focused on Urban areas only.
- Gold Bar does not have adequate sewer and transportation for proposed growth.
- Housing projections are unfair for cities like Gold Bar because smaller jurisdictions have no capacity to build the housing gaps.
- The requirements of the growth management are unrealistic.

**Respondent 4:**

- Growth management strategies should be different from the current strategies.
- The State should focus on a densified core, rather than spreading growth outward. As one moves away from the core of development (“Seattle”), outer cities should become less dense over distance.
- Investment should be placed in “Live-work” middle housing.

**Respondent 5:**

- There are current ADU policies in the City.
- There are many lots over an acre that Could accommodate an ADU.
- We can write ADU policies today that address the needs for tomorrow given certain parameters are met.
- Snohomish County- septic and public health requirements for ADU's.
- Ex of Florida Community- There was no drain field in the community. They also dramatically reduced the size of the septic field to improve chemical/groundwater conditions.
- A community system would allow for Increased housing density with single ownership.

**Respondent 6:**

- We are not lobbying for change in the Health Department code.
- Establishing community sewer is not the Biggest problem for gold bar, commuters on the highway increasing peak traffic flows is the main issue.
- We are not lobbying to grow housing stock and overall city population.
- We do not want to create expensive housing subsequently after creating an expensive sewer system.
- We do want to adopt flexibility, but steer growth where infrastructure already exists.
- We want to preserve the quality of life currently experienced by members of the City.
- We don't want to imply entitlement. We understand that change and growth is coming and we need to leave the door open for new technologies. However, growth should be placed where growth already takes place (not in cities like Gold Bar).

**Respondent 7:**

- Projected growth requires a realistic transportation solution, prior to investing in development of homes.
- Traffic is a BIG problem in Gold Bar already. We can attest to how many hours we have sat in traffic out here.
- Transit must be addressed in conjunction with housing.

**Respondent 8:**

- Another impact of projected growth is In the local environment.
- The local environment must be protected from inherent pollution from project growth.

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## Public Engagement Summary

### APPENDIX C: FIRST SURVEY SUMMARY

**TABLE 1: QUESTION 1**

Select your age range.	Percent of Responses	Number of Responses
Under 34	25.00%	3
35 to 54	25.00%	3
55 to 74	41.67%	5
75+	8.33%	1
<b>Answered</b>		<b>12</b>
<b>Skipped</b>		<b>0</b>

**TABLE 2: QUESTION 2**

Which of the following best describes you?	Percent of Responses	Number of Responses
Asian or Pacific Islander	0.00%	0
Black or African American	0.00%	0
Hispanic or Latino	8.33%	1
Native American or Alaskan Native	8.33%	1
White	83.33%	10
Multiracial or Biracial	0.00%	0
A race/ethnicity not listed here	0.00%	0
<b>Answered</b>		<b>12</b>
<b>Skipped</b>		<b>0</b>

**TABLE 3: QUESTION 3**

How many people are in your household (including yourself)?	Percent of Responses	Number of Responses
1 person	0.00%	0
2 people	50.00%	6
3 people	25.00%	3
4 people	25.00%	3
5 people	0.00%	0
6 people	0.00%	0
7 people or more	0.00%	0
<b>Answered</b>		<b>12</b>
<b>Skipped</b>		<b>0</b>

**TABLE 4: QUESTION 4**

Do you own or rent your residence?	Percent of Responses	Number of Responses
Own	100.00%	12
Rent	0.00%	0
N/A	0.00%	0
Answered		12
Skipped		0

**TABLE 5: QUESTION 5**

Are your housing costs a serious financial burden?	Percent of Responses	Number of Responses
Yes	0.00%	0
No	100.00%	12
Answered		12
Skipped		0

**TABLE 6: QUESTION 6**

When did you move to your current home?	Percent of Responses	Number of Responses
Less than a year ago	0.00%	0
1-5 years ago	41.67%	5
6-10 years ago	16.67%	2
11 or more years ago	41.67%	5
Answered		12
Skipped		0

**TABLE 7: QUESTION 7**

On an average day, how far (in miles) do you travel from your home?	Percent of Responses	Number of Responses
Less than 1 mile	25.00%	3
1-5 miles	8.33%	1
5-10 miles	8.33%	1
10-20 miles	16.67%	2
20+ miles	41.67%	5
Answered		12
Skipped		0

**TABLE 8: QUESTION 8**

Which of the following housing types best describes where you live?	Percent of Responses	Number of Responses
Single-family home	83.33%	10
Townhome/duplex/triplex or similar	8.33%	1
Unit in multiunit building	0.00%	0
Accessory dwelling unit (e.g., in-law suite or granny flat)	0.00%	0
Mobile or manufactured home	8.33%	1
Senior/assisted living	0.00%	0
Answered		12
Skipped		0

**TABLE 9: QUESTION 9**

How satisfied are you with your current housing in regard to the following criteria?											
	Very Dissatisfied		Dissatisfied		Neutral		Satisfied		Very Satisfied		Total
Distance to work/school	0%	0	17%	2	33%	4	42%	5	8%	1	12
Cost/price	0%	0	17%	2	33%	4	50%	6	0%	0	12
Size of home	0%	0	17%	2	25%	3	33%	4	25%	3	12
Age/condition of home	0%	0	8%	1	8%	1	58%	7	25%	3	12
Proximity to amenities (e.g., parks, retail stores, bus routes, etc.)	0%	0	17%	2	33%	4	42%	5	8%	1	12
Answered											12
Skipped											0

**TABLE 10: QUESTION 10**

Outside of the most common type of housing in Gold Bar (single-family homes), what type of housing would you like to see to accommodate the growing need? (Rank the choices by order of preference)											
	1		2		3		4		5		Total
Townhomes/duplexes/triplexes or similar	18%	2	27%	3	27%	3	18%	2	9%	1	11
Multifamily housing	27%	3	18%	2	0%	0	27%	3	27%	3	11
Senior/assisted living	50%	6	17%	2	17%	2	0%	0	17%	2	12
Manufactured housing	0%	0	18%	2	27%	3	18%	2	36%	4	11
Accessory dwelling units (e.g., in-law suites or granny flats)	9%	1	18%	2	27%	3	36%	4	9%	1	11
Answered											12
Skipped											0

**TABLE 11: QUESTION 11**

How likely are you to agree or disagree with the following statements?											
	Strongly Disagree		Disagree		No Opinion		Agree		Strongly Agree		Total
Gold Bar is a great place to live.	0%	0	8%	1	8%	1	75%	9	8%	1	12
Young people can find comfortable, adequate housing they can afford in Gold Bar.	17%	2	42%	5	25%	3	0%	0	17%	2	12
Gold Bar is a good place for families to live.	0%	0	8%	1	8%	1	58%	7	25%	3	12
Gold Bar is a good place for older people to live.	0%	0	8%	1	25%	3	58%	7	8%	1	12
Gold Bar has services and amenities that improve my quality of life.	0%	0	33%	4	33%	4	25%	3	8%	1	12
I am concerned about being unable to live in Gold Bar within the near future.	17%	2	58%	7	8%	1	17%	2	0%	0	12

**Answered 12**

**TABLE 12: QUESTION 12**

How likely are you to agree or disagree with the following statements? Gold Bar needs more...											
	Strongly Disagree		Disagree		No Opinion		Agree		Strongly Agree		Total
...apartments and other rental housing options.	25%	3	25%	3	8%	1	42%	5	0%	0	12
...affordable housing options	8%	1	25%	3	25%	3	25%	3	17%	2	12
...emergency housing options and services	33%	4	17%	2	33%	4	17%	2	0%	0	12
...housing affordable to those who work in the community.	0%	0	8%	1	25%	3	58%	7	8%	1	12
...smaller housing options for smaller households.	8%	1	17%	2	33%	4	42%	5	0%	0	12
...larger homes for housing large or extended families.	17%	2	33%	4	17%	2	33%	4	0%	0	12

**Answered 12**

**Skipped 0**

**TABLE 13: QUESTION 13**

Indicate how you feel about some of these potential housing solutions.							
	This is a good solution that should be considered.		No Opinion/Unsure		This is NOT a good solution and should NOT be considered.		Total
Ensuring existing housing is in good condition	55%	6	36%	4	9%	1	11
Providing support for older community members	75%	9	17%	2	8%	1	12
Providing support for working families and fixed income households who are paying a large share of their incomes on housing	42%	5	33%	4	25%	3	12
Building dedicated affordable housing units	42%	5	25%	3	33%	4	12
Protecting residents from being displaced or forced out of their current housing	50%	6	42%	5	8%	1	12
						<b>Answered</b>	<b>12</b>
						<b>Skipped</b>	<b>0</b>

## Public Engagement Summary

### APPENDIX D: FIRST SURVEY WRITE-IN RESPONSES

#### Question 14:

***Do you have any additional comments, questions, or concerns related to Gold Bar's housing needs you would like to share?***

- Please, do not turn Gold Bar into Lynnwood or King County! These communities are packed with mother ship sized buildings mostly filled with section eight housing. Increasing congestion, foot traffic and crime in those communities. I know this because I watched it happen there.
- Unless more jobs come to our town, low income housing is not a long term solution. Those needing work need to travel too far. Current home owners paying property taxes should not have to see increases in cost to accommodate larger population services. They already are paying a lot to stay afloat with current costs.
- Codes, especially pertaining to properties well within the city limits, need to be enforced. Too houses / property lots are allowed to become run down, attracting illegal activities
- None
- I think apartments would not be a good solution here in Gold Bar. Apartments are good places to live in cities where there are many public amenities (parks, restaurants, entertainment, etc.). Where people socialize outside the home. There isn't infrastructure for that here. We need good and affordable single family homes that will fit families with decent sized yards. Not like the \$500-750k homes on the Basin with postage stamp sized lots. Homes that people will want to live in for decades. We don't need more manufactured homes that are not built to last for generations. I wish there was a way for families to afford good, quality homes rather than consider solutions of affordable housing that are sub-standard. Lower income families deserve a high quality home too! There are a couple abandoned buildings that should be taken noticed as well as buildings that are not being maintained should also be noticed
- In your deliberations, please consider that those on fixed or limited incomes cannot afford higher taxes or fees. You should make housing affordable for young couples and for the elderly apartments or housing as for rehabs or domestic violence I think that should go to bigger communities they have more support especially their finance department we need it down home single family country living community
- We do not need to look like sultan. Gold Bar is not the place for two story massive homes on cookie cutter lots. We need affordable rentals for people who live in the valley and have been displaced from Sultan. We need to make sure our renters are being taken care of. We do not need more single family homes, we need apartments, duplexes and mother in law units.



