

City of Algona HOUSING ACTION PLAN

2023



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ACKNOWLEDGMENTS

The *Housing Action Plan* is the result of many months of dedicated work by the City of Algona staff, City Council, Planning Commission, community stakeholders, members of the public, and the Blueline Group. The Blueline Group honors and appreciates having the privilege of serving Algona's community and expresses deep gratitude for the privilege of performing this vital work.

City Council

Troy Linnell, Mayor
Brenna Franco, Mayor Pro-Tem
Bill Thomas
Lynda Osborn
Gordon Cook
Timothy Fairley

Planning Commission

James Harper, Chair
Christopher Gomez, Vice Chair
Steve Bramson
Wayne Lindy
David White



ACKNOWLEDGMENTS

Stakeholder Advisory Group

David White
David Heye
Angel Pele
Jessica Parker

City Staff

Jessica Griess, City Clerk, and Treasurer,
Gary Klein, Community Connector,
Julie Knauss, Clerical Assistant
Dana Parker, Deputy Clerk

Blueline Team

Andy McAndrews, Director of Planning
Niomi Montes de Oca, Senior Planner
Caitlin Hepworth, Associate Planner
Michelle Blankas, Planner II
Amanda Hunt, Planner II
Cyrus Oswald, Planner I
Betty Padgett, Permit Technician
Rose Vogt, Engineer
Janelle Ho, Engineer
Matt Roberts, Engineer
Breanne Nychuk, Project Engineer

CONTENTS

- 1 ACKNOWLEDGMENTS
- 5 PREFACE
 - 6 CITY’S MESSAGE
 - 6 THE COMMUNITY’S MESSAGE
 - 7 THE PEOPLE’S VOICE
- 9 REPORT ORGANIZATION
 - 10 THE PLANNING PROCESS
 - 12 LIMITATIONS
 - 13 ORGANIZATION OF THIS REPORT
- 15 PART 01: INTRODUCTION
 - 18 WHAT IS A HOUSING ACTION PLAN?
 - 19 BRIEF HISTORY AND CONTEXT
- 21 PART 02: INVESTIGATION & FINDINGS
 - 23 SUMMARY OF FINDINGS: HOUSING NEEDS ASSESSMENT
 - 23 SUMMARY OF PUBLIC ENGAGEMENT: CONNECTING TO PEOPLE
 - 25 SUMMARY OF THE REGULATORY REVIEW

- 27 PART 03: HOUSING TOOLKIT & STRATEGIES
 - 28 HOUSING STRATEGY DEVELOPMENT
 - 28 STRATEGIES
 - 29 STRATEGY A: SUPPORTING THE QUALITY OF LIFE
 - 31 STRATEGY B: COMMUNITY PRESERVATION
 - 33 STRATEGY C: INCREASE HOUSING OPTIONS
 - 35 OUTLINE OF STRATEGIES, GOALS, & ACTIONS
 - 37 ACTION SUMMARIES
- 57 PART 04: IMPLEMENTATION PLAN
 - 58 IMPLEMENTATION CONSIDERATIONS
 - 61 PROPORTIONALITY AND GAPS IN FUNDING
 - 62 IMPLEMENTATION PLAN
- 71 PART 05: MONITORING PLAN
 - 72 MONITORING
 - 81 MAINTAINING
- 83 APPENDICES
 - 84 APPENDIX A: GLOSSARY
 - 89 APPENDIX B: HOUSING NEEDS ASSESSMENT
 - 141 APPENDIX C: PUBLIC ENGAGEMENT SUMMARY
 - 207 APPENDIX D: HOUSING POLICY FRAMEWORK REVIEW
 - 247 APPENDIX E: TABLES & FIGURES
 - 249 APPENDIX F: REFERENCES



PREFACE

This *2023 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. Algona received grant funding in 2021 under E2SHB 1923 to prepare a housing action plan.

The Algona *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 for 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 Algona 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 *2023 HAP* is the City of Algona’s tool kit for increasing housing options and affordability in the community, and to help achieve its vision of a more vibrant, inclusive, and equitable future. While Algona seeks to make meaningful changes in the housing market, addressing the broad range of Algona’s housing needs will also need the continued participation of Algona’s housing and human service partners. Therefore, the *Housing Action Plan* complements the City’s collaborations, partnerships, commitments, and plans.

THE COMMUNITY’S MESSAGE

The Algona community wants safe, affordable, high-quality housing that respects the area’s history and is mindful of the future. The community wants livable spaces that maintain the housing character and scale that is familiar and loved. Residents intend to treat the most vulnerable as they would treat themselves and avoid geographic divisions between more and less affluent residents. Infrastructure improvements will bring a better quality of life for all. Preserving wetlands and green spaces is imperative for future generations. The community will strive to create beautiful housing that benefits the entire city.



THE PEOPLE’S VOICE



“It’s important to leave green spaces.”

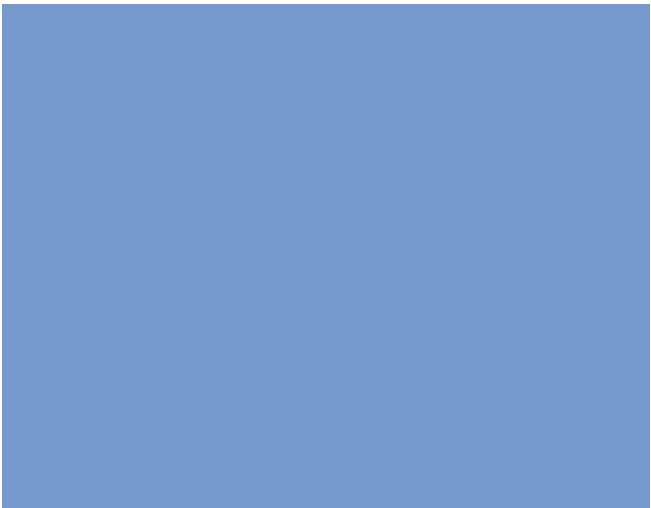


“I am financially secure at the moment but have four other people squished into my home because they were displaced due to inability to pay high rent and job losses.”

“We have loved ones living in Algona for the past 20 years and are enjoying raising our family here. I would love to see a development of Rambler-style homes be built for young families to afford. I would hate to see apartments built!”

“There’s a lot of character here so I would love to see current homes updated / restored, modernized but still have the feel of the historical homes in the area. But we also need modern homes for people who want that too. I think single and small multi-family housing is what fits the feel of Algona and not large apartments. I’d like to see a plan that can create affordable housing without going five stories up. The south side gets into almost industrial businesses which is right up against and mixed in with residential areas. I’d like to see a downtown area that blends these two so that we can have a downtown area while maintaining a community that’s more about housing and homes.”

“I have lived in my Algona home for 20 years and have seen my neighborhood of single-family homes turn into multi-generational households for which the structures and infrastructure were not designed. Many more cars are being parked on the streets, presenting maneuverability challenges to service providers such as waste collectors and delivery drivers. The additional traffic is also hazardous to small children who play in the area. I hope Algona’s housing plan will help with these issues.”



“Young people cannot afford to buy here. We live in a cottage and [would] like to have my adult daughter and 6 year old granddaughter to live in this community.”



“I would like Algona to remain a walking community but it needs more businesses present along 1st Street. Also, enforcement of codes to reduce hoarding, and car collecting.”



REPORT ORGANIZATION

THE PLANNING PROCESS

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

THE PLANNING PROCESS

The City of Algona worked with the community, local stakeholders, the Mayor, Planning Commission, City Council, and consultants to understand different perspectives of housing needs, barriers, and concerns to prepare the HAP. Algona began the HAP process by conducting the Housing Needs Assessment (HNA). The HNA provides data sourced from government and private entities that evaluate the demographics and socio-economic mix of Algona residents, the affordability of housing, and the likelihood of residential displacement. Data sources included the American Community Survey, Puget Sound Regional Council, Washington State Office of Financial Management, and Zillow.

The HNA was completed and presented to City Council in June 2022. 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 an online survey tool, SurveyMonkey. Residents of the city were invited to participate between June and August 2022. The survey was distributed through the City’s website and social media accounts. Sixty-seven people responded to fourteen questions about Algona’s existing housing conditions and ways they could be improved.

A second survey was conducted from December 2022 to January 2023 to gather more input from community members. This survey was distributed at the Christmas Tree Lighting event, via fliers at various local businesses, on the city website, and via social media. Forty-seven respondents participated in this survey which had more detailed questions about respondent demographics, the financial burdens of their housing costs, and potential solutions.

A virtual community stakeholder group met on September 2022 and a virtual technical stakeholder group met in October 2022 to discuss the recently issued HNA. Stakeholders were selected based on their history of developing in Algona, familiarity with the development and construction of housing, or active participation in

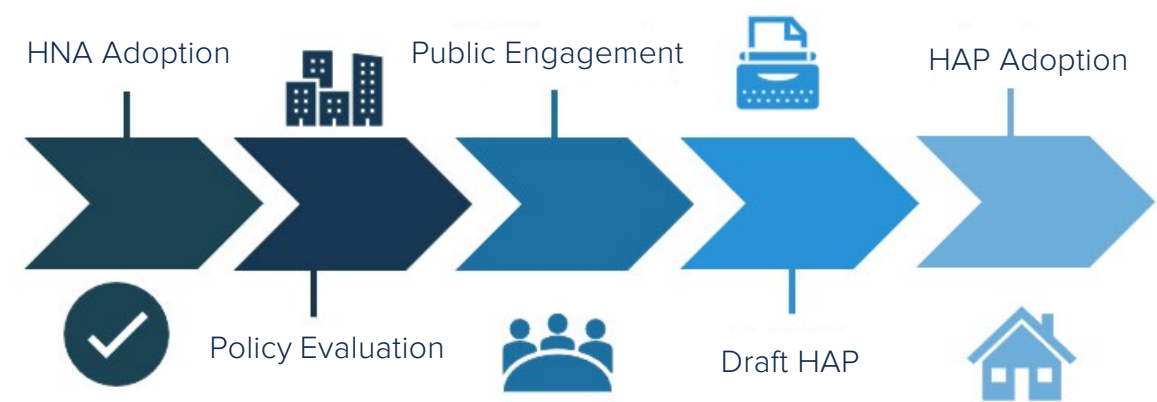
local governance. They provided input on how future development in the city should be encouraged through open discussions. The community and technical stakeholders indicated the importance of preserving the character of the existing housing stock, protecting open spaces and natural areas, and ensuring that infrastructure could support future housing development. Discussions

also explored ways to encourage forms of middle-density housing such as incentives or streamlined permitting for desired housing types. Middle-density housing includes dwelling units such as duplexes, triplexes, fourplexes, townhomes, rowhomes, or cottage homes whose density is greater than a single-family residence but lesser than larger apartment or condominium complexes.

LIMITATIONS

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

FIGURE 1: THE PLANNING PROCESS



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.

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

- Appendix A – Glossary:** A list of terms and descriptions commonly used throughout the HAP.
- 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 King 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. The region's cities have experienced historic growth over the last 20 years. As a result, housing prices have increased significantly, creating affordability issues. This is particularly true 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 witness an increasing number of households being priced out, displaced, or even entering homelessness. The inability to annex new land also creates significant housing strains. Overall, this phenomenon has been coined regionally as the "Housing Crisis".

The City of Algona is no exception to the regional housing crisis mentioned. A third of all households are paying more than 30% of their income on housing expenses, which are considered *cost-burdened* households. Severely cost-burdened households that spend more than 50% of their income on housing amass 13% of the population. Renter households are also affected with 32% of renters being cost-burdened and 10% being severely cost-burdened.

As a reflection of the housing crisis, housing costs have been steadily increasing in

Algona. Since 2015, the median value of a home nearly doubled from \$228,639 to \$453,106 in 2021. Among homeowners, about 16% are cost-burdened and about 14% are severely cost-burdened. In terms of household income, there is a deficit in the availability of homes affordable to moderate, high, and extremely low-income households. Moderate-income households earn 80-100% of the area median income (AMI), high-income households make more than 100% AMI, and extremely low-income households make less than 30% AMI. AMI refers to the household income for the median or middle household of an area. A lack of housing at higher income levels can further drive the cost of housing upward and increase unaffordability across lower-income ranges. The deficiencies identified in this report are anticipated to continue into 2044 without changes to the city's policies and regulations.

With the anticipated population and housing growth in the region, proximity to key industry centers, and an inability to annex new lands within the city's limits, Algona is at a critical point in planning for housing. The city has prioritized the creation of the *2023 Housing Action Plan* (HAP) to ensure that Algona remains a comfortable and community-oriented town whose residents can afford appropriate and desirable shelter for all income ranges.

With the baseline data of the city's current housing needs measured within the HNA and through input from the public, it will be important for the city to monitor the projected growth over the next few years and proactively ensure that the housing needs of current and future populations are met. The HAP creates three strategies to guide decisions regarding the future of housing in Algona:

Strategy A: *Supporting Quality of Life. Improve Algona's standard of living through infrastructure investments and regulation to maintain the aesthetic and character of the town.*

Strategy B: *Community Preservation. Retain the existing residential community through programs and incentives that support cost-burdened or severely cost-burdened households.*

Strategy C: *Increasing Housing Options. Encourage higher-intensity housing where Algona can support it.*

Each strategy 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 cost-burdened households, intracity geographical areas, and vulnerable income level 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 strategies and actions 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. HB 1923 encourages cities planning under the GMA to undertake specific actions to increase residential building capacity and address affordability issues. 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
- Encourage the construction of additional affordable and market-rate housing that create a greater variety of housing types 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, or housing where the occupant is paying no more than 30% of gross income for housing costs, including utilities.

The *Housing Action Plan* contains a review of the community's housing needs and objectives, an evaluation of existing

strategies, and recommendations for Algona-specific solutions. It also sets a policy direction for the city's review of and updates to the comprehensive plan, programs, and regulations that set the stage for housing creation and preservation. ***Algona's Housing Action Plan is comprised of four significant efforts:***

1. EVALUATING HOUSING NEEDS;
2. ENGAGING WITH THE COMMUNITY AND STAKEHOLDERS;
3. REVIEWING EXISTING POLICIES; AND
4. DEVELOPING STRATEGIES GUIDED BY PRINCIPLES DIRECTLY DRAWN FROM WASHINGTON STATE LEGISLATION.

FIGURE 2: HOUSING ACTION PLAN AND THE GMA
HOUSING NEEDS



BRIEF HISTORY AND CONTEXT

The City of Algona is a community located in King County about twenty miles southeast of Seattle and eight miles northeast of Tacoma. The city lies at the southeast interchange of State Route 18 and State Route 167 and is bordered by the City of Auburn to the north and east, City of Pacific to the south, and unincorporated area of King County, Lakeland South, to the west.

The Puyallup, Muckleshoot, Duwamish, Cayuse, Umatilla, and Walla Walla peoples inhabited the area where Algona now sits for at least twelve thousand years.¹ 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. 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. Disease, violence, and war was brought by colonization and settler inhabitation devastating the sovereign nations, displacing communities, and suppressing cultural practices. Some sovereign nation peoples remain in the Pacific Northwest as does their culture and the lingering generational impacts of colonization. The City of Algona acknowledges that it is built on native land of the sovereign nations.