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# APPENDIX D

## Housing Policy Framework Review

Prepared by Blueline  
April 17, 2023

### **176** INTRODUCTION

BACKGROUND AND PURPOSE  
RELATIONSHIP BETWEEN THE  
COMPREHENSIVE PLAN AND THE HAP  
METHODOLOGY  
ORGANIZATION OF REPORT

### **179** GROWTH TARGET EVALUATION

HOUSING TARGETS AND GROWTH  
HOUSING PERMITS  
EXISTING HOUSING GAPS  
FUTURE HOUSING GAPS

### **184** POLICY EVALUATION

### **201** IMPLEMENTATION EVALUATION

## INTRODUCTION

### Background and Purpose

The *Housing Action Plan* (HAP) was developed by the City of Gold Bar with support from the Washington State Department of Commerce's House Bill 1923 (Washington State Department of Commerce, 2022), which enacted grant funding for cities to complete actions to support development of more affordable housing (Engrossed Second Substitute House Bill 1923, 2019). Gold Bar received grant funding in 2021 to complete the HAP, Housing Needs Assessment (HNA), Public Outreach Summary, and Housing Policy Framework Review to understand existing housing conditions and strains, local concerns, and needs, and prepare targeted strategies to address Gold Bar's unique needs (Washington State Department of Commerce, 2022).

The purpose of this policy framework review is to evaluate the current City of Gold Bar Comprehensive Plan Housing Element to determine the City's progress and successes in attaining desired housing types and units, achievement of goals and policies, and implementation of the schedule of programs and actions. This review will inform potential strategies in the *Housing Action Plan* and make recommendations to future housing element policies.

## Relationship Between the Comprehensive Plan and the HAP

The Growth Management Act (GMA) requires each city in Washington to develop a Comprehensive Plan to prepare for anticipated growth in population, jobs, and housing. The Comprehensive Plan is required to have a Housing Element that addresses the GMA's housing goal of “encourage[ing] the availability of affordable housing to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage the preservation of existing housing stock”. The GMA has other specific requirements (RCW 36.70A.030 ) to plan for housing, including:

- (1) Encourage development in urban areas where adequate public facilities and services exist, or can be provided in an efficient manner.*
- (2) Reduce the inappropriate conversion of undeveloped land into sprawling, low-density development.*
- (12) Ensure that those public facilities and services necessary to support development shall be adequate to serve the development at the time the development is available for occupancy and use without decreasing current service levels below locally established minimum standards.*

Each city's Comprehensive Plan must align their elemental policies with the regional policies developed by Puget Sound Regional Council and Snohomish County. While regional policies inform how the City develops their housing element policies, local needs and gaps are also incorporated into goals and policies to specify the actional strategies and considerations reflective of the City.

## Methodology

The report was prepared by conducting a review of the City's Comprehensive Plan Housing Element policies against the revised policies from Puget Sound Regional Council and Snohomish County Countywide Planning Policies to determine where existing gaps or partial gaps in policy are. The report also examines whether existing Housing Element goals and policies influenced development of new housing units by evaluating the number of relative units developed from 2015 to 2022.

## Organization of Report

This report is organized and comprised of three different sections:

1. **Growth Target Evaluation:** Is the City on track to meet the 2044 housing projections? A summary of how the HAP and Comprehensive Plan are interrelated and how Gold Bar is performing.
2. **Housing Policy Consistency Review:** Do the City's housing element policies align with the current PSRC and Snohomish County policies? This section conducts a Comprehensive Plan housing policy consistency analysis to identify existing gaps and how current policies should be revised to align with recommended HAP strategies and actions.
3. **Implementation Analysis:** Are there regulatory opportunities or barriers to achieving goals and policies of the Comprehensive Plan? An overview of the City's housing development performance between 2015 through 2022 and implementation considerations that will determine the feasibility of recommended actions.

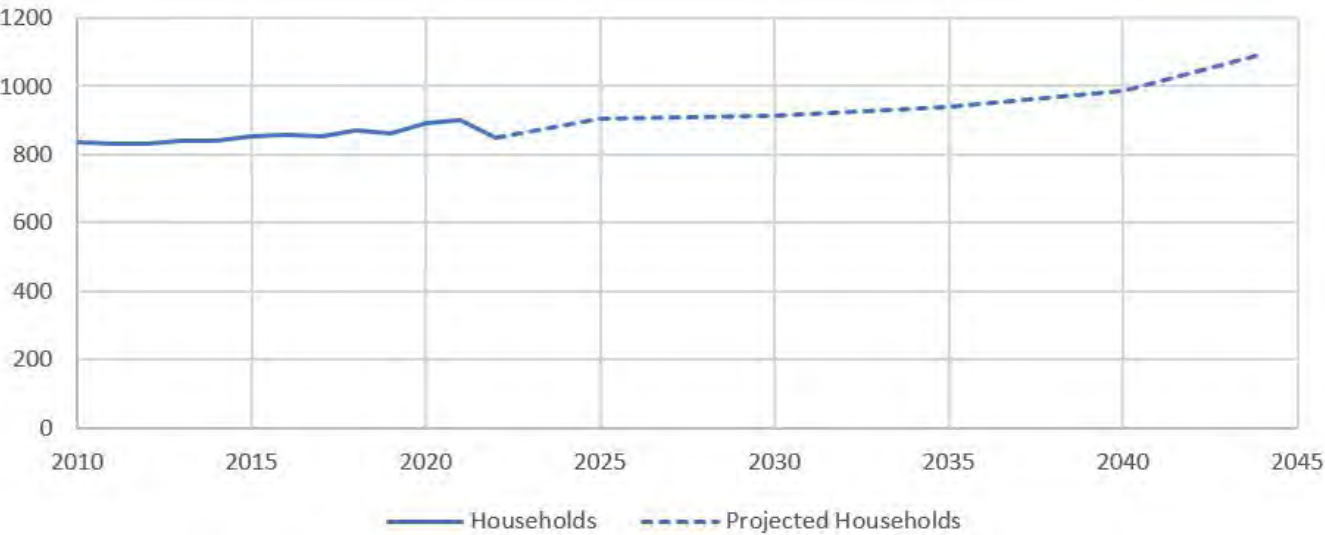
# GROWTH TARGET EVALUATION

## Housing Targets and Growth

Snohomish County has distributed housing targets in consultation with cities for their overall projections for housing. The City of Gold Bar’s 2044 housing target is 233 housing units (Snohomish County Tomorrow Planning Advisory Committee, 2021) in addition to the 2019 housing total of 863 units (Washington State Office of Financial Management, 2022). A cumulative total of

1,096 housing units are needed by 2044 to accommodate anticipated growth. To achieve its growth target, the City will need to add 11 units per year through 2044. The average household size in Gold Bar is 2.25 persons (See Appendix B, Housing Needs Assessment). Applying this household size to the remaining housing target, the population would increase by about 20 people per year if the 2044 growth targets are met.

**EXHIBIT 1. HOUSING CHANGE 2010 – 2044**



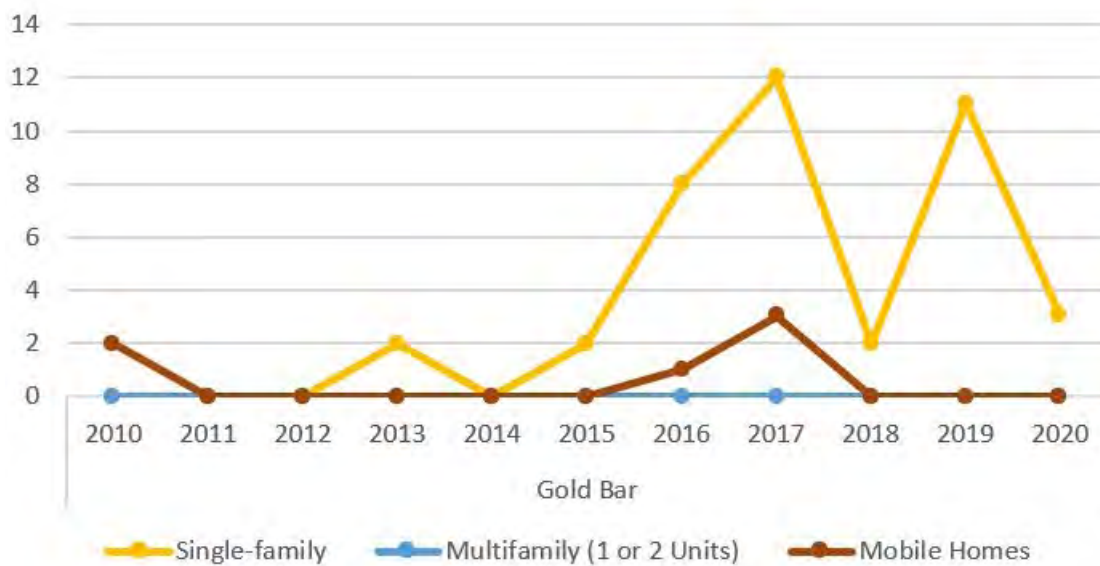
Source: OFM, 2022; Snohomish County Buildable Lands Report, 2022.



## Housing Permits

Between 2010 and 2021, the City has gained 43 new units and lost zero units. Over this decade, there was an increase of approximately 4.3 units per year. Thirty-seven permits were issued for single-family housing and six were permitted for manufactured homes.

### EXHIBIT 2. HOUSING PERMITS 2010 – 2020



Source: PSRC, 2020

## Existing Housing Gaps

New GMA requirements for housing were adopted in late 2021 under House Bill 1220 (HB1220) requiring the housing element to accommodate and plan for housing needs in each income band (Engrossed Second Substitute House Bill 1923, 2019). Household income is used to analyze a city's income distribution and its relationship to housing affordability through Area Median Family Income (AMI) (Office of Housing and Urban Development Office of Policy Development and Research, n.d.). The U.S. Department of Housing and Urban Development (HUD) defines AMI by the following income bands:

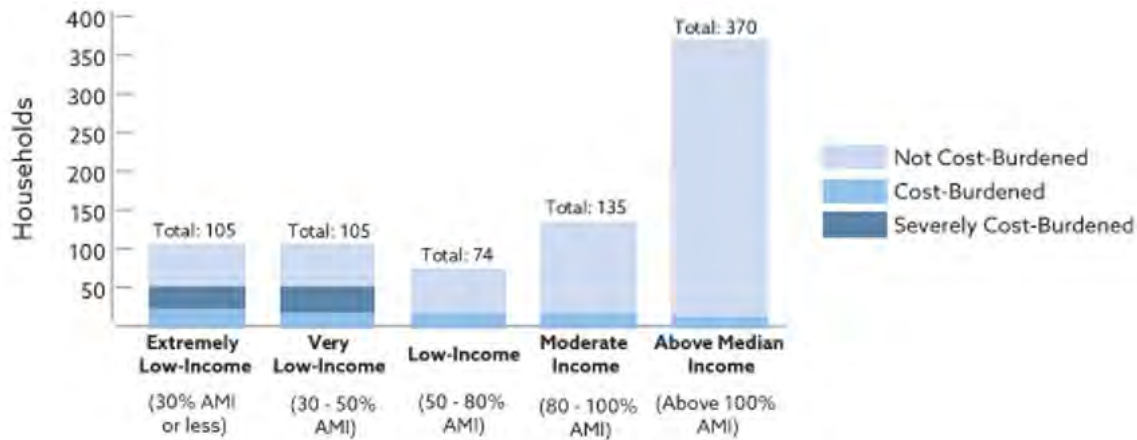
- Extremely Low Income: <30% AMI
- Very Low Income: 30-50 % AMI
- Low Income: 50-80% AMI
- Moderate Income: 80-100 % AMI
- Above Median Income: >100% AMI

The AMI is used to measure the relative affordability of housing units based on the above income bands. Income limits to qualify for housing are often set relative to AMI. The HUD determines housing affordability by measuring if households are spending

less than 30 percent of their income on housing. If households are spending more than 30 percent of income on housing, they are determined to be “cost burdened”. Households need remaining income to afford other essentials, such as food, transportation, utilities, childcare, healthcare, and clothing. If households are spending more than 50 percent of income on housing, the HUD metric labels the household as “severely cost burdened”.

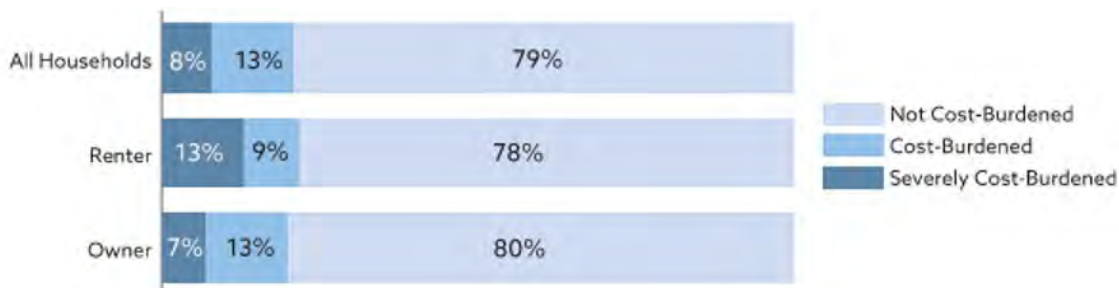
Exhibit 3 describes the different income bands that currently exist within Gold Bar and whether these income bands are cost-burdened or severely cost burdened. Exhibit 4 is a breakdown of Gold Bar's AMI between owners and renters. Both exhibits indicate that there is a need for housing affordable to every income band, particularly for extremely low-income and very low-income bands that are severely cost-burdened. Exhibit 5 describes the existing gaps in housing units affordable to each income level. The mismatches display how the affordability of housing units is inconsistent with what households can afford. If households are unable to find housing that is affordable to them, they are likely to be experiencing cost burdens.

### EXHIBIT 3. HOUSEHOLDS BY INCOME LEVEL AND COST-BURDEN STATUS



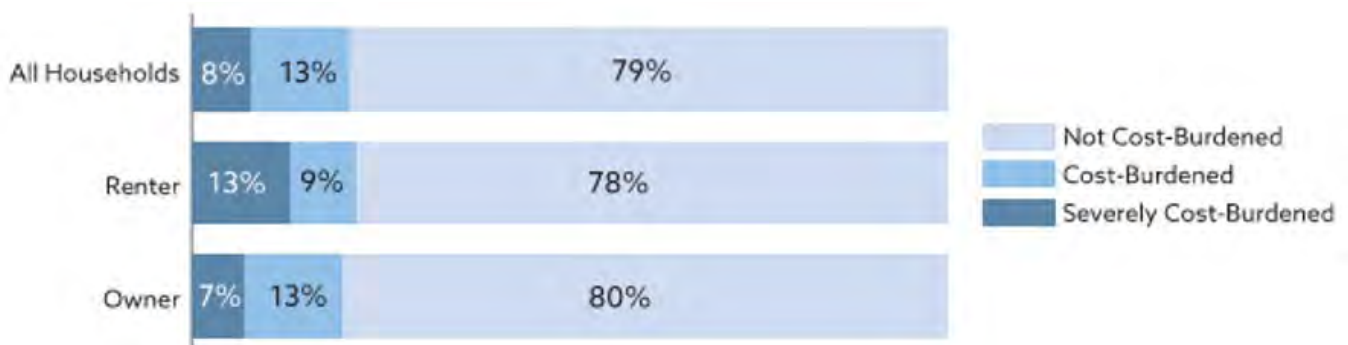
Source: HUD CHAS, 2014-2018 ACS 5-year Estimate.

### EXHIBIT 4. COST BURDENS FOR OWNERS AND RENTERS



Source: HUD CHAS, 2014-2018 ACS 5-year Estimate.

### EXHIBIT 4. COST BURDENS FOR OWNERS AND RENTERS



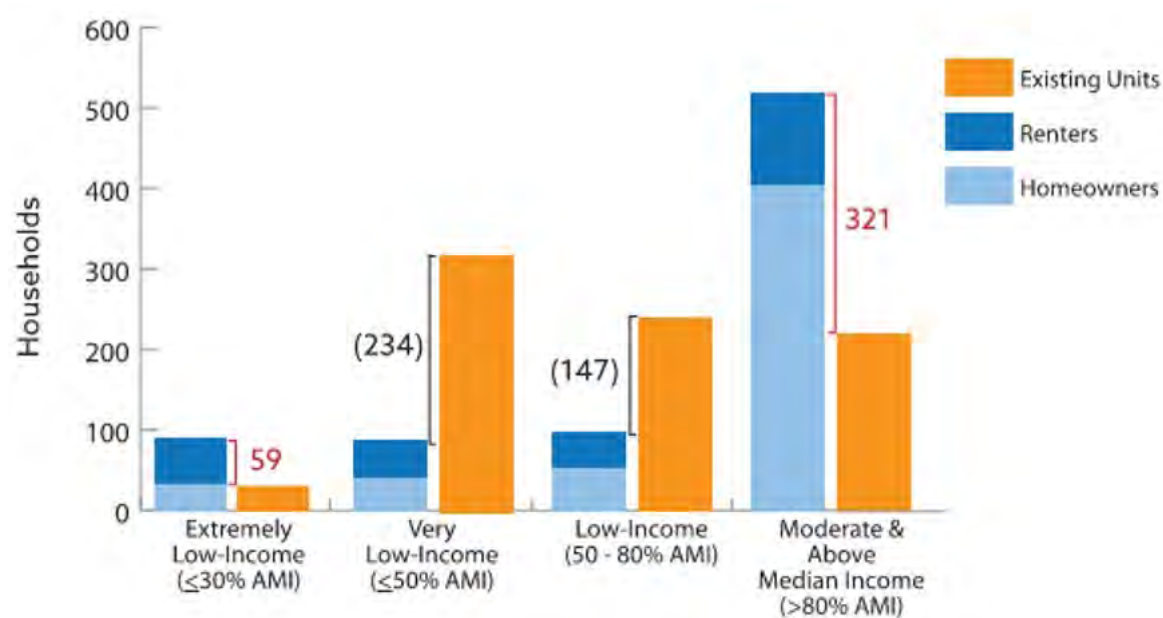
Source: HUD CHAS, 2014-2018 ACS 5-year Estimate.

## Future Housing Gaps

Exhibit 6 evaluates how the existing supply gap is projected to change by 2044 for each income level and for which types of units production should be prioritized to meet the countywide needs based on the City's future population. By 2044, more units are needed across for the extremely low-income band and for moderate and above median income band. Special attention will be needed to fill the gap in rental units for extremely low- and very low-income households through the provision of income-restricted units.

By 2044, housing gaps are projected to remain at the lowest and highest income ranges due to growth in households at those ranges. The projected surplus will remain the same for very low-income and low-income households. The future gap for the moderate and above median income range will likely be filled by market forces. Affordable housing and rent-subsidized housing should be considered by the City to supply units for the extremely low-income range. Special attention will also be needed to preserve the housing that is currently available at price points for existing gaps.

### EXHIBIT 6. FUTURE HOUSING GAP BY INCOME



Source: OFM, 2020; 2014-2018 ACS 5-year estimates; 2016-2020 ACS 5-year estimates; PSRC, 2019; HUD CHAS; Snohomish County Buildable Lands Report, 2021.

## POLICY EVALUATION

The Gold Bar Comprehensive Plan Housing element evaluation is an assessment of the City's housing policies from the 2015 Comprehensive Plan update. The policy evaluation demonstrates how the *Housing Action Plan's* objectives align with current policies and where there are policy gaps supporting recommended action. Additionally, the review identifies how Puget Sound Regional County and Snohomish County Countywide Policies align with Gold Bar's housing policies and if there are any consistency policy gaps or partial gaps.

### Evaluation Criteria

The Gold Bar Housing Element policies are evaluated using the following criteria:

- **Planned Housing Types and Units Success:** How many projects were built since 2015 or are currently in the “pipeline”? How many dwelling units were built since 2015 or are currently in the pipeline?
- **Achievement of Goals and Policies:** Review of the progress made in implementing the goals and policies. What progress has been made? (1) Early/initiated, (2) Moderate progress/maturing implementation through funding/code/program development, (3) Completed, or (4) Update to increase clarity or ease of implementation.
- **Linkage to Housing Needs Assessment:** Is the goal or policy valid and is there a continuing need for the goal and/or policy to meet identified gaps in the HNA? Does the goal or policy need to be amended to address the gap in the HNA? Or is the goal or policy indirectly related to the HNA, but still provides support to meet the housing needs of cost burdened households?