Agriculture and a strong sense of community considerably influenced Algona's formation. In the mid-1920s a newspaper urged people to move to Algona specifically for the fertile soil and lively Community Club.² Through the 1930s, large farming operations in the Algona area, often operated by Filipino and Japanese residents, grew produce sold in markets in Seattle and Tacoma. Japanese internment in World War II ended this period of successful farming. Following the city's incorporation in 1955, a water district was established, a beautification campaign was launched, and new industries were developed in the city.

Over the last 20 years, the City's population has grown due to expanded job opportunities in production, manufacturing, health care, and retail.³ While the City's economy has shifted over the last century from agriculture to industrial and low-density residential uses, Algona retains its strong sense of community that formed during its agricultural era.⁴

In 1990, the Washington State Growth Management Act (GMA) was implemented to balance regulating growth with protecting environmentally sensitive lands. As a result, cities like Algona are required to plan for future increases in population and the associated needs for services, infrastructure,

and housing. This document presents strategies, an implementation plan, and a monitoring plan to accommodate anticipated population growth and the resulting immediate and future housing needs.



1 Native Land Digital. (2022). <https://native-land.ca/>

2 City of Algona (2020). Algona history. <https://cityofalgona.com/about/algona-history/>

3 Auburn Area Chamber of Commerce. (2022). The City of Algona. <https://www.auburnareawa.org/algonawa#:~:text=Algona%20was%20officially%20incorporated%20on,in%20the%201870s%20and%201880s.>

4 Blueline, City of Algona. (2022). City of Algona Housing Needs Assessment, Appendix B.



PART
02

INVESTIGATION & FINDINGS

This document is the result of the long-term effort to collect and analyze community input, public data, and existing policies of housing in Algona. The following categories were researched:

- Quantitative and qualitative public feedback has been collected capturing a broad cross-section of community opinion.
- Data available from state and national sources were analyzed to determine trends in housing cost, tenure, job availability, and other relevant aspects of the housing market.
- Public policies were researched to discover where current legislation is performing well and where legal gaps remain.
- Finally, strategies were created to fill gaps between the current and projected housing needs of Algona after integrating housing assessment data from the *Housing Needs Assessment* (HNA).

SUMMARY OF FINDINGS

Housing Needs Assessment

The *2022 Housing Needs Assessment* (HNA)¹ demonstrates that due to land constraints, low-density, single-family housing alone cannot meet the goal of 1,219 units by 2044. To meet this need for more housing, Algona must increase its rate of housing production to eight new housing units per year, or 16%, and consider developing more multifamily structures provided the geographic constraints. Additionally, to satisfy requirements under HB 1220, the city must plan for housing to be available to all economic ranges within the city.

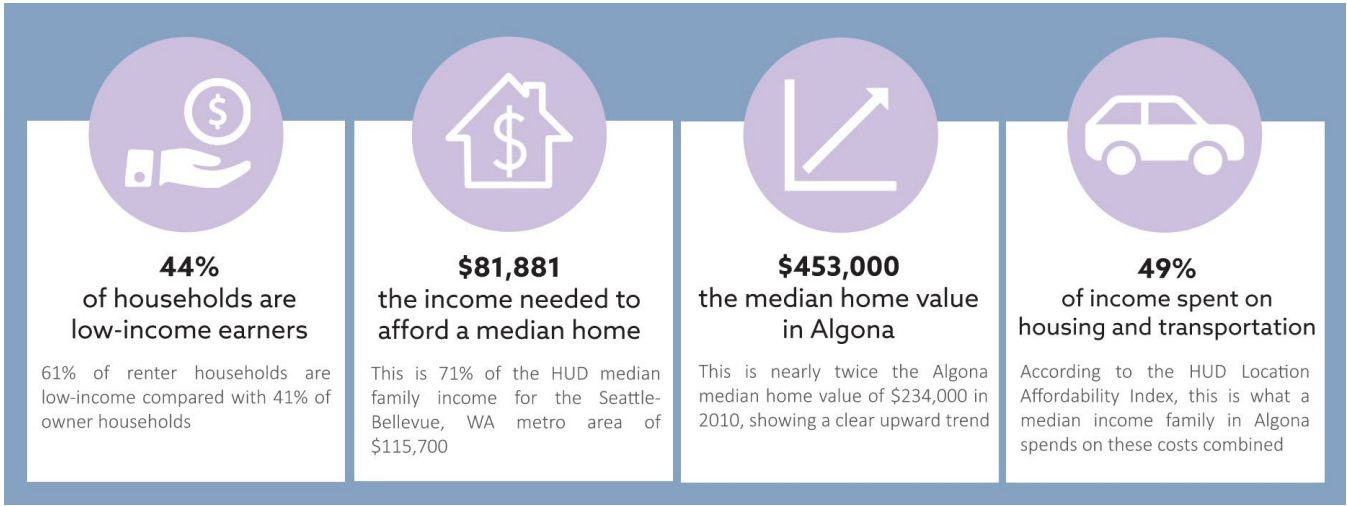
Algona needs housing that is affordable to households in the extremely low, moderate, and high-income groups to prevent displacement of residents in low and very

low-income groups. Further consideration could be placed on developing smaller housing units since 43% of the city’s households are comprised of one or two people and only 20% of all houses have two or fewer bedrooms, which could lead to more affordable housing options.

Although there are gaps between the housing Algona has and what it will need, the city has enough vacant or re-developable land to meet the projected need. To best utilize these available lands, Algona will need to adjust zoning and housing policies and regulations to fulfill local needs and encourage diversity of housing types and sizes or provide housing choices that are at or below market rate to meet income needs. The Housing Needs Assessment is included in the HAP under Appendix B.

1 See Appendix B

FIGURE 3 HOUSING NEEDS SUMMARY



SUMMARY OF PUBLIC ENGAGEMENT

Connecting to People

Algona's development patterns are predominantly single-family residential, which seems to resonate positively with community members who feel that large multiplexes or other forms of high-density housing typically found in urban contexts would disturb both views and change the character of the existing neighborhood through an increase in traffic and parking or in utilities. The community is aware that Algona has limited undeveloped and annexable spaces and places high value on preserving green spaces. The community recognizes the need for greater affordability but is cautious as to how the city will retain its housing character and meet affordability goals.¹

SHARING

Before public engagement began, the Housing Needs Assessment found deficiencies between current housing inventory and predicted future housing demand. The results of this assessment were presented at the Algona Planning Commission in June 2022 and shared with stakeholder groups in Fall 2022. The community was kept informed of the developing HAP and invited to take surveys through tabling at community events, fliers

distributed to local businesses, city staff communication, Facebook page postings, and advertisements in The Town Crier.

LISTENING

A series of meetings in Fall 2022 asked stakeholders to evaluate the recently issued Housing Needs Assessment and share how they thought more housing should be created in Algona. These groups discussed current housing deficits and what aspects of Algona must be preserved in the future. The principal of Alpac Elementary School was interviewed similarly. An initial survey was distributed, largely over Facebook, to community members over the summer of 2022 to collect perspectives on housing issues and solutions. After this first poll, a second survey was conducted over the winter to reach a more diverse audience, whose opinions had not been captured in the first survey effort.

EXPLORATION

Housing policies that could help close future residential gaps in Algona were identified for further community discussion including but not limited to:

- Codifying pre-approved accessory dwelling unit (ADU) plans and reducing parking

requirements to potentially streamline development permitting. ADUs are smaller, independent residential dwelling units located on the same lot as a stand-alone single-family residence.

- Preserving existing affordable units through rehabilitation programs, housing resource programs, transfer of development rights, and historic preservation programs.
- Encouraging a diversity of housing types that would increase density from single-family homes, such as cottage housing, triplexes, and fourplexes.
- Codifying incentives for developers to increase affordability either through affordable unit percentage requirements, density incentives, or waiving impact fees.

STRATEGIZING

Strategies explored to alleviate pressure on Algona's housing market were shared with stakeholder groups. Stakeholders were the most excited about small lot permitting, density bonuses for clustered single-family home projects, and accessory dwelling unit predesigns. Generally, programs that could interfere with current infrastructure levels of service, such as lower parking requirements and density bonuses, raised concerns among group members.

Disclaimers

How Accurate is the Information?

Two survey efforts were undertaken to collect information about Algona's housing characteristics. The first housing survey was designed to gather respondent profiles and their opinion on Algona's housing characteristics. Due to grant funding limitations and limited access to underserved community members, these surveys cannot be interpreted as statistically significant. The first survey was limited by small sample size, likely response and non-response bias, and 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, whiter, and more affluent than the general population of Algona. The small size of some demographic groups within the sample, such as renters and BIPOC, makes extrapolation past the sample demographics inaccurate. The significance of this first survey is limited to the sample population it reached.

¹ See Appendix B

SUMMARY OF THE REGULATORY REVIEW

The HAP is required to review the community's housing needs and objectives and evaluate existing policies, plans, regulations, and strategies. This evaluation is key to understanding gaps in current housing approaches. The Housing Policy Framework Review for Algona contains findings that helped inform the development of the actions. Existing housing policies were evaluated by planned housing types and the number of units developed, 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 of 170 additional units from 2021 King County Buildable Lands Report. As of the Spring of 2023, the State and County are in the process of finalizing updated growth targets for municipal jurisdictions which should be used to inform the next Comprehensive Plan Update.

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 three housing units from 2010 to 2022. To meet the growth target, the city will need to add eight 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 for which the City of Algona should plan. About 59% of undeveloped or re-developable residential land is zoned for lower density or single-family development (maximum density of six units per acre) and the remaining 41% is zoned for higher density or multi-family development (maximum density of 12 units per acre). If fully developed, this could result in up to 157 single-family units and 109 multi-family units for a total of 266 units meeting the target goal of 170 additional housing units.¹

Existing and future housing needs were also evaluated through this effort. More affordable units are needed for all income levels, especially for moderate and above median income and extremely low-income households.

Policy Evaluation

The city's *2015 Comprehensive Plan* housing policies were analyzed for consistency with current countywide and regional policies. Gaps and partial gaps within those housing policies were identified and addressed in the Housing Policy Framework Review of this *Housing Action Plan*. This policy evaluation resulted in recommendations that attempt to reduce cost barriers to residential development, support racial equity in planning, prevent community displacement, increase access to nearby amenities and transit centers, and increase opportunities for middle-density housing such as townhomes, duplexes, triplexes, or cottage homes at every income level.

Implementation Evaluation

Understanding the effectiveness of the current city housing policies and the impacts of the 2015 Comprehensive Plan on housing development over the last seven years is critical to the 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*.

¹ See Appendix B



PART
03

HOUSING TOOLKIT & STRATEGIES

HOUSING STRATEGY DEVELOPMENT

The *Housing Action Plan* has been developed to provide three strategies aimed at supporting quality of life, community preservation, and increasing housing options. Each strategy is anchored in a guiding principle inspired by the lived experiences shared by the community through the engagement process. Each strategy drives two primary goals, which serve as the categorical parameters for the 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

Supporting the Quality of Life

Guiding Principle: *Improve Algona's standard of living through infrastructure investments and regulation to maintain the aesthetic and character of the town*

The City of Algona, along with the surrounding region, can expect a significant population increase over the next twenty years, about 14% for the city. The city plans to accommodate the growth and shifts in the type of housing stock needed to meet demand. Algona must plan for about 170 net units in the next 20 years to accommodate the expected town population.¹ Faced with this growth, resources must be committed to maintaining the characteristics of Algona that residents love.

Residents today are satisfied with the quality of their homes and enjoy the small-town aesthetic of Algona. Increased density will potentially change the types of housing offered. However, the housing character can be protected through regulations such as design guidelines, zoning laws, and land development regulations.

The existing housing stock is aging, with more than 80% of the housing units built before 2000.² Preservation and rehabilitation

programs could help preserve both the affordability of these units- which will require increased maintenance costs over time- and the aesthetic character of Algona which is driven by these older units.

Algona's geographical location in a valley creates several opportunities and constraints. This topography fostered the agricultural productivity that influenced the town's formation and forms the wetlands that the community enjoys today. However, this same topography lends itself to stormwater conveyance issues, periodic flooding, and expanding wetland areas. As the city continues to develop, improving the quality of life in the city by addressing infrastructure issues must occupy a high priority.

Increased population puts additional strain on city infrastructure. The community is already feeling the strain through congested roads, limited parking, and pedestrian safety from a lack of sidewalks. With a large influx of development anticipated, policies that aid in strategic infrastructure investment can help alleviate these looming issues. New neighbors should not lower the area's quality of life, and smart development regulations in Algona can improve the levels of service enjoyed by all Algona community members.

GOAL 1

Evaluate the impacts of higher-density development on the existing infrastructure designed for lower-density housing. Prioritize sustainable funding of key infrastructure improvements needed to support future capacity.

- Action A.1.1 Parking Study Requirements
- Action A.1.2 Performance Zoning
- Action A.1.3 Interjurisdictional Cooperation
- Action A.1.4 Strategic Infrastructure Investments

GOAL 2

Preserve the City's existing housing aesthetic and architectural characteristics while exploring opportunities to build with higher density.

- Action A.2.1 Expand Design Guidelines
- Action A.2.2 Preservation and Rehabilitation
- Action A.2.3 Reduce Minimum Lot Sizes
- Action A.2.4 Upzoning
- Action A.2.5 Infill Development
- Action A.2.6 Further Develop the City's Code Enforcement Program



¹ King County. (2021). 2021 King County Urban Growth Capacity Report. King County.

² See Appendix B.

STRATEGY B

Community Preservation

Guiding Principle: *Retain the existing residential community through programs and incentives that support cost-burdened or severely cost-burdened households.*

The Puget Sound Regional Council's displacement risk map places Algona as a jurisdiction at moderate risk of community displacement.¹ As demand for the Algona Housing market increases, vulnerable populations in the community may be pressured out of town by rising costs. The City of Algona is committed to ensuring that the existing community can choose to stay rooted in place.

There is a demand for affordable housing units in Algona for extremely low (less than 30% AMI), moderate (80-100% AMI), and above (greater than 100% AMI) area median income households. When households with incomes over 80% AMI cannot find housing affordable to them, they occupy the housing stock for people with lower incomes. Currently, there is about a 250-unit surplus of housing affordable to low-income (50%-80% AMI) and very low-income (30-50% AMI) households and a demand for 460 units among the remaining income levels.² This

surplus can absorb some of the demand for housing affordable to households with over 80% AMI. However, as the population increases, there will be less housing to buffer this demand, placing greater pressure on all levels of the housing market. The entire community that lives in Algona today may feel a cascading pressure through higher costs of housing in the city. For this reason, creating policies that maintain the existing residential community is essential.

Resources that help current residents keep their homes are crucial to community preservation. Alternative homeowner models can help shield residents from large swings in housing costs, as can local housing funds, foreclosure resources, and tenant protections. In the event a member of the community needs more support or may be on the verge of homelessness, making sure they have a soft place to land is also instrumental to maintaining a sense of community. Temporary emergency housing can help fill this niche.

As housing demand increases, making sure housing is available for the next generation is key to community preservation. If the next generation of Algona residents cannot find

affordable housing, they will leave the city and take some of the town's character with them. Continuing to develop housing for every income level will help the community exist in perpetuity.

GOAL 1

Keep the existing community rooted.

- Action B.1.1: Alternative Homeowner Models
- Action B.1.2: Foreclosure Resources
- Action B.1.3: Local Housing Fund
- Action B.1.4: Tenant Protections
- Action B.1.5: Temporary Emergency Housing

GOAL 2

Grant the next generation the opportunity to live in Algona by ensuring affordable homes are available for every income level.

- Action B.2.1: Local Programs to Help Build Missing Middle Housing
- Action B.2.2 Subarea Plans
- Action B.2.3 Transfer of Development Rights for Affordable Housing
- Action B.2.4 Public Land for Affordable Housing



¹ See Appendix B.

² See Appendix B.

STRATEGY C

Increase Housing Options

Guiding Principle: *Encourage higher-intensity housing where Algona can support it.*

The population of Algona has been growing and will likely continue to do so. However, the number of housing units produced has slowly leveled off. From 2000 to 2010, 140 housing units were produced. From 2010 to 2020, only thirty units were produced. The projected housing target for Algona in 2044 is 1,219 housing units, 170 units more than what currently exists in the city. This need for more housing has been mirrored by increasing home values. From 2010 to 2015, the cost of homes in Algona slowly decreased, yet after 2015 their value increased dramatically and far outpaced increases in the area median income.¹ As the region continues to see population growth and as the market continues to influence the cost of housing, Algona should encourage housing construction at a pace that will not further exacerbate increases in housing costs. Housing construction should be encouraged, not only for single-family residences but for multi-family units as well. Encouraging infill development, making more flexible single-family development regulations, and clarifying

requirements for mixed-use buildings are some of the actions that may lower barriers to housing development within Algona.

Homeownership is important, households in Algona own their homes far more than the county at large, and residents are avid proponents of increased opportunities for homeownership. The housing stock is currently dominated by single-family detached homes (71%) and mobile homes (19%).² There is very little multifamily housing representing only four percent of the total housing stock. Evaluating and addressing barriers to housing development in city regulations will encourage the development of housing affordable to all income levels. Permitting and encouraging styles of missing middle housing, or multiunit buildings that fit within the existing housing scale, will create more opportunities for homeownership and increase the overall housing stock, increasing affordability.

Furthermore, encouraging the development of multifamily rental housing, in conjunction with measures crafted to ensure that the town's character and scale are preserved, will create more housing stock that is affordable and attainable to Algona's most vulnerable community members. Rental units remain the most affordable form of housing and if Algona is to meet its goals of providing housing across all income levels, then more consideration must be placed on increasing the city's rental units.

GOAL 1

Goal 1: Incentivize housing capacity-building projects

- Action C.1.1: Multifamily Tax Exemption
- Action C.1.2: Density Bonus Program
- Action C.1.3: Alternative Development Standards for Affordable Housing
- Action C.1.4: Re-evaluate Accessory Dwelling Unit Program
- Action C.1.5: Partner with Local Housing Providers
- Action C.1.6: Strategic Marketing of Housing Incentives

GOAL 2

Evaluate barriers to housing development in the Municipal Code and City website

- Action C.2.1: Increase Missing Middle Housing types in Existing Zones
- Action C.2.2: SEPA Infill Exemptions
- Action C.2.3: Flexible Single Family Development Regulations
- Action C.2.4: Clarify Ground Floor Requirements on Mixed-Use Occupancy Buildings

¹ See Appendix B.

² See Appendix B.

OUTLINE OF STRATEGIES, GOALS, & ACTIONS

STRATEGY A: SUPPORTING THE QUALITY OF LIFE

GOAL 1

Evaluate the impacts of higher-density development on the existing infrastructure designed for lower-density housing. Prioritize sustainable funding of key infrastructure improvements needed to support future capacity.

- Action A.1.1 Parking Study Requirements
- Action A.1.2 Performance Zoning
- Action A.1.3 Interjurisdictional Cooperation
- Action A.1.4 Strategic Infrastructure Investments

GOAL 2

Preserve the City's existing housing aesthetic and architectural characteristics while exploring opportunities to build with higher density.

- Action A.2.1 Expand Design Guidelines
- Action A.2.2 Preservation and Rehabilitation
- Action A.2.3 Reduce Minimum Lot Sizes
- Action A.2.4 Upzoning
- Action A.2.5 Infill Development
- Action A.2.6 Further Develop the City's Code Enforcement Program

STRATEGY B: COMMUNITY PRESERVATION

GOAL 1

Keep the existing community rooted.

- Action B.1.1: Alternative Homeowner Models
- Action B.1.2: Foreclosure Resources
- Action B.1.3: Local Housing Fund
- Action B.1.4: Tenant Protections
- Action B.1.5: Temporary Emergency Housing

GOAL 2

Grant the next generation the opportunity to live in Algona by ensuring affordable homes are available for every income level.

- Action B.2.1: Local Programs to Help Build Missing Middle Housing
- Action B.2.2 Subarea Plans
- Action B.2.3 Transfer of Development Rights for Affordable Housing
- Action B.2.4 Public Land for Affordable Housing

STRATEGY C: INCREASE HOUSING OPTIONS

GOAL 1

Goal 1: Incentivize housing capacity-building projects

- Action C.1.1: Multifamily Tax Exemption
- Action C.1.2: Density Bonus Program
- Action C.1.3: Alternative Development Standards for Affordable Housing
- Action C.1.4: Re-evaluate Accessory Dwelling Unit Program
- Action C.1.5: Partner with Local Housing Providers
- Action C.1.6: Strategic Marketing of Housing Incentives

GOAL 2

Evaluate barriers to housing development in the Municipal Code and City website

- Action C.2.1: Increase Missing Middle Housing types in Existing Zones
- Action C.2.2: SEPA Infill Exemptions
- Action C.2.3: Flexible Single Family Development Regulations
- Action C.2.4: Clarify Ground Floor Requirements on Mixed-Use Occupancy Buildings



ACTION SUMMARIES

The City of Algona should continually build on resources, collaboration, and public engagement 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 Algona is directing its resources toward the people who need them most. The following section summarizes each of the recommended actions.

STRATEGY A: SUPPORTING THE QUALITY OF LIFE

Guiding Principle: *Improve Algona's standard of living through infrastructure investments and regulation to maintain the aesthetic and character of the town.*

Goal 1: *Evaluate the impacts of higher-density development on the existing infrastructure designed for lower-density housing. Prioritize sustainable funding of key infrastructure improvements needed to support future capacity.*

STRATEGY A: SUPPORTING THE QUALITY OF LIFE

Action A.1.1 New Development Parking Studies

Parking requirements must balance the development's need for parking spaces and the costs of allocating land to parking stalls. Appropriate parking standards balance these two factors by requiring the amount of parking that will be necessary to support the use of the site, whether that is single-family residential or mixed-use based on the *Trip Generation Manual* by the Institute of Transportation Engineers. Reducing parking standards can lower the cost of housing by preventing excessive parking requirements that add to development costs. Underground parking, which is the costliest and land efficient form of parking, typically costs \$66.33 per square foot to develop (approximately \$9,550 per parking stall measuring 8- by 18 feet).

Algona can better match residential parking standards by offering developers the option to reduce their codified parking requirements through a Parking Demand Study, which would evaluate the project's unique operational characteristics and usable floor areas to determine an appropriate number of stalls required to have a functional site. Algona can explore requiring parking studies for multi-family developments to grant developers flexibility while maintaining

community aesthetics and values. A parking study may also discover deficiencies of on-site or on-street parking in the surrounding neighborhoods and offer incentives to developers to provide shared parking.

Action A.1.2 Performance Zoning

Where traditional zoning systems regulate permitted structures by their use, performance zoning allows different uses to co-locate within a zone if they achieve specified criteria and planning goals. Performance zoning can establish neighborhood compatibility, transportation, and open space criteria that development must meet. This allows the city to establish a site or area-specific goals which must be met and permits developers the freedom to meet these standards appropriately. Algona, informed by community engagement and the comprehensive plan, can create a performance zoning program to allow developers the flexibility to build within the scale of the surrounding neighborhood and provide the amenities and services that the community values, such as requiring common open spaces or setting aside a percentage of proposed units as affordable or subsidized.

STRATEGY A: SUPPORTING THE QUALITY OF LIFE**Action A.1.3 Interjurisdictional Cooperation**

Interjurisdictional cooperation is recommended in two primary ways: Algona should join the South King Housing and Homelessness Partners (SKHHP) and work with its immediate jurisdictional neighbors on shared issues.

Many jurisdictions in the Puget Sound region have formed joint housing agencies, such as the South King Housing and Homelessness Partners (SKHHP) or A Regional Housing Coalition (ARCH), to address widespread housing issues. Local jurisdictions can partner together to pool resources, coordinate technical assistance, and allocate funding for shared housing needs. Algona could greatly benefit from cooperation with surrounding jurisdictions and housing organizations for educational resources and training, opportunities for housing grants, access to housing trust funds, marketing of incentive opportunities, and collaborating with technical experts and housing providers.

Similarly, interjurisdictional coordination is recommended to find regional solutions to infrastructure deficiencies that impact housing, such as utility infrastructure and transportation needs. Algona's primary

concern is reoccurring stormwater flooding along the SR 167 corridor which impacts residents on an annual basis. Coordination can help pool resources to reduce residential impacts and find solutions that mitigate stormwater impacts. Coordinating solutions to drainage problems with Pacific, Auburn, WSDOT, and King County should be a high priority as development continues in the city.

Action A.1.4 Strategic Infrastructure Investments

Proper infrastructure priorities established in the capital facilities element of the Comprehensive Plan can help the city support its housing program. As the city population and the demands on public infrastructure increase, so should improvements in infrastructure capacity. With an increase in housing units, Algona can expect to see higher demands on stormwater and street system infrastructure. Algona would greatly benefit from evaluating its infrastructure priorities. Conducting an assessment of levels of service and feasibility studies on various city infrastructures would inform the city as to where to focus capital improvement projects and investments.

STRATEGY A: SUPPORTING THE QUALITY OF LIFE**Goal 2: Preserve the City's existing housing aesthetic and architectural characteristics while exploring opportunities to build with higher density.****Action A.2.1 Expand Design Guidelines**

Design guidelines help ensure that new development is aesthetically and functionally compatible with the existing or desired community character. These guidelines can be as narrow or broad as desired and can address a range of elements such as site configuration, architectural features, building envelope landscaping, and any

number of related topics. Considering the projected influx of population and associated housing in the region, if the city wishes to preserve the character of its single-family neighborhoods, design guidelines could be implemented for other forms of housing to preserve that aesthetic while accommodating more housing units and choices. Currently, design guidelines are in place for single-family attached, courtyard apartments, and multifamily (5+) units (AMC 22.82), but guidelines could be provided for additional types of housing.



STRATEGY A: SUPPORTING THE QUALITY OF LIFE**Action A.2.2 Preservation and Rehabilitation**

City funding can be provided to low-income homeowners for critical repairs, weatherization, tree preservation services, and potential efficiency upgrades to keep homes habitable. This money can also be sourced from broader programs from the county and state which are supported by bills such as SHB 1406. Cities and counties are allowed to impose local state-shared sales and use tax to fund the maintenance and rehabilitation of affordable or supportive housing. Home rehabilitation programs preserve older housing stock in the community and can help prevent displacement. Considering the high proportion of homeowners and the aging nature of the Algona housing stock, this strategy could be a factor to help reduce the cost burden of homeownership.

To implement this policy, Algona should consider joining SKHHP, creating a mutual housing trust fund program, and assisting in funding the trust program to support the preservation and rehabilitation of homes for income-qualifying residents. A cooperative program with the SKHHP would alleviate the city from administrative efforts, grant coordination, and funding while increasing the potential award pool for applicants. The city can provide support by running an education and outreach campaign, sharing information

on who is eligible for these resources, and public education about what kind of programs exist for the Algona community.

King County currently offers a countywide *Housing Repair* funding program for low-income homeowners and special needs renters. The program's funding provides for repairs such as replacing your roof, installing a new septic system, repairs addressing emergency conditions, health and safety repairs, or major building preservation issues within the single-family owner-occupied home. For renters with a disability, they provide funding to make a unit more accessible. Financial assistance through the program is offered through either loans (Deferred Payment Loan or Matching Funds Home Repair Loan) or grants (Manufactured Housing Grant, Emergency Grant, or Home Accessibility Modification Grant). Loans can fund up to \$25,000 and grants can fund up to \$8,000 worth of maintenance improvements. Eligibility requirements vary between loan and grant programs. More information can be found at the King County Department of Community and Human Services, here: <https://kingcounty.gov/depts/community-human-services/housing/services/housing-repair/grants.aspx>

Action A.2.3 Reduce Minimum Lot Sizes

The minimum lot size refers to the smallest allowable portion of a parcel usable for the proposed structure provided development standards are met. For Algona, the minimum lot size permitted in Low-Density Residential District is 8,000 square feet and for Medium-Density Residential Districts 4,000 square feet. A variety of housing types such as townhomes, duplexes, or triplexes can fit on smaller lots while increasing the overall housing supply in the city. Allowing this style of development can create value for otherwise unusable parcels due to size. Smaller lot sizes also promote affordability by requiring less land, fewer resources to build smaller homes, and drawing fewer municipal resources and review or permitting costs. An assessment can be done to determine if the lot sizes inhibit the development of housing types other than single-family, what areas of the city might benefit from a reduction in minimum lot sizes, determine how much housing can be supported by a change, and other impacts to consider if a change were to be adopted. A feasibility assessment can also determine if floor area ratios (FAR), lot coverage or maximum square footage could be adopted to demonstrate consistency between the existing city character and new small lot projects.

Action A.2.4 Upzoning

Upzoning increases allowable densities by relaxing the zoning code bulk requirements or increasing floor area ratios. This reduces the cost per unit and increases supply, potentially reducing construction costs which provides opportunities to decrease rent or mortgage costs. Denser development, increased housing supplies, and ultimately improved housing affordability and mobility for renters and homeowners are encouraged through upzoning. This strategy would create more opportunities to increase housing supply and variety and is well suited for a jurisdiction like Algona where there is no possibility to annex land.

Action A.2.5 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 non-residential 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 identify areas that can benefit from and support infill development, and encourage infill development by creating an infill incentive program or by addressing barriers to development on small lots such as onerous parking requirements.

STRATEGY A: SUPPORTING THE QUALITY OF LIFE**Action A.2.6 Further Develop the City's Code Enforcement Program**

Code compliance and zoning enforcement are key to ensuring that housing is built up to code, zoning requirements are being met, and that residents of Algona have a system in place to be able to report any infringement of the Zoning Code (AMC Title 22). The city website could be updated to include a portal for the public to report any violations, provide information to the public regarding common land use code enforcement topics, or provide code enforcement records associated with a parcel.