## Regional Consistency Evaluation

The following policy matrix lists the Gold Bar 2015 Comprehensive Plan - Housing Element policies, Vision 2050 Housing Policies, Snohomish Countywide Planning Policies, and the gaps or partial gaps between city and regional housing policies. Recommendations are provided to align city housing policies with regional housing policies and Gold Bar HAP actions.

HOUSING POLICY CONSISTENCY REVIEW			
Vision 2050 Housing Policy and Chapter	Implementing Snohomish Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Aligning HAP Action
<b>MPP-H-1</b> <i>Plan for housing supply, forms, and densities to meet the region's current and projected needs consistent with the Regional Growth Strategy and to make significant progress towards jobs/housing balance.</i>	<b>HO-((2)) 1</b> <p>The county and cities shall make provisions in their comprehensive plans to accommodate existing and projected housing needs, ((including)) consistent with the Regional Growth Strategy and Snohomish County Growth Targets. Plans must include a specific assessment of housing needs by economic segment ((within the community)), as ((indicated)) described in the housing report prescribed in CPP HO-5. Those provisions should consider the following ((factors)) strategies:</p> <p>a. ((Avoiding)) Avoid further concentrations of low-income and special needs housing.</p> <p>b. ((Increasing)) Increase opportunities and capacity for affordable housing in ((urban)) Regional, Countywide, and local growth centers.</p>	<b>Partial Gap</b> <p>LU-P1 Encourage development that creates and maintains a safe, healthy, and diverse community providing affordable housing and employment opportunities, and protecting the natural environment and cultural resources.</p> <p>LU-P12 Residential designations should be determined by:</p> <p>a. The suitability of the land and natural processes:</p> <p>b. Existing land use patterns:</p> <p>c. Availability and capability of infrastructure and public services:</p> <p>d. Residential space needs as determined by population and housing projections: and</p>	<p>Action A.1.1: Strategic infrastructure investments</p> <p>Action A.1.2: Interjurisdictional coordination</p> <p>Action A.1.3: Pursue County, State, and Federal Public Works Grants</p> <p>Action A.2.1: Infrastructure level of service studies addressing public safety needs and housing growth demands.</p> <p>Action A.2.2: Ensure highway development is appropriate to sustaining development efforts and promote access.</p> <p>Action A.2.3: Provide broadband access to better connect residents to the internet.</p> <p>Action A.3.1: Subarea plan of the commercial corridor in conjunction with concurrent infrastructure development.</p> <p>Action A.3.2: Funding programs for commercial development</p>



## HOUSING POLICY CONSISTENCY REVIEW

Vision 2050 Housing Policy and Chapter	Implementing Snohomish Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Aligning HAP Action
<b>MPP-H-1</b>  <i>Plan for housing supply, forms, and densities to meet the region's current and projected needs consistent with the Regional Growth Strategy and to make significant progress towards jobs/housing balance.</i>	<b>HO-((2)) 1</b>  c. ((Increasing)) Increase opportunities and capacity for affordable housing close to employment, education, shopping, public services, and public transit.  d. ((Increasing)) Increase opportunities and capacity for affordable and special needs housing in areas where affordable housing is currently lacking.  e. ((Supporting)) Support affordable housing opportunities in other Snohomish County jurisdictions, as described below in ((CPP HO-4)) CPP-HO-3.  Support the creation of additional housing options in single-family neighborhoods to provide for more diverse housing types and choices to meet the various needs of all economic segments of the population.	<b>Partial Gap</b>  e. Values and preferences of residents on location and densities of residential growth and development.  H-G4 Encourage the availability of affordable housing to all economic segments of the population of the City.  H-P2 Focus higher density housing options close to downtown, transportation facilities, and public services. It is recommended to also add employment sites as a focus area for higher density housing.  H-P12 Evaluate the effectiveness of development regulations to encourage residential developments that increase housing choice and affordability, and that are compatible with adjacent neighborhoods.  H-P17 Residential areas should include space for affordable housing for elderly, disadvantaged, disabled and low-income households.  H-P18 Make reasonable accommodations in its rules, policies, practices, and services to afford persons with disabilities and other special needs equal opportunity to use or enjoy a dwelling.  It is recommended that the City consider a policy encouraging the diversification of housing options permitted in Single-Family low-density zones.	Action A.3.3: Special Assessment District  Action A.3.4: Create an economic development coordinator position.  Action A.3.5: Mixed Use development  Action A.3.6: Multifamily Tax Exemption  Action B.3.1: Live/Work Units  Action B.3.2: Townhomes  Action B.3.3: Triplex  Action B.3.4: Fourplex  Action B.3.5: Multifamily (less than 5 units)  Action B.3.6: Local programs to help build missing middle housing.  Action B.3.7: Temporary Emergency Housing (Required per HB1220)  Action C.3.1: Alternative homeowner models  Action C.3.2: Public land for affordable housing  Action C.3.3: Inclusionary zoning  Remaining Gaps:  It is recommended that Housing Action Plan strategies and actions are integrated into the next iteration of the Comprehensive Plan.  Housing actions proposed are meant to address housing gaps in all impacted income bands. It is recommended that a policy to create housing for all income bands is added to the next iteration of the Comprehensive Plan.

## HOUSING POLICY CONSISTENCY REVIEW

Vision 2050 Housing Policy and Chapter	Implementing Snohomish Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Aligning HAP Action
<b>MPP-H-2</b>  <i>Provide a range of housing types and choices to meet the housing needs of all income levels and demographic groups within the region.</i>	<b>HO-((2)) 1</b>  <p>The county and cities shall make provisions in their comprehensive plans to accommodate existing and projected housing needs, ((including)) consistent with the Regional Growth Strategy and Snohomish County Growth Targets. Plans must include a specific assessment of housing needs by economic segment ((within the community)), as ((indicated)) described in the housing report prescribed in CPP HO-5. Those provisions should consider the following ((factors)) strategies:</p> <p>f. ((Avoiding)) Avoid further concentrations of low-income and special needs housing.</p> <p>g. ((Increasing)) Increase opportunities and capacity for affordable housing in ((urban)) Regional, Countywide, and local growth centers.</p> <p>h. ((Increasing)) Increase opportunities and capacity for affordable housing close to employment, education, shopping, public services, and public transit.</p> <p>i. ((Increasing)) Increase opportunities and capacity for affordable and special needs housing in areas where affordable housing is currently lacking.</p> <p>j. ((Supporting)) Support affordable housing opportunities in other Snohomish County jurisdictions, as described below in ((CPP HO-4)) CPP-HO-3.</p> <p>Support the creation of additional housing options in single-family neighborhoods to provide for more diverse housing types and choices to meet the various needs of all economic segments of the population.</p>	<b>Partial Gap</b>  <p>LU-P1 Encourage development that creates and maintains a safe, healthy, and diverse community providing affordable housing and employment opportunities, and protecting the natural environment and cultural resources.</p> <p>LU-P12 Residential designations should be determined by:</p> <p>a. The suitability of the land and natural processes:</p> <p>b. Existing land use patterns:</p> <p>c. Availability and capability of infrastructure and public services:</p> <p>d. Residential space needs as determined by population and housing projections: and</p> <p>e. Values and preferences of residents on location and densities of residential growth and development.</p> <p>H-G4 Encourage the availability of affordable housing to all economic segments of the population of the City.</p> <p>H-P2 Focus higher density housing options close to downtown, transportation facilities, and public services.</p> <p>H-P12 Evaluate the effectiveness of development regulations to encourage residential developments that increase housing choice and affordability, and that are compatible with adjacent neighborhoods.</p> <p>H-P17 Residential areas should include space for affordable housing for elderly, disadvantaged, disabled and low-income households.</p> <p>H-P18 Make reasonable accommodations in its rules, policies, practices, and services to afford persons with disabilities and other special needs equal opportunity to use or enjoy a dwelling.</p> <p>It is recommended that a new set of actionable goals and policies are developed to address housing allocation needs for each income band. Goals and policies should be at the city level, rather than solely supporting regional efforts.</p>	<p>Action B.3.1: Live/Work Units</p> <p>Action B.3.2: Townhomes</p> <p>Action B.3.3: Triplex</p> <p>Action B.3.4: Fourplex</p> <p>Action B.3.5: Multifamily (less than 5 units)</p> <p>Action B.3.6: Local programs to help build missing middle housing</p> <p>Action B.3.7: Temporary Emergency Housing (Required per HB1220)</p> <p>Action C.3.1: Alternative homeowner models</p> <p>Action C.3.2: Public land for affordable housing</p> <p>Action C.3.3: Inclusionary zoning</p> <p>Remaining Gaps:</p> <p>It is recommended that Housing Action Plan strategies and actions are integrated into the next iteration of the comprehensive plan.</p> <p>It is recommended that a policy to create housing for all income bands is added to the next iteration of the Comprehensive Plan.</p>