STRATEGY B: COMMUNITY PRESERVATION

Guiding Principle: *Retain the existing residential community through programs and incentives that support cost-burdened or severely cost-burdened households.*

Goal 1: *Keep the existing community rooted.*

Action B.1.1: 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 to hold the land in a state of affordability while allowing homeowners control of their property. Limited equity cooperatives build resale price restrictions into developments that are derived from a formula that determines the price for which properties can be sold. 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 it is bought. This allows the buyer to build credit and save enough money to purchase it. The city could encourage these alternative homeowner models through public education materials or development incentives such as fee waivers to stabilize housing prices in the city.

Action B.1.2: 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. Algona can use a housing trust fund to support these programs, or community land trusts can step in to purchase foreclosed properties, 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. The city could provide foreclosure resource information on its website, print material in City Hall, or include it in the city newsletter.

STRATEGY B: COMMUNITY PRESERVATION**Action B.1.3: Local Housing Fund**

The city and its partners may need reliable access to funding to preserve currently affordable housing that is at risk of being converted to market-rate rents. Being able to draw from a dedicated source of funding will help the city and mission-driven partnering organizations to stabilize affordable property. This can be done by acquiring properties, offering low-interest financing to keep rents stable, improving properties, and extending or attaching 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 (CDBG) 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. The South King Housing and Homelessness Partners, a joint board in the Algona area, could also be a valuable resource for providing a housing fund.

Other options for funding a housing trust fund include a property tax levy, a 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.

STRATEGY B: COMMUNITY PRESERVATION**Action B.1.4: Tenant Protections**

Algona should adopt policies that educate renters and expand the rights of tenants, especially as the number of renters is anticipated to 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.
- Prohibit discrimination based on the 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.
- Establish a relocation assistance program.

If this policy is adopted, the city should partner with community-based organizations and regional housing partners to educate tenants and landlords about their rights, responsibilities, and applicable regulations. 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 by a housing trust fund or a regional coalition.

Action B.1.5: Temporary Emergency Housing

Preventing homelessness is a broad priority in planning for housing. Having an inventory of homes affordable for every income group in the city can be a step towards preventing people from losing their housing. However, people can lose their housing for any number of reasons: loss of employment, changes in family status, medical costs, and eviction can all cause homelessness. If people experience homelessness, providing a place for a community member to land while they find a stable housing solution is caring and helps maintain the quality and attractiveness of the community. Washington State's HB1220 outlines a framework for local governments to regulate emergency housing. City code may not prohibit emergency shelters and indoor emergency housing in zones that permit hotel uses, which would be Mixed Use Commercial (C-1), General Commercial (C-2), Heavy Commercial (C-3), and Light Industrial (M-1) zones in Algona. For funding, the city can work with the county in applying for the Washington State Department of Commerce Emergency Solutions Grant.

STRATEGY B: COMMUNITY PRESERVATION

Goal 2: *Grant the next generation the opportunity to live in Algona by ensuring affordable homes are available for every income level.*

Action B.2.1: Local Programs to Help Build Missing Middle Housing

Missing middle housing¹ refers to a type of multi-family housing that bridges the gap between low-density single-family residential and higher-density multi-family or commercial structures. Examples of missing middle housing include cottages, duplexes, townhomes, rowhouses, live-work units, and low-rise mixed-use buildings. These housing types can be developed in single-family areas or transitional neighborhoods to increase density and buffer between residential and commercial areas. The city could encourage forms of missing middle housing through programming, changes in city code, and direct funding. Washington State House Bill 2343 amended the list of encouraged actions to include programs that offer homeowners a combination of financing, design, permitting, or construction support building ADUs or convert existing single-family homes into duplex, triplex, or fourplex structures.

¹ Missing Middle Housing term created by Daniel Parolek/Image © Opticos Design, Inc./For more info visit www.missingmiddlehousing.com

FIGURE 4: MISSING MIDDLE HOUSING

What is the “Missing Middle”?

The term “Missing Middle” refers to a range of small to modest-scale housing types that bridge the gap between detached single family homes and urban-scaled multifamily development. This gap includes duplexes, triplexes, cottage housing, townhouses, courtyard apartments and other small-scale apartment buildings that provide diverse housing options to support walkable communities. They are called “missing” because they have either been illegal or discouraged by zoning ordinances and/or overlooked by the applicable development community.

These housing types, however, were much more common in neighborhoods developed before World War II. They are beloved by those who have lived in them and fit in seamlessly into the neighborhood context. They also represent a housing option that’s more affordable than detached single-family homes and fit within a walkable neighborhood context. Shifting demographics with smaller households also make these housing types a great option for the full range of communities in Washington.



Source: Opticos, 2005

STRATEGY B: COMMUNITY PRESERVATION**Action B.2.2 Subarea Plan**

A subarea plan allows the city to take a closer look at a specific part of the city and create planning goals specific to the area. Customized policies can be set for specific neighborhoods which allows local conditions and land use goals to be addressed. These subarea plans provide an avenue to designate a specific area for economic development, historic preservation, or any other type of special district. They can act as an overlay to the comprehensive plan for the area, with sections highlighting the important elements of the community. Algona should consider developing subarea plans or overlays that incorporate community input, determine the feasibility of the vision created by the community, and develop funding to pursue the vision for the area of interest.

Action B.2.3 Transfer of Development Rights (TDR) for Affordable Housing

Transfer of Development Rights programs relocate the rights to develop from areas with limited development capacity, such as mobile home parks or environmentally critical areas, to sites with greater development potential, but are limited to dwelling unit maximums such as structures in a mixed-use commercial area or downtown core. These programs can be used to meet a variety of planning goals, objectives and policies, but are commonly used to increase the housing stock in appropriate areas from growth while preserving less appropriate areas from being developed or redeveloped. Often the area at-risk of being developed is a site of low-density affordable housing or open spaces and is otherwise limited in developing to its maximum potential. The revenue from the sale of development rights can be used to maintain or improve the site of limited development capacity. In Algona, some parcels are limited in growth although zoning standards allow them to build more. Parcels that face this limitation include sites encroaching into environmentally critical

areas, such as wetlands, streams, or steep slopes, sites of non-conforming structures, or sites that would be too expensive to redevelop. Homeowners of these sites would be able to sell their development rights to buyers who could benefit from more development. Algona residents can participate in the King County TDR Exchange or the TDR Marketplace.

Elements of a TDR program would be similar to a wetland banking program. While a TDR can transfer development potential from an undevelopable site to a developable one within the same jurisdiction, a wetland banking program allows developers to buy credits to build on a lot with critical areas as a method of offsetting unavoidable impacts. While both programs separately intend to maintain the required 2044 residential capacity, grouped together they give developers flexibility in selecting a project pathway that results in the build-out of the project.

Action B.2.4 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

STRATEGY B: COMMUNITY PRESERVATION

affordable housing by purchasing lands or making public land available for eligible affordable housing projects. Many different types of government real estate can be used to enable this development such as vacant, underutilized, abandoned, surplus, or tax-delinquent private properties acquired by the government. The city can also pursue funding opportunities to purchase underutilized private land. Making public land available for affordable housing development, coupled with financing programs like tax credits, tax exemptions, subsidies, and long-term lease mechanisms can greatly reduce the cost of housing. Fund options for acquisition would be available through a housing partnership, such as SKHHP, through the Washington Department of Commerce program, *Washington Housing Trust Fund*, or public-private partnerships.

King County partnered with Enterprise and Futurewise to develop a mapping system that provides locations for underutilized public land and tax-exempt sites to aid in the production of affordable homes called *Home and Hope Site Mapper*. The city can use this mapping tool or conduct a feasibility and valuation study on public lands to inventory appropriate parcels for the development of affordable housing.

STRATEGY C: INCREASE HOUSING OPTIONS

Guiding Principle: *Encourage higher-intensity housing when and where Algona can support it.*

Goal 1: *Incentivize housing capacity-building projects.*

Action C.1.1: 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. Algona can even limit MFTEs specifically to projects that solely contain income-restricted units to encourage affordability most effectively.

STRATEGY C: INCREASE HOUSING OPTIONS

The city should perform a financial feasibility study to determine the best applicability of an MFTE, the financial impact among Algona residents, the minimum population required to sustain the program, and the extent to which affordable housing can be provided. Clarity is needed on the number of taxpayers needed to sustainably support this program. Under an MFTE program, several options could be evaluated to provide some relief to developers building multifamily housing, examples include adjustments to tax obligations or local levy limitations. A feasibility study is recommended to determine what base population level is needed to support implementing the program.

Action C.1.2: Density Bonus Program

Density bonuses are an incentive-based tool that allows developers to increase the maximum allowable development on a property as requirements for those units are met. This can be done by increasing developed square footage, increasing the number of developed units to a greater amount than what is ordinarily allowed by the existing zoning code, or by requiring a certain percentage to be affordable units for a range of AML-qualified residents. In exchange for

increasing density, the developer commits to helping the city achieve public policy goals. Public policy goals can include a certain number of below-market or affordable units in the proposed development. The developer is then able to recoup some, or all, of the forfeited revenue associated with constructing affordable or below-market units. Algona can provide density bonuses to encourage housing supply and housing types where existing amenities are already located like along commercial corridors, near open spaces, and in close proximity to public transportation.

STRATEGY C: INCREASE HOUSING OPTIONS**Action C.1.3: Alternative Development Standards for Affordable Housing**

Adjusting development standards for preferred housing types can help lower the barrier to their development. This can change the incentive for development from market-rate housing to affordable housing. This involves allowing exceptions to specific development standards to encourage development while preserving key standards preserving health, safety, and essential community character. Similarly, simplifying and clarifying development standards for housing types can encourage and expedite their construction, especially when affordable housing developers are involved and are restricted to sensitive funding and grant timelines. As the city faces the need to supply more affordable housing, having a clear path forward that accommodates the nuances of affordable housing development could be very beneficial. The city can start conversations between affordable housing developers and community members to help identify and address the biggest barriers to developing affordable housing.

Action C.1.4: Re-evaluate the Accessory Dwelling Unit (ADU) Program

In Algona, Accessory Dwelling Units (ADUs) are permitted but have not been developed to their full potential. The city could conduct a feasibility study to determine the barriers to developing ADUs in Algona. Barriers could include limiting density standards, parking requirements, setbacks, and other land development regulations or the re-use of existing structures. Similarly, there are applications submitted in Algona for ADUs that do not get permitted due to applicants proposing use changes on non-conforming structures as an aging housing stock can pre-date development standards. Development clarity on these unique instances would support a concise, user-friendly set of regulations that can empower property owners to proceed with development.

A feasibility study is recommended and should touch on relaxing certain code requirements and development standards or creating several options of preapproved city plans for ADUs that fulfill code requirements, making it easier for homeowners to conceptualize, design, and construct ADUs on their properties.

Action C.1.5: Partner with Local Housing Providers

Partnerships between the city government, local housing groups, and non-profit developers can create more efficient use of resources dedicated to affordable housing development. The government benefits from the insight that community-based organizations provide, and the organizations benefit from the regulatory and legacy knowledge possessed by the government. By coordinating resources, these partnerships can be very rewarding.

Partnerships with surrounding jurisdictions can also be employed to create more local affordable housing. The city should consider joining the South King Housing and Homelessness Partners, a joint board formed between many of the jurisdictions in the Algona region. This group shares technical information and resources, coordinates public resources, and provides a unified voice for South King County. Non-profit affordable housing developers that the city may work with could include Habitat for Humanity or developers from the Housing Development Consortium.

STRATEGY C: INCREASE HOUSING OPTIONS**Action C.1.6: Strategic Marketing of Housing Incentives**

Housing incentives work best when the development community is aware of their benefits. Due to the often-buried nature of municipal code, there may be a lack of awareness that the city offers these opportunities. The city may consider developing marketing materials for this and other affordable housing incentives, including a website dedicated to clearly demonstrating the incentives available and the benefits which they can confer to typical projects. This could include a publicly available framework showing a range of expected outcomes for projects with a given set of attributes. In Algona, the housing stock could greatly benefit from the better publication of ADU permitting and resources. ADUs represent a fast way to increase density while maintaining the character of the town.

STRATEGY C: INCREASE HOUSING OPTIONS

Goal 2: Evaluate barriers to housing development in the Municipal Code and city website.

Action C.2.1: Increase Missing Middle Housing types in Existing Zones

Missing middle housing¹ refers to multi-family housing types such as townhomes, duplexes, triplexes, cottages and more. Algona currently permits some forms of missing middle housing, but could permit more of these housing types leading to the diversification of the housing supply and meeting a greater range of affordability. Missing middle housing choices permitted to develop in Algona include townhomes, duplex, courtyard apartments, and multifamily housing. The wide range of needs from differing family sizes, household incomes, and cultural expectations of housing are not reflected in this scope of housing options. Allowing and encouraging a wide array of housing types creates varied supply to fill the diverse demand for housing types.

The city currently does not or does not clearly permit triplex, fourplex and cottage/carriage forms of missing middle housing. These different housing types can be regulated to fit the current scale of residential areas and could be permitted throughout all the residential areas in the city or be permitted in areas where growth is most desired like near commercial corridors, parks and open spaces, or public transportation. Encouraging these housing types through advertising, clearer development regulations, and codified incentives could increase their feasibility throughout the city.

Action C.2.2: 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 throughout Algona.

¹ Missing Middle Housing term created by Daniel Parolek/Image © Opticos Design, Inc./For more info visit www.missingmiddlehousing.com

STRATEGY C: INCREASE HOUSING OPTIONS

Action C.2.3: Flexible Single Family Development Regulations

Although there is a need in Algona for a wider variety of houses, there is a demand for more single-family residential housing for the upper-income bracket as well. The development of more single-family residences can reduce demand for other tiers of housing which should be affordable to lower incomes.

The further development of single-family residential units can be permitted with flexible single-family development regulations. In a largely built-out jurisdiction, infill development of single-family residences on small or irregularly shaped lots can be made easier by making more flexible development regulations. Other forms of flexibility in development regulations could include flexible setbacks, parking requirements, landscape requirements, lot minimums, or design guidelines. Flexible single-family development regulations can be crafted to encourage the development of residences that fit the needs of the community.

Action C.2.4: Clarify Ground Floor Requirements on Mixed-Use Occupancy Buildings

A mix of uses in a building is beneficial along main arterials, in areas designated for mixed-uses, or nearby transportation centers. Often, the bottom floor of a multi-use or live/work structure is designated for commercial uses within these areas. However, in some areas, this may oversaturate the local retail and office market, reducing the financial feasibility of projects to developers. For example, the Algona Municipal Code currently requires workspace components to be located on the first floor or basement of a mixed-use or live/work building. By reducing the requirements for mixed-use or live/work units, a project may become less risky, less costly, and more feasible for a developer. Similarly, clarifying requirements for the ground floor of mixed-use or live/work buildings can help promote development by making sure that developers know what is required of them.

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. Algona 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 timeframes. 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 create a diversity of housing options.
- Targeted rezoning of specific locations to allow for increased densities.
- Implementation of targeted performance zoning to maintain the neighborhood scale and aesthetic while creating greater density.
- Identification of the geographic areas where there will be the highest increase in infrastructure demand.

The study should focus on identifying land use 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 Algona, strategic infrastructure investments must be based on forecasts of the areas where infrastructure will be most strained. As demonstrated in Appendix C: Public Engagement, parking levels of service and stormwater conveyance are two areas of study that are in high demand from the community. This infrastructure demand study 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 2024 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 five years. Such efforts should be coordinated by the Regional Housing Task Force.

Comprehensive Plan Policy Integration

A substantial portion of the actions identified in the *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 housing development goals based on the projections included in this report. Housing goals may be adjusted to account for revisions to the Countywide Planning Policies regarding housing and population targets but should consider the need identified for affordable housing across all income categories in the community.

Residential Land Use Study: Coordinate a review of zoning regulations and a development feasibility study to determine potential areas where increased densities and new housing types should be encouraged. 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 Algona 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 Algona 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. Algona 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
STRATEGIC OBJECTIVE A: MAINTAINING QUALITY OF LIFE					
A.1.1 Parking Study Requirements	• Facilitate neighborhood conversations on the benefits of requiring parking studies	Short Term	Administrative	Administration Department	Low
	• Review municipal code and develop code updates that would require parking studies in addition or instead of to the current standards.	Short Term	Administrative	Administration Department	Low
	• Propose code amendments that would require parking studies for community, Planning Commission, and City Council discussion and review	Medium Term	Legislative	City Council	High
	• Require parking studies through all zones throughout the city when applicable.	Medium Term	Legislative	City Council	High
A.1.2 Performance Zoning	• Review municipal code for opportunities to incorporate Performance zoning	Short Term	Administrative	Administration Department	Low
	• Facilitate discussion and develop proposed inclusionary zoning code amendments to community, Planning Commission, and City Council	Medium Term	Administrative	Administration Department	Medium
A.1.3 Interjurisdictional Cooperation	• Facilitate discussions with community to identify priorities with coordination	Short Term	Administrative	Administration Department	Low
	• Identify other jurisdictions for potential cooperation and coordination's	Short Term	Administrative	Administration Department	Low
	• Discuss priorities and resources with surrounding jurisdictions	Medium Term	Administrative	Planning Commission	Medium
	• Form coalitions and partnerships	Medium Term	Legislative	City Council	High

Action		Timeline	Method of Accomplishing	Lead Party	Investment Level
A.1.4 Strategic Infrastructure Investment	• Review existing investment priorities as determined by capital facilities element and department of public works	Short Term	Administrative	Administration Department	Low
	• Determine which areas of the city will see the largest increase in infrastructure demand as a result of new housing	Short Term	Administrative	Administration Department	Low
	• Draft improvements to capital facilities priorities to support future housing placement and quantity	Medium Term	Administrative	Administration Department	Medium
	• Adopt changes to the capital facilities element	Long Term	Legislative	City Council	Medium
A.2.1 Expand Design Guidelines	• Facilitate community-wide conversations regarding essential aesthetic Algona character	Short Term	Administrative	Administration Department	Low
	• Create new sets of design guidelines for housing types besides single family detached units	Medium Term	Administrative	Administration Department	Medium
	• Integrate new design guidelines into the municipal code	Medium Term	Legislative	City Council	Low
A.2.2 Preservation and Rehabilitation	• Review existing preservation and rehabilitation programs and recommend improvements to better provide incentives to the community	Short Term	Administrative	Administration Department	Low
	• Identify potential non-profit partnerships that could better provide resources to community members from collaborative efforts	Short Term	Partnership Development	Administration Department	Low
	• Review current outreach practices to inform residents and identify potential improvements to increase opportunities of information sharing	Short Term	Administrative	Administration Department	Low

Action		Timeline	Method of Accomplishing	Lead Party	Investment Level
A.2.3 Reduce Minimum Lot Sizes	• Create a different set of development standards for small lot size development	Medium Term	Legislative	City Council	High
	• Permit development on small lots citywide	Medium Term	Legislative	City Council	High
	• Facilitate neighborhood conversations on the benefits of reducing minimum lot sizes	Short Term	Administrative	Administration Department	Low
	• Conduct additional studies to understand what the City's capacity is to reduce minimum lot sizes	Medium Term	Administrative	Administration Department	Medium
A.2.4 Upzoning	• Facilitate community-wide conversations regarding up-zoning	Short Term	Administrative	Administration Department	Low
	• Identify processes that could facilitate the re-classification of under-zoned residential parcels and consider changes to administrative procedures	Medium Term	Administrative	Administration Department	Medium
	• Algona could upzone through allowing larger bulk development standards for small scale multifamily structures, such as duplexes, triplexes, and fourplexes.	Long Term	Legislative	City Council	High
A.2.5 Infill Development	• Lower minimum lot sizes within all zones	Long Term	Legislative	City Council	High
	• Create a program to flex zoning requirements or remove development fees for redevelopment of currently vacant lots	Long Term	Legislative	City Council	High
	• Create preapproved ADU designs	Medium Term	Administrative	Administration Department	Medium
	• Conduct an assessment of the areas of the City that would most benefit from infill development	Short Term	Administrative	Administration Department	Low
	• Facilitate neighborhood conversations on the benefits of infill development	Short Term	Administrative	Administration Department	Low
	• Assess land use or municipal code for opportunities to incorporate infill where appropriate	Short Term	Administrative	Administration Department	Low

Action		Timeline	Method of Accomplishing	Lead Party	Investment Level
STRATEGIC OBJECTIVE B: COMMUNITY PRESERVATION					
B.1.1 Alternative Homeowner Models	• Review code to determine code changes that encourage or inform the development of alternative homeowner models	Short Term	Administrative	Administration Department	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	Administration Department	Medium
B.1.2 Foreclosure Resources	• Review current outreach practices to inform residents and identify potential improvements to increase opportunities of information sharing	Short Term	Administrative	Administration Department	Low
	• Identify potential non-profit partnerships that could better provide resources to community members from collaborative efforts	Short Term	Partnership Development	Administration Department	Low
B.1.3 Local Housing Fund	• Review current outreach practices to inform residents and identify potential improvements to increase opportunities and information sharing of existing resources	Short Term	Administrative	Administration Department	Medium
	• Facilitate community discussions to identify priority for use of housing funds.	Short Term	Administrative	Administration Department	Medium
	• Collaborate with Washington State Housing Finance commission to market to qualified residents in the community	Medium Term	Partnership Development	Planning Commission	Medium

Action		Timeline	Method of Accomplishing	Lead Party	Investment Level
B.1.4 Tenant Protections	• Review existing programs and suggest improvements to protect tenants	Short Term	Administrative	Administration Department	Low
	• Review current outreach practices to inform residents and identify potential improvements to increase opportunities of information sharing	Short Term	Administrative	Administration Department	Low
B.1.5 Temporary Emergency Housing	• Facilitate community conversations to see demand and acceptability for temporary emergency housing	Short Term	Administrative	Administration Department	High
	• Identify and work with potential community partners to identify partners and resource availability	Medium Term	Administrative	Administration Department	Medium
	• Inventory potential sites for temporary emergency housing	Medium Term	Administrative	Administration Department	Medium
	• Determine temporary emergency housing site and management partnerships.	Long Term	Administrative	Administration Department	Medium
B.2.1 Local Programs to Help Build Missing Middle Housing	• 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	Administration Department	Low
	• Identify and inventory existing parcels that can accommodate missing middle housing with current code	Short Term	Administrative	Administration Department	Low
	• Develop local programs that fund, incentivize, create code change, educate the public, and streamline the process to build missing middle housing	Medium Term	Administrative	Planning Commission	Medium

Action		Timeline	Method of Accomplishing	Lead Party	Investment Level
B.2.2 Subarea Plans	• Identify area for subarea plan focus	Short Term	Administrative	Administration Department	Medium
	• Facilitate community conversation to identify aspects of the subarea to be preserved and aspects to be further developed	Medium Term	Administrative	Administration Department	Medium
	• Draft subarea plan in a manner consistent with the comprehensive plan	Long Term	Administrative	Administration Department	High
	• Adopt subarea plan	Long Term	Legislative	City Council	Medium
B.2.3 Transfer of Development Rights for Affordable Housing	• Identify sending and receiving sites desired characteristics.	Short Term	Administrative	Administration Department	Medium
	• Draft code framework to support Transfer of Development Rights program	Medium Term	Administrative	Administration Department	Medium
	• Adopt Transfer of Development Rights program and integrate into existing municipal code	Medium Term	Legislative	City Council	Medium
B.2.4 Public Land for Affordable Housing	• Identify characteristics of sites most desirable for public housing placement	Short Term	Administrative	Administration Department	Medium
	• Inventory public ally owned land and evaluate feasibility for each site	Short Term	Administrative	Administration Department	Medium
	• Conduct community outreach to gather project buy in and community desires	Medium Term	Administrative	Administration Department	Medium
	• Determine site(s) for further affordable housing development feasibility	Long Term	Administrative	Administration Department	Medium
	• Establish partnerships with developers to plan and draft affordable housing on public land	Long Term	Partnership Development	Planning Commission	High

Action		Timeline	Method of Accomplishing	Lead Party	Investment Level
STRATEGIC OBJECTIVE C: INCREASE HOUSING OPTIONS					
C.1.1 Multifamily Tax Exemption	• Discuss and develop proposed code amendments with community, Planning Commission, and City Council	Medium Term	Administrative	Administration Department	Medium
	• Amend code to include allowing multifamily tax exemptions for eligible multifamily housing development	Medium Term	Legislative	City Council	High
C. 1.2 Density Bonus	• City identification of appropriate public benefit goal.	Short Term	Administrative	Administration Department	Low
	• Creation of zoning code program to allow larger bulk density in exchange for the public benefit goal.	Long Term	Administrative	Administration Department	High
	• Determine what areas of the city would be most successful from the application of density bonuses	Medium Term	Administrative	Administration Department	Medium
	• Review similar density bonus programs in neighboring cities	Short Term	Administrative	Administration Department	Low
C.1.3 Alternative Development Standards for Affordable Housing	• Facilitate neighborhood conversations on the benefits of and desired aspects of Affordable Housing	Short Term	Administrative	Administration Department	Low
	• Draft municipal code updates that would add flexibility to the current standards	Medium Term	Administrative	Administration Department	Medium
	• Propose code amendments that would make it easier to build affordable housing for community, Planning Commission, and City Council to Discs and Review	Medium Term	Administrative	Administration Department	Medium
	• Implement code amendments	Long Term	Legislative	City Council	Low
	• Identify local housing providers	Short Term	Administrative	Administration Department	Low
C.1.4 Partner with Local Housing Providers	• Discuss goals of partnership with local housing providers and discuss best shared use of resources	Medium Term	Partnership Development	Administration Department	Medium
	• Formalize partnerships with local housing providers	Long Term	Partnership Development	Planning Commission	High

Action		Timeline	Method of Accomplishing	Lead Party	Investment Level
C.1.5 Strategic Marketing of Housing Incentives	• Review existing marketing efforts of housing incentives for developers and for residents	Short Term	Administrative	Administration Department	Low
	• Recommend improvements to marketing efforts for housing incentives	Short Term	Administrative	Administration Department	Low
	• Facilitate discussions or workshops for residents and developers to increase opportunities of information sharing	Short Term	Administrative	Administration Department	Low
C.2.1 Increase Missing Middle Housing types in Existing Zones	• Facilitate neighborhood conversations on the benefits of increased Missing Middle housing types	Short Term	Administrative	Administration Department	Medium
	• Review municipal code and develop code updates that would permit missing middle housing in existing zones.	Short Term	Administrative	Administration Department	Medium
	• Propose code amendments that would permit various forms of missing middle housing types for community, Planning Commission, and City Council to discuss and Review	Medium Term	Administrative	Administration Department	High
C.2.2 SEPA Infill Exemptions	• Incorporate Environmental Impact review into the next iteration of comprehensive plan.	Medium Term	Administrative	Planning Commission	High
	• Draft SEPA exemptions for infill development within the City	Long Term	Administrative	Administration Department	High
	• Codify SEPA exemptions for infill into the comprehensive plan and municipal code	Long Term	Legislative	City Council	High

Action		Timeline	Method of Accomplishing	Lead Party	Investment Level
C.2.3 Flexible Single Family Development Regulations	• Facilitate neighborhood conversations on the benefits of more flexible single family development regulations	Short Term	Administrative	Administration Department	Medium
	• Facilitate neighborhood conversations on the most important development regulations of single family residential units	Short Term	Administrative	Administration Department	Medium
	• Review municipal code and develop code updates to create more flexible single family development regulations.	Short Term	Administrative	Administration Department	Medium
	• Propose code amendments for flexible single family development regulations for community, Planning Commission, and City Council to discuss and Review	Medium Term	Legislative	Planning Commission	Medium
C.2.4 Clarify Ground Floor Requirements on Mixed Use Occupancy Buildings	• Review current ground floor requirements in place for mixed use occupancy buildings	Short Term	Administrative	Administration Department	Low
	• Draft more clear language for ground floor requirements in mixed use buildings.	Short Term	Administrative	Administration Department	Medium
	• Propose code amendments to community, Planning Commission, and City Council to discuss and Review	Medium Term	Legislative	Planning Commission	Medium



PART
05
MONITORING PLAN

MONITORING

The City and Community Stewardship

The monitoring plan is offered to those determining budgets for city council review. One purpose of the *Housing Action Plan* is to assist the city in preparing for the next Comprehensive Plan update. Several “strategies” do not directly result in housing creation. Instead, each of the three strategies contains a framework to meet the goals of each principle. For example, some of the actions include monitoring local efforts. These benchmarking actions fit into the larger strategies by indicating the progress of the broader strategic effort. They help the city understand housing needs, assess the effectiveness of overall efforts and specific actions, and inform future planning efforts. Housing strategies often require ongoing efforts to monitor local conditions and evaluate the impact of different actions.

The evaluation outlined below includes assessing data for Algona and surrounding communities for comparison. However, one of the significant challenges with this complete suite of indicators is that accurate metrics in Algona, including data on renters and homeowners, can take time and resources for the city to collect. While data from the State Office of Financial Management and Zillow are often updated quickly, available sources of household-level information, such as the American Community Survey, often lag a year or two behind due to the reliance on compiled survey information. Because of this, the time and 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.
- **King County Assessor's Office.** The King County Assessor's Office Website contains property resources including general property information, property taxes, collected fund allocations, and instructions for exemptions, deferrals, and appeals. More specifically, the website contains information regarding tax incentives for multifamily housing, foreclosure resources, and parcel permit history.
- **WA State Office of Financial Management (OFM).** OFM is a state government entity that provides estimates of local population, monitors changes in the state of the 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.