## HOUSING POLICY CONSISTENCY REVIEW

Vision 2050 Housing Policy and Chapter	Implementing Snohomish Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Aligning HAP Action
<b>MPP-H-5</b>  <i>Promote homeownership opportunities for low-income, moderate-income, and middle-income families and individuals while recognizing historic inequities in access to homeownership opportunities for communities of color.</i>	<b>HO-((2)) 1</b>  The county and cities shall make provisions in their comprehensive plans to accommodate existing and projected housing needs, ((including)) consistent with the Regional Growth Strategy and Snohomish County Growth Targets. Plans must include a specific assessment of housing needs by economic segment ((within the community)), as ((indicated)) described in the housing report prescribed in CPP HO-5. Those provisions should consider the following ((factors)) strategies:  a. ((Avoiding)) Avoid further concentrations of low-income and special needs housing.  b. ((Increasing)) Increase opportunities and capacity for affordable housing in ((urban)) Regional, Countywide, and local growth centers.  c. ((Increasing)) Increase opportunities and capacity for affordable housing close to employment, education, shopping, public services, and public transit.  d. ((Increasing)) Increase opportunities and capacity for affordable and special needs housing in areas where affordable housing is currently lacking.  e. ((Supporting)) Support affordable housing opportunities in other Snohomish County jurisdictions, as described below in ((CPP HO-4)) CPP-HO-3.  f. Support the creation of additional housing options in single-family neighborhoods to provide for more diverse housing types and choices to meet the various needs of all economic segments of the population.	<b>Policy Gap</b>  H-P15 Maintain zoning and development regulations for all persons regardless of race, color, religion, gender, age, national origin, family status, source of income or disability, including group homes, consistent with the Federal Fair Housing Act.  There is no language in the Comprehensive Plan or the housing element's goals and policies regarding historic racial inequities.  There is no recognition of discriminatory practices or racial exclusivity in the community. It is recommended that a significant budget in the 2024 Comp Plan is dedicated to a racial equity study to understand the impacts that historic regulations have had on communities of color abilities to live in Gold Bar.  It is recommended a goal is developed around addressing racial equity and housing in the City.	Action B.3.6: Local programs to help build missing middle housing  Action B.3.7: Temporary Emergency Housing (Required per HB1220)  Action C.11: Non-profit partnerships  Action C.1.2: Tenant protection  Action C.1.3: Need-based rehabilitation assistance  Action C.1.4: Foreclosure resources  Action C.2.1: Local option taxes, fees, and levies  Action C.2.2: Local housing trust fund  Action C.2.3: Credit Enhancement  Action C.3.1: Alternative homeowner models  Action C.3.2: Public land for affordable housing  Action C.3.3: Inclusionary zoning  Remaining Gaps:  It is recommended that a Racial Equity study is conducted which fulfills the requirements outlined in RCW 36.70A.070 (2)(e).  It is recommended that a goal is developed as part of the next iteration of the Comprehensive Plan to address housing and racial equity.  It is recommended that Housing Action Plan strategies and actions are integrated into the next iteration of the Comprehensive Plan.

## HOUSING POLICY CONSISTENCY REVIEW

Vision 2050 Housing Policy and Chapter	Implementing Snohomish Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Aligning HAP Action
<b>MPP-H-6</b>  <i>Develop and provide a range of housing choices for workers at all income levels throughout the region that is accessible to job centers and attainable to workers at anticipated wages.</i>	<b>HO-((2)) 1</b>  <i>The county and cities shall make provisions in their comprehensive plans to accommodate existing and projected housing needs, ((including)) consistent with the Regional Growth Strategy and Snohomish County Growth Targets. Plans must include a specific assessment of housing needs by economic segment ((within the community)), as ((indicated)) described in the housing report prescribed in CPP HO-5. Those provisions should consider the following ((factors)) strategies:</i>  <i>g. ((Avoiding)) Avoid further concentrations of low-income and special needs housing.</i>  <i>h. ((Increasing)) Increase opportunities and capacity for affordable housing in ((urban)) Regional, Countywide, and local growth centers.</i>  <i>i. ((Increasing)) Increase opportunities and capacity for affordable housing close to employment, education, shopping, public services, and public transit.</i>  <i>j. ((Increasing)) Increase opportunities and capacity for affordable and special needs housing in areas where affordable housing is currently lacking.</i>  <i>k. ((Supporting)) Support affordable housing opportunities in other Snohomish County jurisdictions, as described below in ((CPP HO-4)) CPP-HO-3.</i>  <i>l. Support the creation of additional housing options in single-family neighborhoods to provide for more diverse housing types and choices to meet the various needs of all economic segments of the population.</i>	<b>Partial Gap</b>  H-G4 Encourage the availability of affordable housing to all economic segments of the population of the City.  H-P2 Focus higher density housing options close to downtown, transportation facilities, and public services.  It is recommended that this policy (H-P2) is revised to support commuters and workforce housing. Subsequent policies should have specific, actionable elements that address how the city will attain more affordable housing forms, livable wages, and employment opportunities to decrease the number of commuters.	Action A.1.1: Strategic infrastructure investments  Action A.1.2: Interjurisdictional coordination  Action A.1.3: Pursue County, State, and Federal Public Works Grants  Action A.2.1: Infrastructure level of service studies addressing public safety needs and housing growth demands.  Action A.2.2: Ensure highway development is appropriate to sustaining development efforts and promote access.  Action A.2.3: Provide broadband access to better connect residents to the internet.  Action A.3.1: Subarea plan of the commercial corridor in conjunction with concurrent infrastructure development.  Action A.3.2: Funding programs for commercial development  Action A.3.3: Special Assessment District  Action A.3.4: Create an economic development coordinator position.  Action A.3.5: Mixed Use development  Action A.3.6: Multifamily Tax Exemption  Action B.2.2: Business/Tourism Based Rezone along the highway corridor  Remaining Gaps:  It is recommended that the city amend Comprehensive Plan policy H-P2 to support commuters and workforce housing.  It is recommended that Housing Action Plan strategies and actions are integrated into the next iteration of the Comprehensive Plan.

## HOUSING POLICY CONSISTENCY REVIEW

Vision 2050 Housing Policy and Chapter	Implementing Snohomish Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Aligning HAP Action
<b>MPP-H-7</b>  <i>Expand the supply and range of housing at densities to maximize the benefits of transit investments, including affordable units, in growth centers and station areas throughout the region.</i>	<b>HO-((2)) 1</b>  County and cities shall make provisions in their comprehensive plans to accommodate existing and projected housing needs, ((including)) consistent with the Regional Growth Strategy and Snohomish County Growth Targets. Plans must include a specific assessment of housing needs by economic segment ((within the community)), as ((indicated)) described in the housing report prescribed in CPP HO-5. Those provisions should consider the following ((factors)) strategies: <ol style="list-style-type: none"> <li>((Avoiding)) Avoid further concentrations of low-income and special needs housing.</li> <li>((Increasing)) Increase opportunities and capacity for affordable housing in ((urban)) Regional, Countywide, and local growth centers.</li> <li>((Increasing)) Increase opportunities and capacity for affordable housing close to employment, education, shopping, public services, and public transit.</li> <li>((Increasing)) Increase opportunities and capacity for affordable and special needs housing in areas where affordable housing is currently lacking.</li> <li>((Supporting)) Support affordable housing opportunities in other Snohomish County jurisdictions, as described below in ((CPP HO-4)) CPP-HO-3.</li> <li>Support the creation of additional housing options in single-family neighborhoods to provide for more diverse housing types and choices to meet the various needs of all economic segments of the population.</li> </ol>	<b>Partial Gap</b>  LU-P12 Residential designations should be determined by: C. Availability and capability of infrastructure and public services.  H-P2 Focus higher density housing options close to downtown, transportation facilities, and public services. It is recommended that this policy is revised to promote higher housing density along State Route 2, the city center, and other existing transportation services.  LU-P14 Consider innovative development techniques, ‘density averaging,” and clustering to allow for more flexibility and creativity in design and to provide protection of environmentally sensitive areas. It is recommended to add policy language to LU-P14 to consider innovative development techniques to increase affordable housing near transportation investments and station areas.	Action A.2.1: Infrastructure level of service studies addressing public safety needs and housing growth demands.  Action A.2.2: Ensure highway is appropriate to sustaining development efforts and promote access.  Action B.1.1: Encouraging infill development in existing zones served by community sewer.  Action B.1.2: SEPA Infill Exemptions  Action B.1.3: Consolidated Infill Resources  Action B.2.1: Transfer development rights  Action B.2.2: Business/ Tourism Based Rezone along the highway corridor  Action B.2.3: Reduce minimum lot sizes  Action B.2.4: Reduce setbacks, lot coverage and/or impervious area standards  Action C.3.3: Inclusionary zoning  Remaining Gaps:  It is recommended that the city revisits Comprehensive Plan policies and make appropriate revisions to promote higher density housing along Highway 2, the City Center, and transportation service areas.

## HOUSING POLICY CONSISTENCY REVIEW

Vision 2050 Housing Policy and Chapter	Implementing Snohomish Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Aligning HAP Action
<b>MPP-H-7</b> <i>Expand the supply and range of housing at densities to maximize the benefits of transit investments, including affordable units, in growth centers and station areas throughout the region.</i>	<b>HO-14</b> <p>The county and cities should ((provide incentives for)) incentivize and promote the development and preservation of long-term affordable housing ((such as)) through the use of zoning, taxation, and other tools, including height or density bonuses, property tax incentives and parking requirement reductions. The incentives should apply where feasible to encourage affordable housing.</p>		



## HOUSING POLICY CONSISTENCY REVIEW

Vision 2050 Housing Policy and Chapter	Implementing Snohomish Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Aligning HAP Action
<b>MPP-H-8</b>  <i>Promote the development and preservation of long-term affordable housing options in walking distance to transit by implementing zoning, regulations, and incentives.</i>	<b>HO-((2)) 1</b>  county and cities shall make provisions in their comprehensive plans to accommodate existing and projected housing needs, ((including)) consistent with the Regional Growth Strategy and Snohomish County Growth Targets. Plans must include a specific assessment of housing needs by economic segment ((within the community)), as ((indicated)) described in the housing report prescribed in CPP HO-5. Those provisions should consider the following ((factors)) strategies: <ul style="list-style-type: none"> <li>a. ((Avoiding)) Avoid further concentrations of low-income and special needs housing.</li> <li>b. ((Increasing))Increase opportunities and capacity for affordable housing in ((urban)) Regional, Countywide, and local growth centers.</li> <li>c. ((Increasing))Increase opportunities and capacity for affordable housing close to employment, education, shopping, public services, and public transit.</li> <li>d. ((Increasing))Increase opportunities and capacity for affordable and special needs housing in areas where affordable housing is currently lacking.</li> <li>e. ((Supporting))Support affordable housing opportunities in other Snohomish County jurisdictions, as described below in ((CPP HO-4)) CPP-HO-3.</li> <li>f. Support the creation of additional housing options in single-family neighborhoods to provide for more diverse housing types and choices to meet the various needs of all economic segments of the population.</li> </ul>	<b>Partial Gap</b>  LU-P12 Residential designations should be determined by: C. Availability and capability of infrastructure and public services.  H-P2 Focus higher density housing options close to downtown, transportation facilities, and public services. It is recommended that this policy is revised to promote higher density along State Route 2, city growth centers, and other existing transportation services. Specifically, parking reductions should be offered for units affordable and within a quarter mile of existing stations.	Action A.2.1: Infrastructure level of service studies addressing public safety needs and housing growth demands.  Action A.2.2: Ensure highway is appropriate to sustaining development efforts and promote access.  Action A.3.5: Mixed Use development  Action B.1.1: Encouraging infill development in existing zones served by community sewer.  Action B.1.2: SEPA Infill Exemptions  Action B.1.3: Consolidated Infill Resources  Action B.2.1: Transfer development rights  Action B.2.2: Business/Tourism Based Rezone along the highway corridor  Action B.2.3: Reduce minimum lot sizes  Action B.2.4: Reduce setbacks, lot coverage and/or impervious area standards  Action B.3.6: Local programs to help build missing middle housing  Action C.3.3: Inclusionary zoning  Remaining Gaps:  It is recommended that the city revisits Comprehensive Plan policies and make appropriate revisions to promote higher density housing along Highway 2, the City Center, and transportation service areas.  Consider a Comprehensive Plan policy to investigate parking reduction requirements within a quarter mile of transit.