Strategies

A. Supporting Quality of Life

B. Community Preservation

C. Increase Housing Options

ACTION	INDICATOR	PURPOSE	SOURCES
A.1.1 Parking Study Requirements	Code Adopted Number of parking studies per associated projects	Measuring developer interest in potentially reducing the codified required number of stalls encouraging the additional lands to be utilized for housing units.	Transportation Master Plan Transportation Element – LOS Analysis Internal city tracking Number of MFR units
A.1.2 Performance Zoning	Housing cost burden by household type and income category Tracking incentive usage over time	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. Tracking incentive usage over time can help the city identify what the appropriate incentive level is to encourage incentive usage and maximize affordability benefits.	US Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (CHAS) data, 5-year estimates US Census Bureau Public Use Microdata Sample data, 5-year estimates Internal city tracking
A.1.3 Interjurisdictional Cooperation	Becoming a partner of an existing or new organization/coalition/task force Number of grant awards New policy or regulation considerations from technical assistance Number of affordable units developed	The levels of service that the community experiences because of any new partnerships will show the impact of these partnerships on the community experience of public infrastructure	Internal city tracking WA State Office of Financial Management Postcensal Estimates of Housing
A.1.4 Strategic Infrastructure investment	Improved levels of service for infrastructure	The levels of service that the community experiences because of any new infrastructure investment will show the impact of these investments on the community experience of public infrastructure	Comprehensive Plan LOS Analysis
A.2.1 Expand Design Guidelines	Housing development completed, total and by housing type Track the number of pre-application meetings per development 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. Trends in pre-application meetings related to these new design guidelines can help show the clarity of these design guidelines along with their clarity and any potential barrier they create to development.	Internal city construction permit tracking King County Assessor's Office WA State Office of Financial Management Postcensal Estimates of Housing

Strategies A. Supporting Quality of Life B. Community Preservation C. Increase Housing Options			
ACTION	INDICATOR	PURPOSE	SOURCES
A.2.2 Preservation and Rehabilitation	Amount of funds and incentives to support the development of income-restricted housing units	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.	City tracking of housing expenditures. City tracking of existing affordable housing units. HUD CHAS.
	Create and monitor a housing preservation inventory	Monitoring a housing preservation inventory allows the city to have better information on the affordable housing that exists in its jurisdiction. The city should further distinguish between commercial and residential building permits to better monitor types of permits as it currently does not. The city can then create more targeted programs that address real housing needs.	City tracking and distinguishing of residential and commercial remodel efforts.
A.2.3 Reduce Minimum Lot Sizes	Housing development completed, total and by housing 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	Internal city construction permit tracking King County Assessor's Office WA State Office of Financial Management
	Track average lot size with improved structures	A decreasing average lot size associated with housing units indicates that developers are taking advantage of the reduced minimum lot size.	Postcensal Estimates of Housing
A.2.4 Upzoning	Housing development completed, total and by housing 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.	Internal city construction permit tracking King County Assessor's Office WA State Office of Financial Management
	Monitoring total housing capacity	By tracking the total housing capacity, the city can see if up-zoning has resulted in more housing units or has continued to develop solely single-family residential units.	Postcensal Estimates of Housing
A.2.5 Infill Development	Housing development completed, total and by housing 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.	Internal city construction permit tracking King County Assessor's Office WA State Office of Financial Management
	Monitoring underutilized buildable lands	After determining the total buildable capacity, the city can find how much buildable capacity remains. Infill development seeks to close this gap.	Postcensal Estimates of Housing King County Buildable Lands Report

Strategies A. Supporting Quality of Life B. Community Preservation C. Increase Housing Options			
ACTION	INDICATOR	PURPOSE	SOURCES
B.1.1 Alternative Homeowner Models	Housing cost burden by household type and income category	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.	Internal city permit tracking US Department of Housing and Urban Development Comprehensive Plan Housing Element – Needs Assessment Affordability Strategy (CHAS) data, 5-year estimates US Census Bureau
	Track the number of associated project type permits	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.	Public Use Microdata Sample data, 5-year estimates
B.1.2 Foreclosure Resources	Homeownership rates, total for each income level and race/ethnicity	Understand the access of households to homeownership in Algona, 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.	US Census Bureau, American Community Survey, 5-year estimates
	Monitor the prevalence of Foreclosures in Algona.	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.	City tracking of foreclosures.
B.1.3 Local Housing Fund	Use of city funds and incentives to support the development of income-restricted housing units	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.	City tracking of housing expenditures.
	Create and monitor a housing preservation inventory	Monitoring a housing preservation inventory allows the city to have better information on the affordable housing that exists in its jurisdiction. The city can then create more targeted funding programs that address real needs.	City tracking of existing affordable housing units. HUD CHAS.
B.1.4 Tenant Protections	Eviction rates for renters in the city.	Tracking eviction rates in Algona can help show what effect tenant protections are having on protecting renters from evictions.	City tracking of renter evictions
B.1.5 Temporary Emergency Housing	The 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 temporary emergency housing efforts.	City Point in time Count
	Percent of facility occupation monitoring		Non-profit organization coordination

Strategies**A.** Supporting Quality of Life**B.** Community Preservation**C.** Increase Housing Options

ACTION	INDICATOR	PURPOSE	SOURCES
B.2.1 Local Programs to Help Build Missing Middle Housing	Housing development completed, total and by housing type. Track the number of successful applications 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 King County Assessor's Office WA State Office of Financial Management Postcensal Estimates of Housing
B.2.2 Subarea Plan	Commercial tax revenue changes. Increased operating budget. Housing development completed, total and pipeline for MFR or middle housing projects. Population and housing density changes.	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 and tax dollars Annual budgeting report WA State Office of Financial Management
B.2.3 Transfer of Development Rights for Affordable Housing	Number of acres of city acquisitions. Number of cost burdened households in the very- and extremely low-income households. Number of TDR permits Number of affordable units Number of non-profit acquisitions from TDR program.	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

Strategies**A.** Supporting Quality of Life**B.** Community Preservation**C.** Increase Housing Options

ACTION	INDICATOR	PURPOSE	SOURCES
B.2.4 Public Land for Affordable Housing	Number of affordable housing units. Number of cost burdened households in the very- and extremely low-income households. Number of acres of city acquisitions	Seeing the number of persons in affordable housing as a result of this program will give information about the impact of this housing on the community	Internal city permit tracking WA State Office of Financial Management Postcensal Estimates of Housing American Community Survey HUD CHAS
C.1.1 Multifamily Tax Exemption	Housing development completed, total and by housing type. Number of affordable housing units. Number of cost burdened households in the low and very low-income households. Number of acres of city acquisitions	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 that 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 permit tracking King County Assessor's Office WA State Office of Financial Management Postcensal Estimates of Housing American Community Survey HUD CHAS
C.1.2 Density Bonus	Housing supply by income category Number of permits utilizing density bonus program. Monitoring the proliferation of the public benefit identified.	Housing supplies for low- and moderate-income households can be essential to understand if there are shortfalls, specifically with lower-cost housing in the city, and whether new development and existing stocks can meet changing needs. The identified public benefit which may be exchanged for additional density in the density bonus schema should be tracked through time to analyze the success of the program	US Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy (CHAS) data, 5-year estimates Internal city permit tracking

Strategies A. Supporting Quality of Life B. Community Preservation C. Increase Housing Options			
ACTION	INDICATOR	PURPOSE	SOURCES
C.1.3 Alternative Development Standards for Affordable Housing	<p>Housing development completed, total and by housing type</p> <p>Track the number of pre-application meetings related to Affordable Housing 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 pre-application meetings related to the affordable housing development standards showcase developer interest in the program.</p>	<p>King County Assessor's Office</p> <p>WA State Office of Financial Management</p> <p>Postcensal Estimates of Housing</p> <p>Internal city meeting tracking.</p>
C.1.4 Partner with Local Housing Providers	<p>Create and monitor a housing preservation inventory.</p> <p>Nonprofit partnerships</p> <p>Number of cost-burdened individuals in the very and extremely low-income groups.</p>	<p>Monitoring a housing preservation inventory allows the city to have better information on the affordable housing that exists in its jurisdiction. The city can then create more targeted funding programs and track the success of partnerships with housing providers.</p>	<p>Internal city permit tracking</p> <p>City tracking of existing affordable housing units.</p> <p>HUD CHAS.</p>
C.1.5 Strategic Marketing of Housing Incentives	<p>Tracking incentive usage over time</p>	<p>Tracking incentive usage over time can help the city identify what impact the advertisement of housing incentives is having on their usage</p>	<p>Internal city permit tracking</p>
C.2.1 Increase Missing Middle Housing types in Existing Zones	<p>Housing development completed, total and by housing type</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>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.</p>	<p>Internal city permit tracking</p> <p>King County Assessor's Office</p> <p>WA State Office of Financial Management</p> <p>Postcensal Estimates of Housing</p> <p>Internal city tracking</p>

Strategies A. Supporting Quality of Life B. Community Preservation C. Increase Housing Options			
ACTION	INDICATOR	PURPOSE	SOURCES
C.2.2 SEPA Infill Exemptions	<p>Number of projects utilizing of SEPA infill exemption</p>	<p>The adoption of a comprehensive plan with a SEPA infill exemption built is the first hurdle for this action to cross.</p> <p>The number of projects that take advantage of this exemption is the ultimate measure of the Exemption's success.</p>	<p>Internal city tracking</p>
C.2.3 Flexible Single Family Development Regulations	<p>Housing development completed, total and by housing type</p>	<p>Understanding the number of Single Family detached units built in the city can help show the trend of development. This is valuable when compared to different residential types as well.</p>	<p>Internal city tracking</p>
C.2.4 Clarify Ground Floor Requirements on Mixed-Use Occupancy Buildings	<p>Housing development completed, total and by housing type</p> <p>Commercial square footages</p>	<p>Tracking the number of mixed-use structures permitted and constructed in the city could show the impact of increased regulatory clarity.</p>	<p>Internal city tracking</p> <p>Buildable lands report</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 Algona.

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 Algona 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 Algona to establish a baseline measurement from which to judge progress and results achieved by long-term actions.

While tracking the completion of implementation steps, Algona 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. Algona should produce the first HAP implementation and monitoring report in 2027, which aligns with the mid-period Comprehensive Plan implementation evaluation.





APPENDICES

APPENDIX A

Glossary of Terms

Affordable housing

Affordable housing describes 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 a 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 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 King County.

Attainable Housing

Attainable Housing is market rate housing in which the people are spending no more than 30% of their income on their home. Implicit in this idea of attainability is the idea that a range of housing options (type, size, tenure, cost) needs to exists in the local market for a range of household incomes and preferences.

Cost-burdened household

A household that spends more than 30 percent of its 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.

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.

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).

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.

Infrastructure

The facilities and capital equipment that jurisdictions need to function effectively. Common examples include sewer service, waste collection, and transportation service.

Jurisdiction

The extent of a governing body’s authority. Alternatively, the governing body which has authority in an explicit area.

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.

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 of the households earn less and half earn more.

Missing Middle Housing

Housing types that range between a single-family home and mid-rise apartment buildings. 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.

Multifamily Residential

A collection of multiple housing units in one structure. Often multifamily units are found in apartment buildings, but small-scale multifamily residential structures also exist as duplexes, townhomes, quadplexes, or other smaller buildings with multiple housing units.

Severely cost-burdened household

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

Single Family Home

A residential structure that is designed to shelter one household. This is the most common type of housing found in the region.

Stakeholder

A member of the public with an interest in the outcome of the project or specific knowledge of the topic.

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

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.

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HOUSING
NEEDS ASSESSMENT
CITY OF ALGONA

JUNE 2022

Table of Contents

PART 1: INTRODUCTION	1
1.1 BACKGROUND	1
1.2 METHODOLOGY	2
PART 2: COMMUNITY OVERVIEW	3
2.1 LOCAL HISTORY AND SETTING	3
2.2 POPULATIONS	4
2.3 HOUSEHOLDS	7
2.4 WORKFORCE PROFILE	16
KEY TAKEAWAYS: COMMUNITY OVERVIEW	21
PART 3: HOUSING CONDITIONS	22
3.1 HOUSING INVENTORY	22
3.2 HOME OWNERSHIP	25
3.3 RENTAL HOUSING	28
3.4 SUBSIDIZED HOUSING	30
KEY TAKEAWAYS: HOUSING CONDITIONS	31
PART 4: GAP ANALYSIS	32
4.1 HOUSING NEEDED TO ACCOMMODATE FUTURE GROWTH	32
4.2 DIVERSITY OF HOUSING CHOICES	37
4.3 LAND CAPACITY ANALYSIS	39
4.4 HUD LOCATION AFFORDABILITY INDEX	41
KEY TAKEAWAYS: GAP ANALYSIS	43
NEXT STEPS	44

Table of Exhibits

EXHIBIT 1: POPULATION CHANGE (ALGONA)	4
EXHIBIT 2: POPULATION BY AGE RANGE (ALGONA & KING COUNTY)	5
EXHIBIT 3: RACE AND ETHNICITY OF POPULATION (ALGONA & KING COUNTY)	6
EXHIBIT 4: HOUSEHOLDS BY HOUSING TENURE (ALGONA & KING COUNTY)	7
EXHIBIT 5: OCCUPIED HOUSING UNITS (ALGONA)	7
EXHIBIT 6: HOUSEHOLD SIZE BY TENURE (ALGONA)	8
EXHIBIT 7: MEDIAN HOUSEHOLD INCOME BY HOUSEHOLD TYPE (ALGONA & KING COUNTY)	8
EXHIBIT 8: PERCENTAGE OF HOUSEHOLDS BY INCOME LEVEL AND TENURE (ALGONA)	9
EXHIBIT 9: HOUSEHOLDS BY INCOME LEVEL AND COST-BURDEN STATUS (ALGONA)	11
EXHIBIT 10: PROPORTIONAL COST-BURDENED HOUSEHOLDS BY TENURE (ALGONA)	12
EXHIBIT 11: RENTERS: PROPORTIONAL COST-BURDEN BY RACE AND TENURE (ALGONA)	12
EXHIBIT 12: OWNERS: PROPORTIONAL COST-BURDEN BY RACE AND TENURE (ALGONA)	12
EXHIBIT 13: PSRC DISPLACEMENT RISK (ALGONA)	13
EXHIBIT 14: HOUSEHOLDS BY DISABILITY STATUS AND INCOME LEVEL (ALGONA)	14
EXHIBIT 15: POINT IN TIME COUNT 2020 (KING COUNTY)	15
EXHIBIT 16: EMPLOYMENT BY INDUSTRY (ALGONA & KING COUNTY)	16
EXHIBIT 17: JOBS-TO-HOUSING RATIO (ALGONA & KING COUNTY)	16
EXHIBIT 18: JOBS HELD BY RESIDENTS BY NAICS INDUSTRY SECTOR (ALGONA)	17
EXHIBIT 19: JOB DENSITY (ALGONA)	18
EXHIBIT 20: INFLOW/OUTFLOW COUNTS OF ALL JOBS (ALGONA)	19
EXHIBIT 21: EMPLOYMENT LOCATIONS OF RESIDENTS (ALGONA)	20
EXHIBIT 23: HOUSING INVENTORY BY TYPE (ALGONA)	22
EXHIBIT 22: HOUSING UNITS, 2000 TO 2021 (ALGONA)	23
EXHIBIT 24: AGE OF HOUSING STOCK (ALGONA)	23
EXHIBIT 25: PERMITTED UNITS, 2010 - 2019 (ALGONA)	24
EXHIBIT 26: PERCENT CHANGE IN HOME VALUES AND HUD AMI SINCE 2010 (ALGONA)	24
EXHIBIT 27: AGE OF OWNERS (ALGONA)	25
EXHIBIT 28: COST OF HOME OWNERSHIP (ALGONA)	26
EXHIBIT 29: PERCENTAGE OF ALL HOUSEHOLDS BY INCOME BRACKET (ALGONA)	27
EXHIBIT 30: AGE OF RENTERS (ALGONA)	28