## HOUSING POLICY CONSISTENCY REVIEW

Vision 2050 Housing Policy and Chapter	Implementing Snohomish Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Aligning HAP Action
<b>MPP-H-8</b> <i>Promote the development and preservation of long-term affordable housing options in walking distance to transit by implementing zoning, regulations, and incentives.</i>	<b>HO-14</b> <p>The county and cities should ((provide incentives for)) incentivize and promote the development and preservation of long-term affordable housing ((such as)) through the use of zoning, taxation, and other tools, including height or density bonuses, property tax incentives and parking requirement reductions. The incentives should apply where feasible to encourage affordable housing.</p>		

## HOUSING POLICY CONSISTENCY REVIEW

Vision 2050 Housing Policy and Chapter	Implementing Snohomish Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Aligning HAP Action
<b>MPP-H-9</b>  <i>Expand housing capacity for moderate density housing to bridge the gap between single-family and more intensive multifamily development and provide opportunities for more affordable ownership and rental housing that allows more people to live in neighborhoods across the region.</i>	<b>HO-4</b>  The county and cities should implement policies that allow for the development of moderate density housing to help meet future housing needs, diversify the housing stock, and provide more affordable home ownership and rental opportunities. This approach should include code updates to ensure that zoning designations and allowed densities, housing capacity, and other restrictions do not preclude development of moderate density housing.	<b>Partial Gap</b>  H-P1 Strive for a variety of housing types and prices. including multi-family, attached, and small-lot single-family units.  LU-P16 When adequate public facilities are available, common-wall and zero lot line single family development shall be allowed in:  a. Areas where they provide a transition between detached single family and higher intensity land uses: and  b. Areas where higher density residential land uses are permitted.  It is recommended to target policies that specifically encourage or incentivize rental opportunities.	Action B.3.1: Live/Work Units  Action B.3.2: Townhomes  Action B.3.3: Triplex  Action B.3.4: Fourplex  Action B.3.5: Multifamily (less than 5 units)  Action B.3.6: Local programs to help build missing middle housing  Action B.3.7: Temporary Emergency Housing (Required per HB1220)  Action C.3.1: Alternative homeowner models  Action C.3.2: Public land for affordable housing  Action C.3.3: Inclusionary zoning  Remaining Gaps:  It is recommended for the city to consider  a policy which explicitly encourages the development of “missing middle” housing for the purpose of adding more affordable units in the city.  It is recommended that Housing Action Plan strategies and actions are integrated into the next iteration of the Comprehensive Plan.

## HOUSING POLICY CONSISTENCY REVIEW

Vision 2050 Housing Policy and Chapter	Implementing Snohomish Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Aligning HAP Action
<b>MPP-H-10</b>  <i>Encourage jurisdictions to review and streamline development standards and regulations to advance their public benefit, provide flexibility, and minimize additional costs to housing.</i>	Not in crosswalk table	<b>Partial Gap</b>  LU-P6 To allow for appropriate development. Development regulations and standards should be simple and measurable and be implemented through expeditious public review.  LU-P21 Review and approval processes for commercial developments should be flexible depending on the type of development, its anticipated market, and the characteristics of the surrounding community.  H-P11 Review and monitor development regulations and standards to promote efficient and economical permit procedures that do not unnecessarily add to the cost of housing. It is recommended to revise these policies by including specific examples of streamlining and simplification measures: shortening permit timelines, implementing online permitting, optimizing residential densities, reducing parking requirements, and developing programs, policies, partnerships, and incentives to decrease costs to build and preserve affordable housing.	Action B.1.2: SEPA Infill Exemptions  Action B.2.1: Transfer development rights  Action B.2.3: Reduce minimum lot sizes  Action B.2.4: Reduce setbacks, lot coverage and/or impervious area standards  Action B.3.5: Multifamily (less than 5 units)  Action B.3.6: Local programs to help build missing middle housing  Action C.2.1: Local option taxes, fees, and levies  Action C.2.2: Local housing trust fund  Action C.2.3: Credit Enhancement  Action C.3.1: Alternative homeowner models  Action C.3.2: Public land for affordable housing  Action C.3.3: Inclusionary zoning  Remaining Gaps:  In addition to integrating the recommended Housing Action Plan strategies into the next Comprehensive Plan update, the city should investigate creating a policy to streamline permitting for housing types beyond duplex units.

## HOUSING POLICY CONSISTENCY REVIEW

Vision 2050 Housing Policy and Chapter	Implementing Snohomish Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Aligning HAP Action
<b>MPP-H-12</b>  <i>Identify potential physical, economic, and cultural displacement of low-income households and marginalized populations that may result from planning, public investments, private redevelopment and market pressure. Use a range of strategies to mitigate displacement impacts to the extent feasible.</i>	<b>HO-5. D</b>  Evaluate the risk of physical and economic displacement of residents, especially low-income households and marginalized populations.	<b>Policy Gap</b>  H-P15 Maintain zoning and development regulations for all persons regardless of race, color, religion, gender, age, national origin, family status, source of income or disability, including group homes, consistent with the Federal Fair Housing Act.  There is no language in the Comprehensive Plan or the housing element's goals and policies regarding historic racial inequities.  There is no recognition of discriminatory practices or racial exclusivity in the community.  It is recommended that a significant budget in the 2024 Comp Plan is dedicated to a racial equity study to understand the impacts that historic regulations have had on communities of color abilities to live in the City of Gold Bar. The report would inform the best policies, resources, and regulations that should be considered to encourage equity in housing in Gold Bar.  It is recommended a goal is developed around addressing racial equity and housing in the City.	Action A.1.2: Interjurisdictional coordination  Action A.2.1: Infrastructure level of service studies addressing public safety needs and housing growth demands.  Action A.3.1: Subarea plan of the commercial corridor in conjunction with concurrent infrastructure development.  Action B.3.6: Local programs to help build missing middle housing  Action C.1.1: Non-profit partnerships  Action C.1.2: Tenant protection  Action C.1.3: Need-based rehabilitation assistance  Action C.1.4: Foreclosure resources  Action C.3.1: Alternative homeowner models  Action C.3.2: Public land for affordable housing  Action C.3.3: Inclusionary zoning  Remaining Gaps:  It is recommended that a Racial Equity study is conducted which fulfills the requirements outlined in RCW 36.70A.070 (2)(e).  It is recommended that a goal is developed as part of the next iteration of the Comprehensive Plan to address housing and racial equity.

## HOUSING POLICY CONSISTENCY REVIEW

Vision 2050 Housing Policy and Chapter	Implementing Snohomish Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Aligning HAP Action
<b>H-ACTION-4(LOCAL)</b>  <i>Local Housing Needs: Counties and cities will conduct a housing needs analysis and evaluate the effectiveness of local housing policies and strategies to achieve housing targets and affordability goals to support updates to local comprehensive plans. Analysis of housing opportunities with access to jobs and transportation options will aid review of total household costs.</i>	<b>HO-((2)) 1</b>  The county and cities shall make provisions in their comprehensive plans to accommodate existing and projected housing needs, ((including)) consistent with the Regional Growth Strategy and Snohomish County Growth Targets. Plans must include a specific assessment of housing needs by economic segment ((within the community)), as ((indicated)) described in the housing report prescribed in CPP HO-5. Those provisions should consider the following ((factors)) strategies:  ((Avoiding)) Avoid further concentrations of low-income and special needs housing.  ((Increasing)) Increase opportunities and capacity for affordable housing in ((urban)) Regional, Countywide, and local growth centers.  ((Increasing)) Increase opportunities and capacity for affordable housing close to employment, education, shopping, public services, and public transit.  ((Increasing)) Increase opportunities and capacity for affordable and special needs housing in areas where affordable housing is currently lacking.  ((Supporting)) Support affordable housing opportunities in other Snohomish County jurisdictions, as described below in ((CPP HO-4)) CPP-HO-3.  Support the creation of additional housing options in single-family neighborhoods to provide for more diverse housing types and choices to meet the various needs of all economic segments of the population.	<b>Partial Gap</b>  LU-P1 Encourage development that creates and maintains a safe, healthy, and diverse community providing affordable housing and employment opportunities, and protecting the natural environment and cultural resources.  H-G4 Encourage the availability of affordable housing to all economic segments of the population of the City.  H-P2 Focus higher density housing options close to downtown, transportation facilities, and public services.  H-P12 Evaluate the effectiveness of development regulations to encourage residential developments that increase housing choice and affordability, and are compatible with adjacent neighborhoods.  It is recommended a policy is added to the report to monitor and track how the city performs over the next 10 years in meeting its housing targets for consistency.	Action A.1.1: Strategic infrastructure investments  Action A.1.2: Interjurisdictional coordination  Action A.2.1: Infrastructure level of service studies addressing public safety needs and housing growth demands.  Action A.2.2: Ensure highway development is appropriate to sustaining development efforts and promote access.  Action A.3.1: Subarea plan of the commercial corridor in conjunction with concurrent infrastructure development.  Action A.3.2: Funding programs for commercial development  Action A.3.3: Special Assessment District  Action A.3.4: Create an economic development coordinator position.  Action B.2.2: Business/Tourism Based Rezone along the highway corridor  Action B.3.6: Local programs to help build missing middle housing  Remaining Gap:  It is recommended that the city follows the monitoring plan to track progress and success of each action and goal identified in the HAP.



## HOUSING POLICY CONSISTENCY REVIEW

Vision 2050 Housing Policy and Chapter	Implementing Snohomish Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Aligning HAP Action
<b>H-ACTION-5(LOCAL)</b>  <b><i>Affordable Housing Incentives: As counties and cities plan for and create additional housing capacity consistent with the Regional Growth Strategy, evaluate techniques such as inclusionary and incentive zoning to provide affordability.</i></b>	<b>HO-((4)) 3</b>  The county and cities should participate in ((a)) multi-jurisdictional affordable housing ((program or)) programs and engage in other cooperative ((effort)) efforts to promote and contribute to an adequate ((and diversified)) supply of affordable, special needs, and diverse housing countywide.	<b>Policy Gap</b>  It is recommended that policies are developed to encourage identifying and adopting other specific planning tools to better distribute alternative and affordable housing forms, with an emphasis on rental housing and close proximity to transit areas.	Action A.1.1: Strategic infrastructure investments Action A.1.2: Interjurisdictional coordination Action A.1.3: Pursue County, State, and Federal Public Works Grants Action A.2.1: Infrastructure level of service studies addressing public safety needs and housing growth demands. Action A.2.2: Ensure highway development is appropriate to sustaining development efforts and promote access. Action A.2.3: Provide broadband access to better connect residents to the internet. Action A.3.1: Subarea plan of the commercial corridor in conjunction with concurrent infrastructure development. Action A.3.2: Funding programs for commercial development Action A.3.3: Special Assessment District Action A.3.4: Create an economic development coordinator position. Action A.3.5: Mixed Use development Action A.3.6: Multifamily Tax Exemption Action B.3.1: Live/Work Units Action B.3.2: Townhomes Action B.3.3: Triplex Action B.3.4: Fourplex Action B.3.5: Multifamily (less than 5 units) Action B.3.6: Local programs to help build missing middle housing. Action B.3.7: Temporary Emergency Housing (Required per HB1220) Action C.3.1: Alternative homeowner models Action C.3.2: Public land for affordable housing Action C.3.3: Inclusionary zoning Remaining Gap: It is recommended that the city revisits and revises Comprehensive Plan policies to promote higher density housing along Highway 2, the City Center, and transportation service areas. HAP Actions A.3.1, A.3.5, and C.3.3 inform increased density projects.

**MPP = Multicounty planning policy**  
**DP = Development pattern policy**  
**H = Housing policy**  
**LU = Land Use policy**  
**ED = Economic development policy**

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## IMPLEMENTATION EVALUATION

The purpose of the evaluation is to analyze the effectiveness of Gold Bar’s current housing policies by understanding the impact the 2015 policy had on housing development between 2015 to 2022. The following table lists the policies in the Housing Element, implementation status, success indicators and measurable outcomes, and recommendations to enhance success or realign with the *Housing Action Plan*.

IMPLEMENTATION EVALUATION				
Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
<b>H-G1 Provide a range of housing types to encourage an adequate choice of living accommodation for all current and future residents of Gold Bar.</b>				
<b>H-G2 Encourage the preservation of existing housing stock.</b>				
<b>H-G3 Promote strong, stable residential neighborhoods through public investments in physical improvements and through public policy decisions intended to protect and preserve existing neighborhoods.</b>				
<b>H-G4 Encourage the availability of affordable housing to all economic segments of the population of the City.</b>				
<b>H-G5 Promote fair and equal access to housing for all persons regardless of race, color, religion, gender, age, national origin, family status, source of income or disability.</b>				

## IMPLEMENTATION EVALUATION

Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
<b>H-P1</b>  <b><i>Strive for a variety of housing types and prices, including multi-family, attached, and small-lot single-family units.</i></b>	<p>Programs supporting or incentivizing multifamily, attached, and small lot housing.</p> <p>Code adoptions or amendments expanding residential uses in existing zones.</p> <p>Adopting flexible development standards for desired types of housing.</p> <p>Public engagement with residents and local builders on development barriers for non-SFR homes.</p>	<p>Adoption of incentive programs for multifamily, attached, and small lot projects.</p> <p>Number of new residential uses adopted as permitted uses in the city since 2015.</p> <p>Adoption of flexible development standards for non-SFR housing typologies.</p> <p>Number of permits issued to a variety to multi-family, attached, and small-lot single-family units.</p>	<p>There are currently no incentive programs adopted for multifamily, attached, or small lot projects.</p> <p>Ordinance 757 permitted the use of attached units in residential zones. Multifamily housing is otherwise not a permitted use. There is no code language regarding small-lot single-family unit development.</p> <p>There are no flexible design standards within the adopted Subdivision (GBMC 16.14) or Design Guidelines (GBMC Title 17).</p> <p>0 duplex permits issued between 2015-2022.</p>	<p>It is recommended to update H-P1 with the caveat that these housing forms will be included pending the development of sewer infrastructure. Forms of middle housing could be considered as intensive of a development like multifamily uses but fit into the existing character of the community and the sewer system. Multifamily (apartment style) housing may not be feasible in the immediate future.</p>
<b>H-P2</b>  <b><i>Focus higher density housing options close to downtown, transportation facilities, and public services.</i></b>	<p>Code adoptions or amendments revising density regulations.</p>	<p>Zoning code amendment on density regulations in all zones permitting residential uses.</p>	<p>The code does not provide any high-density housing uses.</p>	<p>While there have been no changes to density regulations in the city since 2015, it is noteworthy that smaller lots and duplex uses are permitted closer to the downtown area. It is recommended to update H-P2 with the caveat that these housing forms will be included pending the development of sewer infrastructure. It is also recommended that the Zoning Map is updated to at minimum distinguish the area identified as “downtown”.</p>

## IMPLEMENTATION EVALUATION

Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
<b>H-P3</b> <i>Development of accessory housing units shall be consistent with Land Use Policy 17.</i>	<p>Code adoptions or amendments permitting accessory dwelling units in any zone.</p>	<p>Financial support of housing trust fund or partnership</p>	<p>GBMC 17.08.035 Accessory Dwelling Unit Definition</p> <p>LU-P17 provides specific design and development standards for accessory housing units. Although the residential zones provide regulation for accessory uses, none of them refer to accessory dwellings.</p> <p>There is no code language regarding accessory housing units or accessory dwelling units</p>	<p>The code is not consistent with the land use policy. It is recommended to update policies to include accessory dwelling units, adopt, or amend the code to accommodate accessory dwelling units. While the development of these units may currently be hindered by the lack of available sewer system, considerations for alternative methods of sewage disposal should be made unique to these units which are smaller and typically have less occupants than a single-family home.</p>
<b>H-P4</b> <i>Encourage innovative housing development, such as planned unit developments, cluster housing and cottage housing that increases the range of housing types available.</i>	<p>Code adoption of permitting and development standards for PUDs, cluster housing, or cottages.</p> <p>Adoption of incentive standards for preferred innovative techniques, such as green/ LEED building, tree retention, or affordable housing.</p>	<p>Code adoption</p> <p>Number of building permits for PUDs, cluster housing, or cottages.</p>	<p>The code currently does not permit PUDs, cluster housing, or cottages uses.</p> <p>No building permits issued for PUDs.</p> <p>No building permits issued for cluster housing.</p> <p>No building permits issued for cottages.</p>	<p>It is recommended to update H-P4 with the caveat that these housing forms will be included pending the development of sewer infrastructure. City is recommended to begin determining the development standards and a draft the codes to implement codification these forms of housing.</p>



## IMPLEMENTATION EVALUATION

Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
<b>H-P5</b> <i>Conserve the City's existing housing through code enforcement and participation in rehabilitation programs.</i>	<p>Code enforcement program with contact information available on the city's website.</p> <p>Interjurisdictional coordination with regional housing organizations and providers.</p> <p>Marketing existing rehabilitation grant or loan opportunities available at the regional, county, or state level.</p>	<p>Code enforcement webpage</p> <p>Number of code enforcement citations related to structural safety of dwelling units.</p> <p>Membership with regional housing coalition or organization</p> <p>Preservation and rehabilitation resources webpage</p>	<p>Code Enforcement is managed by the Gold Bar Sheriff's Office.</p> <p>There is no code enforcement or rehabilitation and preservation webpages found on the city's website.</p>	<p>Develop preservation and rehabilitation programs to assist homeowners in conserving the City's existing housing stock. Efforts could be simply to market existing opportunities for grants and loans with Washington State or Snohomish County. If Gold Bar joins a housing coalition or alliance, other funding opportunities could be available to residents. Opportunities should be advertised on the city's website.</p> <p>The city could consider adding preservation and rehabilitation program information to the back of monthly water bills.</p> <p>A webpage is also recommended to provide clarity on a code enforcement program and how to submit a case. Monthly updates on city webpage or a monthly email to educate community members is highly encouraged.</p> <p>In addition, the city can create activities or resources that will contribute to a greater sense of community. A stronger community connection between government and residents is more likely to respond favorably to code enforcement.</p> <p>Consider consolidating H-P5, H-P7, and H-P10 policies to be succinct and concise.</p>

## IMPLEMENTATION EVALUATION

Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
<b>H-P6</b> <i>Encourage individual homeowners to reinvest in their homes by providing information, technical assistance and referrals to appropriate agencies.</i>	<p>Marketing existing rehabilitation grant or loan opportunities available at the regional, county, or state level.</p> <p>Public education efforts such as reduced costs for technical or permitting support questions or marketing of financial resources.</p>	<p>Preservation and rehabilitation resources webpage.</p> <p>Number of remodel permits for residential structures.</p> <p>Number of remodel pre-application meetings/technical support meetings</p>	<p>Code Enforcement is managed by the Gold Bar Sheriff's Office.</p> <p>There are rehabilitation and preservation webpages found on the city's website.</p> <p>X remodel permits for residential structures.</p> <p>X remodel pre-application meetings/technical support meetings.</p>	<p>Develop a public outreach strategy that includes sharing information, providing reduced cost technical assistance, and sharing resources that include appropriate agencies and partners with the city. Implement outreach to encourage homeowners to reinvest in their homes.</p> <p>Monitor remodel permits for residential structures and remodel pre-application meetings/technical support meetings to identify home reinvestment needs of the community. This identification will help inform the public outreach strategy.</p>
<b>H-P7</b> <i>Encourage owners of buildings that are showing signs of deterioration to bring their homes into conformance with building code standards through voluntary community-wide compliance programs.</i>	<p>Code enforcement program with contact information available on the city's website.</p> <p>Interjurisdictional coordination with regional housing organizations and providers.</p> <p>Marketing existing rehabilitation grant or loan opportunities available at the regional, county, or state level.</p>	<p>Code enforcement webpage</p> <p>Number of code enforcement citations related to structural safety of dwelling units.</p> <p>Membership with regional housing coalition or organization.</p> <p>Preservation and rehabilitation resources webpage.</p>	<p>There is no code enforcement or rehabilitation and preservation webpages found on the city's website.</p>	<p>Develop preservation and rehabilitation programs to assist homeowners in conserving the City's existing housing stock. Efforts could be simply to market existing opportunities for grants and loans with Washington State or Snohomish County. If Gold Bar joins a housing coalition or alliance, other funding opportunities could be available to residents. Opportunities should be advertised on the city's website.</p> <p>A webpage is also recommended to provide clarity on a code enforcement program and how to submit a case.</p> <p>Consider consolidating H-P5, H-P7, and H-P10 policies to be succinct and concise.</p>