Table of Exhibits Continued

EXHIBIT 31: MEDIAN GROSS RENT BY NUMBER OF BEDROOMS (ALGONA)	29
EXHIBIT 32: AFFORDABILITY OF MEDIAN COST RENTAL UNITS (ALGONA)	29
EXHIBIT 33: RENTAL UNITS AVAILABLE BY INCOME BRACKET (ALGONA)	29
EXHIBIT 34: HOUSING DEMAND PROJECTIONS (ALGONA)	32
EXHIBIT 35: HOUSING NEEDS, EXISTING SUPPLY, AND GAPS/SURPLUS BY INCOME LEVEL (ALGONA)	33
EXHIBIT 36: HOUSING NEEDS, EXISTING SUPPLY, AND GAPS/SURPLUS BY INCOME LEVEL (ALGONA)	34
EXHIBIT 37: PROJECTED HOUSING NEEDS AND GAPS BY INCOME LEVEL (ALGONA)	35
EXHIBIT 38: PROJECTED HOUSING NEEDS AND GAPS BY INCOME LEVEL (ALGONA)	35
EXHIBIT 39: CURRENT GAPS VERSUS PROJECTED GAPS BASED ON EXISTING HOUSING (ALGONA)	36
EXHIBIT 40: HOUSING UNITS NEEDED BY 2044 TO ACCOMMODATE GROWTH (ALGONA)	36
EXHIBIT 41: COMPARISON OF HOUSEHOLD SIZE VERSUS NUMBER OF BEDROOMS (ALGONA)	37
EXHIBIT 42: COST-BURDENED HOUSEHOLDS BY TYPE AND INCOME LEVEL (ALGONA)	38
EXHIBIT 43: ZONING OF LAND CAPACITY COMPARED WITH CURRENT TENURE (ALGONA)	39
EXHIBIT 44: ZONING OF LAND CAPACITY COMPARED WITH PROJECTED NEED (ALGONA)	40
EXHIBIT 45: HUD LOCATION AFFORDABILITY INDEX (ALGONA)	42

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 Algona 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 Algona does not build or manage housing. However, the City can affect how much and what types of housing are produced in Algona 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 growth and diversity of housing choice?

The HNA is a baseline of data that explains the current conditions of housing in Algona 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.
- **King County Urban Growth Capacity 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 data points 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

Algona sits in King County about 8 miles northeast of Tacoma and 20 miles southeast of Seattle. Algona lies at the southeast interchange of SR 18 and SR 167. The City is mostly comprised of low-density development and surrounded by some rural lands.

During the early 1900s, the Algona area was as an agricultural and resource hub. Both timber and farmlands were established. In 1902, the interurban railway was established connecting Algona to Tacoma, Seattle, and other cities. Operations of the railway ended in 1928 due to the opening of Highway 99 and a federal anti-trust ruling.¹

During the 1930s, large farm operations in the Algona area grew a variety of crops including beans, peas, cabbage, raspberries, and strawberries. These farming operations were largely operated by Filipino and Japanese residents.

The produce generated by these farms was sold in markets in Seattle and Tacoma. This farming success ended with the encampment of Japanese persons during World War II.

The City of Algona incorporated in 1955. Key changes followed this milestone, including the establishment of a water district, a city beautification campaign, and new businesses like the General Services Administration Depot (GSA). The GSA housed the Boeing Company Fabrication Plant.

Through the rest of the 20th century, Algona experienced growth and challenges associated with new businesses, city administrations, public works projects, and community development. Since then, Algona has maintained its history with memorials and other community landmarks while experiencing the population and economic increases common to the entire region.

1 Crowley, "Interurban Rail Transit in King County and the Puget Sound Region."

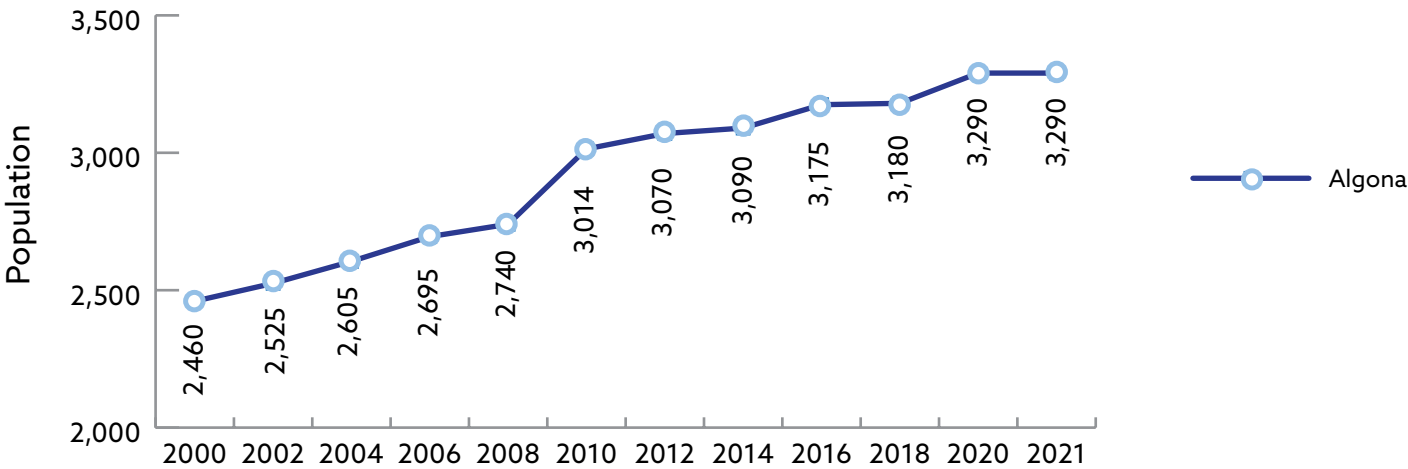


Photo 1: Matchett Park, Algona, WA

2.2 POPULATIONS

According to the Office of Financial Management (OFM), Algona’s population of 3,190 in 2019 has risen to 3,290 in 2021. As shown in *Exhibit 1: Population Change (Algona)*, Algona’s population has increased over the last 20 years. As a community within the greater Seattle metropolitan area, Algona has grown alongside the regional economy. Available developable lands, some local industry, and easy access to SR 167 clarify Algona’s population growth.

Exhibit 1: Population Change (Algona)



Source: OFM, 2021.

Per the 2019 American Community Survey (ACS), the median age in Algona is around 30 years which is lower than King County's median of 36.5 years. Algona's population trends younger with about 75% of the residents being under the age of 50. Comparatively, about 69% of King County residents are under the age of 50.

Notably, Algona's youngest age group (under 18 years) is 8% larger than the King County average, 30% versus 22%. The smallest age group represented among Algona residents is the oldest age group (65 and over), only 7% of City residents fall into this category. This is about half of the percentage seen in King County. Altogether, Algona residents are younger when compared to King County.

Exhibit 2: Population by Age Range (Algona & King County)

2019	Algona		King County	
Median Age	31.0	29.7	37.8	36.3
75 and over	2%	2%	6%	4%
65 to 74	6%	5%	8%	7%
55 to 64	12%	11%	12%	12%
45 to 54	11%	10%	13%	14%
35 to 44	12%	11%	15%	15%
25 to 34	18%	18%	17%	19%
15 to 24	13%	16%	11%	12%
5 to 14	19%	19%	11%	12%
Under 5	6%	6%	6%	6%
	Female	Male	Female	Male
Totals:	3,242	1,713	1,094,888	1,100,688
65 and over	262 (8%)	118 (7%)	158,164 (14%)	126,168 (11%)
50 to 64	598 (18%)	277 (16%)	203,590 (19%)	202,607 (18%)
18 to 49	1,381 (43%)	792 (46%)	489,965 (45%)	519,556 (47%)
Under 18	970 (30%)	496 (29%)	243,131 (22%)	252,321 (23%)

Source: 2015-2019 ACS 5-year estimates.

Ethnicity, Race, and Language Spoken at Home

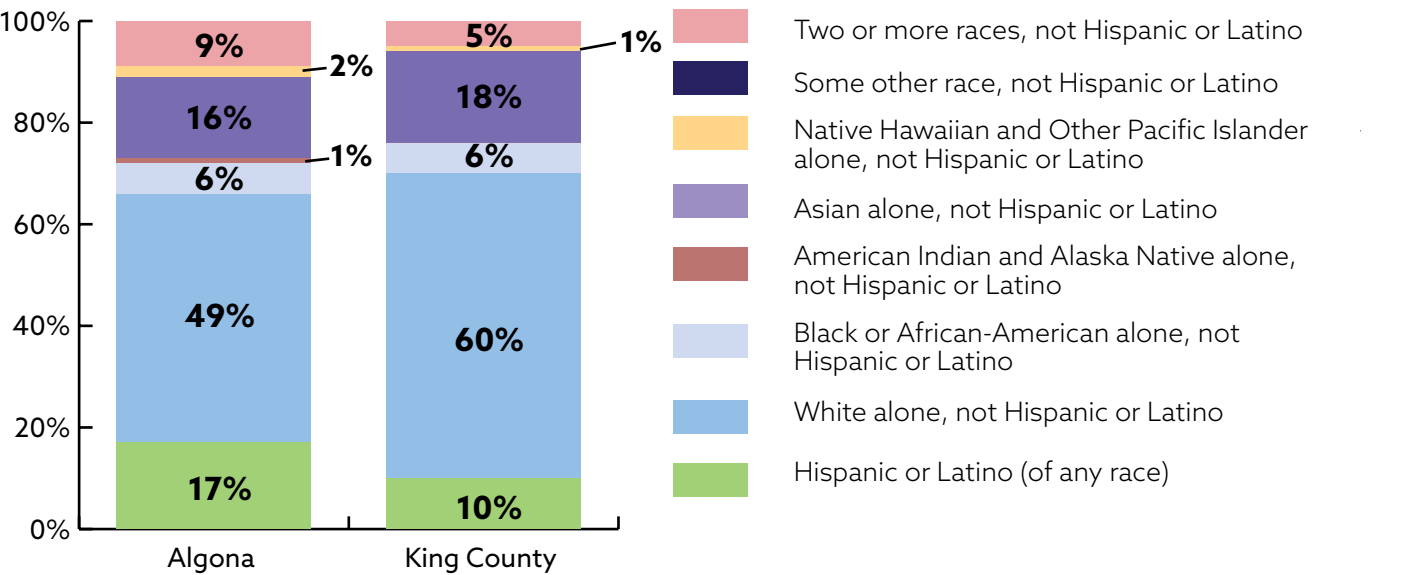
As shown in *Exhibit 3: Race and Ethnicity of Population (Algona & King County)* Algona's population is more racially and ethnically diverse than King County. About half (49%) of Algona residents identify as white, not Hispanic or Latino. About third of Algona residents (33%) identify as either Hispanic or Latino (17%), or Asian alone, not Hispanic or Latino (16%). The remaining Algona population identifies as two or more races, not Hispanic or Latino (9%), Black or African-American, not Hispanic or Latino (6%), Native Hawaiian and Other Pacific Islander, not Hispanic or Latino (2%), or American Indian and Alaska Native , not Hispanic or Latino (1%). The only two race group proportionally larger in King County are persons identifying as white, not Hispanic or Latino (60%) or Asian alone, not Hispanic or Latino (18%).

About two-thirds of Algona households only speak English in their home (65%), which is a slightly lower percentage than King County (72%). For Algona households that speak languages other than English at home, 47% speak an Asian and Pacific Island language followed by Spanish (32%) and Other Indo-European languages (17%). The remaining households speak other languages (5%). This split of languages is correspondingly like that of King County.

Algona is home to a small number of households (4%) with limited English proficiency. This means that these homes may require access to language assistance services. Households with limited English proficiency speak Spanish, Other Indo-European languages, Asian and Pacific Languages, or other languages.²

2 2015-2019 ACS 5-Year Estimates.

Exhibit 3: Race and Ethnicity of Population (Algona & King 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 (Algona & King County)

TYPE	ALGONA		KING COUNTY	
	COUNT	PERCENTAGE	COUNT	PERCENTAGE
Owner-occupied	712	78%	502,293	57%
Renter-occupied	196	22%	379,735	43%
Total	908		882,028	

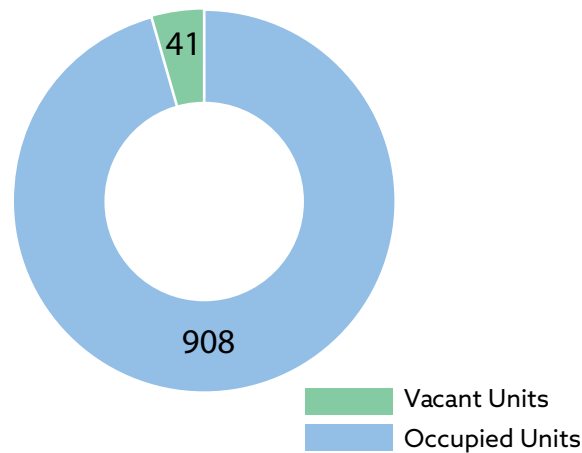
Household Tenure and Size

As shown in *Exhibit 5: Occupied Housing Units (Algona)*, 908, or 96%, of 949 housing units were occupied in 2019. This indicates a 4% vacancy rate for all housing units. An occupied housing unit and household have the same meaning in the census. In Algona, 78% of households are owner households, compared to 57% in King County. This means 22% of households are renter households.

As of 2019, the average household size in Algona is 3.53 persons. This is much higher than the County average of 2.45. The average household size in Algona has increased over the last 20 years, from 2.91 to 3.53 persons. Owner-occupied households typically have a higher household size when compared to renters. This trend does not hold true in Algona; as of 2019 owner-occupied households and renter-occupied households have nearly identical household sizes at 3.53 and 3.54 persons respectively.³

3 2015-2019 ACS 5-Year Estimates.