## IMPLEMENTATION EVALUATION

Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
<b>H-P8</b> <i>Maintain public infrastructure in residential areas to preserve the character and vitality of existing neighborhoods.</i>	Implementation of the 2015 Capital Improvement Plan Periodic updates to Capital Improvement Plan.	Number of projects completed in residential zones.  Dollars spent on residential CIP projects.  Dollars won in grants funding residential projects	City website indicated that a DNS was issued associated with the adoption of the City of Gold Bar 2021 Water System Plan. The Plan addresses future water service needs to the service areas identified.	It is recommended that a distinctive project priority evaluation process to clarify which projects are most important and should align with the community's values. Projects in residential zones should be a factor to consider in developing a priority evaluation process.
<b>H-P9</b> <i>Encourage private sector efforts to secure federal and/or state funds to provide housing for elderly and disabled citizens.</i>	Coordination and engagement with housing partners and non-profit housing providers	Number units subsidized units for elderly or disabled residents between 2015 to 2022	0 subsidized units for elderly or disabled residents between 2015 to 2022.  The Volunteers of American organization provide utility bill support, but no other interjurisdictional interactions have taken place.	Develop and implement an outreach strategy that encourages private sector or non-profit developers to utilize existing funding programs to provide housing for elderly and disabled citizens. A handout or dedicated webpage It is recommended that H-P9 is updated to include collaboration with non-profit developers to create housing for the elderly and disabled.  Consider combining H-P9, H-P16, and H-P17.  The city could consider a permit expediting program and flexible development recommendations for subsidized housing projects.

## IMPLEMENTATION EVALUATION

Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
<b>H-P10</b> <i>Encourage local participation in state programs, such as the Housing Assistance Program and the State Housing Finance Commission's home-ownership loan program, which facilitates home ownership by low- and moderate-income families.</i>	<p>Coordination with regional housing organizations and providers.</p> <p>Marketing existing rehabilitation grant or loan opportunities available at the regional, county, or state level.</p>	<p>Membership with regional housing coalition or organization</p>	<p>Financial and home assistance programs are provided on the city website under the Snohomish County Community Resource List.</p> <p>Marketing of the Housing Assistance Program and the State Housing Finance Commission's home-ownership loan program were not found.</p>	<p>Develop preservation and rehabilitation programs to assist homeowners in conserving the City's existing housing stock. Efforts could be simply to market existing opportunities for grants and loans with Washington State or Snohomish County. If Gold Bar joins a housing coalition or alliance, other funding opportunities could be available to residents. Opportunities should be advertised on the city's website.</p> <p>A webpage is also recommended to provide clarity on a code enforcement program and how to submit a case.</p> <p>Consider consolidating H-P5, H-P7, and H-P10 policies to be succinct and concise.</p>
<b>H-P11</b> <i>Review and monitor development regulations and standards to promote efficient and economical permit procedures that do not unnecessarily add to the cost of housing.</i>	<p>Review and update the Fee Schedule on a regular basis to reflect changes in cost, circumstances, and priorities.</p> <p>Monitor the efficiency of the permitting process.</p>	<p>Efforts taken to streamline permit processes.</p> <p>Average permit review times for building or engineering construction permits.</p>	<ul style="list-style-type: none"> <li>City permit fee schedule is revisited on an annual basis. Parks impact fees and Transportation fees increased in 2020. Parks impact fees increased again in 2023.</li> </ul>	<p>Policy is valuable to ensuring an equitable and functional permit process is happening. Consider a split into two categories: 1. Ensuring a streamlined permitting process and 2. Reducing potential developer costs. The city is likely bound with development fees needed to appropriately build capacity for a subject project. It is also likely that streamlining permits will not have a significant impact on housing.</p> <p>It is recommended the policy is maintained with some revised language.</p> <p>Consider monitoring average amount of days taken to issue a building permit, grading permit, and ROW permit. Use data to identify cost prohibitive permit procedures.</p>

## IMPLEMENTATION EVALUATION

Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
<b>H-P12</b>  <i>Evaluate the effectiveness of development regulations to encourage residential developments that increase housing choice and affordability and are compatible with adjacent neighborhoods.</i>	<p>Conduct inventory of current housing permit processing procedures.</p> <p>Amend permit processing procedures and development regulations in the GBMC related to housing development.</p>	<p>Amendment of code to update permit processing procedures and development regulations related to “permitted use” housing development, for the purpose of lowering the costs to developers and applicants.</p> <p>Inventory of permit fees collected for low to high density residential development applications.</p>	<p>Ordinance 757 permitted the use of attached units in residential zones. Multifamily housing is otherwise not a permitted use. There is no code language regarding small-lot single-family unit development.</p>	<p>It is recommended that policy H-P12 is combined with policy PH-P11 to create a clear actionable policy related to permit process streamlining and applicable permit revision procedures.</p>

## IMPLEMENTATION EVALUATION

Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
<b>H-P13</b> <i>Allow manufactured homes under ordinances and regulations governing other residential buildings, provided the dwelling unit is certified by the Washington State Department of Labor and Industries as meeting the Factory Built Housing code, if set on a permanent foundation, with the wheels and tongue removed and skirting applied.</i>	Code adoption or amendment permitting the use of manufactured homes in all residential zones.	Code adoption.  Number of manufactured housing units permitted between 2015-2022.	<p>Ordinance No. 543 – Factory built housing (manufactured homes) allowed in all zoning districts (2001).</p> <p>GBMC 17.48.020 Permitted Uses in General Commercial Zone.</p> <p>GBMC 17.08.1052 definition of manufactured homes.</p> <p>GBMC 17.04.090 provides for architectural design requirements.</p> <p>4 permits issued for manufactured/mobile homes between 2015-2020.</p>	Manufactured homes are allowed in all zoning districts per Ordinance No. 543. The residential zoning districts hold the most restrictive requirements for these types of structures. See definition in GBMC 17.08.610. The city can consider passing an additional ordinance to provide more flexible design and bulk regulations in the city's residential zoning districts.
<b>H-P14</b> <i>Ensure that building code is consistent with the State Department of Labor and Industries standards for siting and the Department of Housing and Urban Development's Safety and Construction Standards for manufactured homes.</i>	Code adoption or amendment explicitly requiring consistency between the Building Code and Department of Labor and Industry standards.	Code adoption.	Chapter 15.12 Mobile Homes and House Trailers  Ordinance No. 684, 2015.	Policy has been met through code adoption. Consider combining with H-P13 since they are similar in intent.



## IMPLEMENTATION EVALUATION

Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
<b>H-P15</b> <i>Maintain zoning and development regulations for all persons regardless of race, color, religion, gender, age, national origin, family status, source of income or disability, including group homes, consistent with the Federal Fair Housing Act.</i>	Community engagement with disadvantaged or underrepresented groups to ensure equitable policies, standards, zones, and practices are in place.	Community engagement summary.	It does not appear community engagement with disadvantaged or underrepresented groups has happened, outside of the Housing Action Plan efforts in 2022.	It is recommended that this policy should remain in the 2024 Comprehensive Plan. There are recognized barriers to complete implementation that require a full sewer system to be developed to support higher density developments that offer more affordable, varied housing options that meet a greater range of needs, affordability, and amenities.
<b>H-P16</b> <i>Encourage the utilization of the housing resources from federal or state sources to assist in providing better housing opportunities for low-income, elderly, or handicapped persons.</i>	Coordination and engagement with housing partners and non-profit housing providers.	Number units subsidized units for elderly or disabled residents between 2015 to 2022	0 units subsidized units for elderly or disabled residents between 2015 to 2022	<p>Develop and implement an outreach strategy that encourages private sector or non-profit developers to utilize existing funding programs to provide housing for elderly and disabled citizens. A handout or dedicated webpage It is recommended that H-P9 is updated to include collaboration with non-profit developers to create housing for the elderly and disabled.</p> <p>The city could consider a permit expediting program and flexible development recommendations for subsidized housing projects.</p> <p>Consider combining H-P9, H-P16, and H-P17.</p>

## IMPLEMENTATION EVALUATION

Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
<b>H-P17</b> <i>Residential areas should include space for affordable housing for elderly, disadvantaged, disabled and low-income households.</i>	Coordination and engagement with housing partners and non-profit housing providers.	Number units subsidized units permitted between 2015 to 2022	0 units subsidized units between 2015 to 2022	Develop and implement an outreach strategy that encourages private sector or non-profit developers to utilize existing funding programs to provide housing for elderly and disabled citizens. A handout or dedicated webpage It is recommended that H-P9 is updated to include collaboration with non-profit developers to create housing for the elderly and disabled.
<b>H-P18</b> <i>Make reasonable accommodations in its rules, policies, practices, and services to afford persons with disabilities and other special needs equal opportunity to use or enjoy a dwelling.</i>	Adopt flexible development standards specifically for affordable housing projects or developments that provide a set number of affordable units.  Community engagement with disadvantaged communities to understand local needs.	Code adoption.  Engagement summary for specialized housing needs.	No language in the code pertaining to the reasonable accommodations for persons with disabilities and other special needs to use or enjoy their dwelling.	Adopt or amend code to ensure that reasonable accommodations are afforded to persons with disabilities and other special needs to use or enjoy a dwelling space by creating flexibility in the development standards.

H-P = Housing policy

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## APPENDIX E

### Tables and Figures

**60** Table 1 Implementation Table

**72** Table 2 Monitoring Table

**12** Figure 1 Planning Process

**19** Figure 2 Legislative Context

**22** Figure 3 HNA Summary

**48** Figure 4 Missing Middle Housing

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## APPENDIX F

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