Exhibit 5: Occupied Housing Units (Algona)

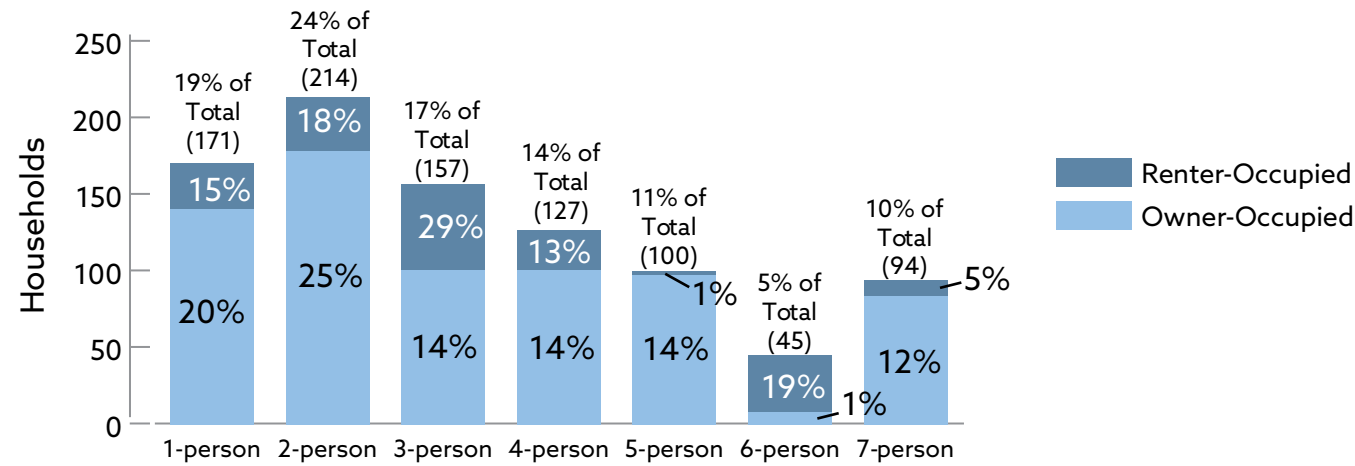


Source: 2015-2019 ACS 5-year estimates.

Algona has a significant number of larger households, with 40% having 4 or more members. These larger households are split between owner and renter households. Notably, 24% of renters are households with 6 or more members compared to 13% of owner households. *Exhibit 6: Household Size by Tenure (Algona)* shows the household size of owners and renters in Algona.⁴

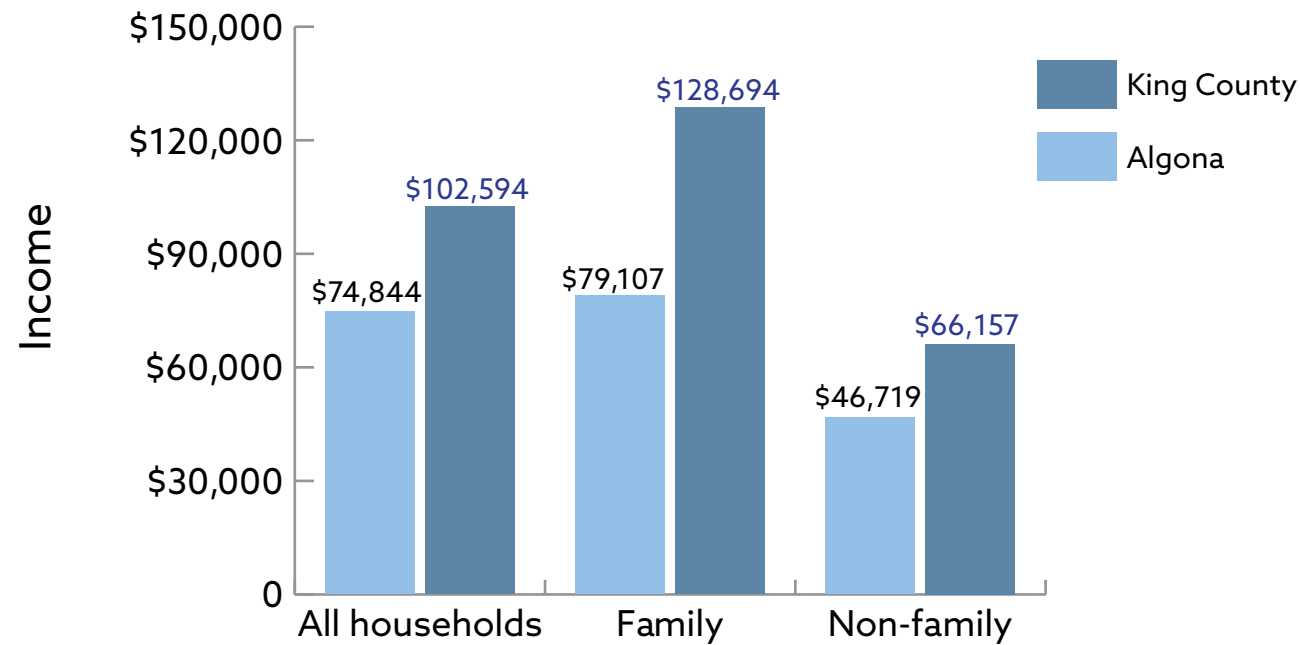
4 2015-2019 ACS 5-Year Estimates.

Exhibit 6: Household Size by Tenure (Algona)



Source: 2015-2019 ACS 5-year estimates.

Exhibit 7: Median Household Income by Household Type (Algona & King County)



Source: 2015-2019 ACS 5-year estimates.

Household Income

The 2019 ACS shows that Algona’s median income of \$74,844 is lower when compared to the King County median of \$102,594. Further dissemination shows significant differences between family and non-family household earnings. The Algona median family⁵ household income is \$79,107, which is about \$40,000 below the county median of \$128,694. The median income for non-family households (\$46,719) in Algona is lower compared to the county median of \$66,157.

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:

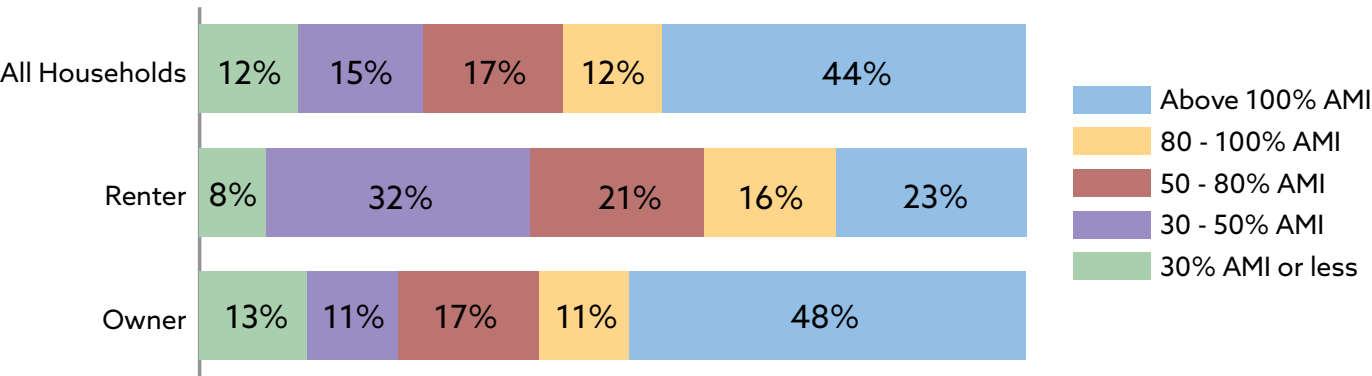
- Extremely Low-income: <30% AMI
- Very Low-income: 30-50 % AMI
- Low-income: 50-80% AMI
- Moderate Income: 80-100 % AMI
- Above Median Income: >100% AMI

Exhibit 8: Percentage of Households by Income Level and Tenure (Algona) shows the distribution of household incomes for all Algona households and then for renters and owners. Forty-four percent (44%) of Algona households are considered low-income, earning 80% AMI or less. About half of owner households (48%) and 24% of renter households generate an income greater than 100% of the AMI. Owner households have a nearly even distribution of the remaining AMI ranges with approximately 11-17% in all other income categories.

Renters do not have an even AMI distribution of the other income categories. The largest renter group (32%) earns between 30 and 50% of the AMI. Twenty-one percent (21%) earn between 50 and 80% AMI. Sixteen percent (16%) earn between 80 and 100% of the AMI. Eight percent (8%) of renters earn less than 30% AMI.

5 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.

Exhibit 8: Percentage of Households by Income Level and Tenure (Algona)



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.¹ 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 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.

1 HUD, “Rental Burdens: Rethinking Affordability Measures,” 2014.

Cost-Burdened Households

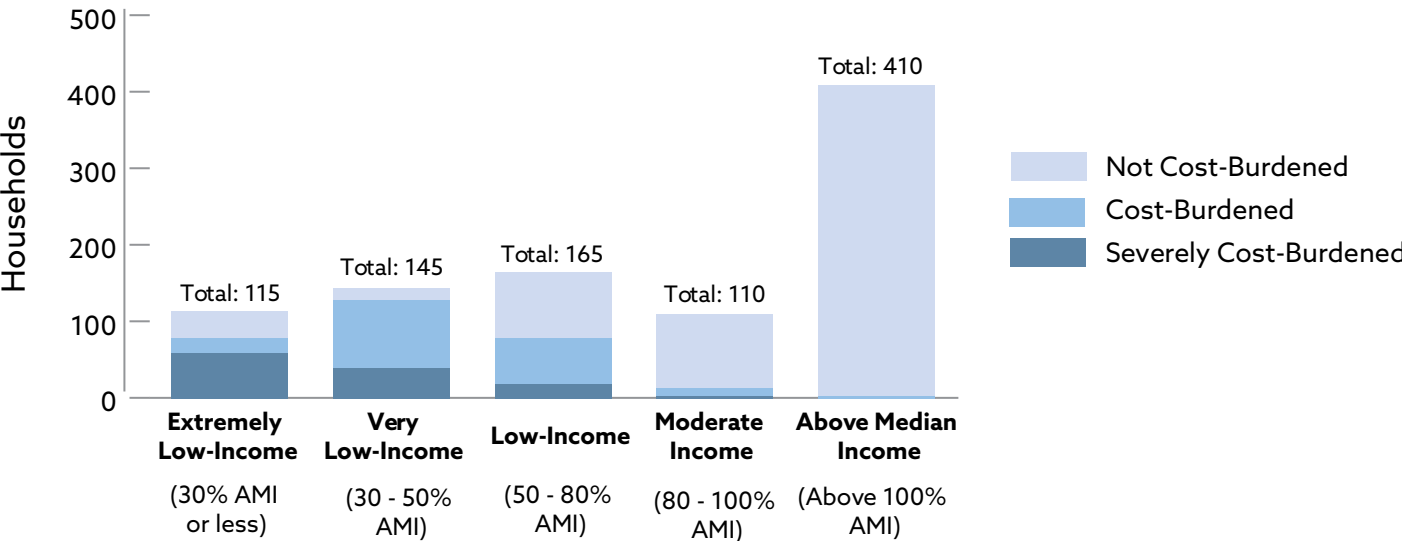
Exhibit 9: Households by Income Level and Cost-Burden Status (Algona) displays the city's households in terms of cost-burden status and income. About 33% of Algona residents are cost-burdened, with 20% spending between 30 to 50% of their income on housing costs (cost-burdened) and 13% spending more than 50% of their income on housing costs (severely cost-burdened). Extremely low-income households comprise 12% of all households. Proportionally, they are the most severely cost-burdened income category, with 52% being severely cost-burdened. Of low-income households (households earning 80% AMI or less), 40% are cost-burdened, and 28% are severely cost-burdened.

Exhibit 10: Proportional Cost-Burdened Households by Tenure (Algona) shows that of the owners who are cost-burdened, 14% are severely cost-burdened, and 16% are cost-burdened. For renters, 10% are severely cost-burdened, and 32% are cost-burdened. Owners (30%) are more cost-burdened than renters (42%).

Proportionally, Black or African-American, non-Hispanic or Latino, renter households are more cost-burdened than any other race as shown in *Exhibit 11: Renters: Proportional Cost-Burden by Race and Tenure (Algona)*. Eighty-six percent (86%) of Black or African-American renter households are cost-burdened. Half (50%) of Asian renter households are severely cost-burdened. Fourteen percent (14%) of Hispanic renter households are cost-burdened. Thirty-six percent (36%) of white households are cost-burdened, with 24% being cost-burdened and 12% being severely cost-burdened.

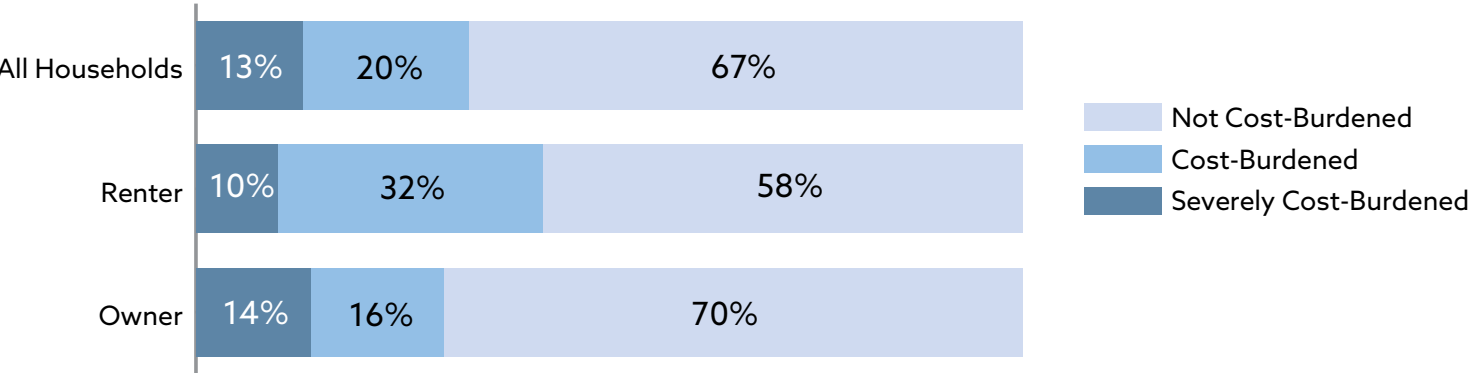
As shown in *Exhibit 12: Owners: Proportional Cost-Burden by Race and Tenure (Algona)*, some proportion of all owner households race categories, besides the other/multiple races, are cost-burdened. Thirty-three percent (33%) of white owner households are cost-burdened, with 19% being cost-burdened and 14% being severely cost-burdened. Forty-three percent (43%) of Black or African-American, not Hispanic owner households are severely cost-burdened. About one-third (29%) of Asian owner households are cost-burdened, with 21% being cost-burdened and 8% being severely cost-burdened. Forty-two percent (42%) of Hispanic owner households are cost-burdened. Eighteen percent (18%) are cost-burdened, and 24% are severely cost-burdened.

Exhibit 9: Households by Income Level and Cost-Burden Status (Algona)



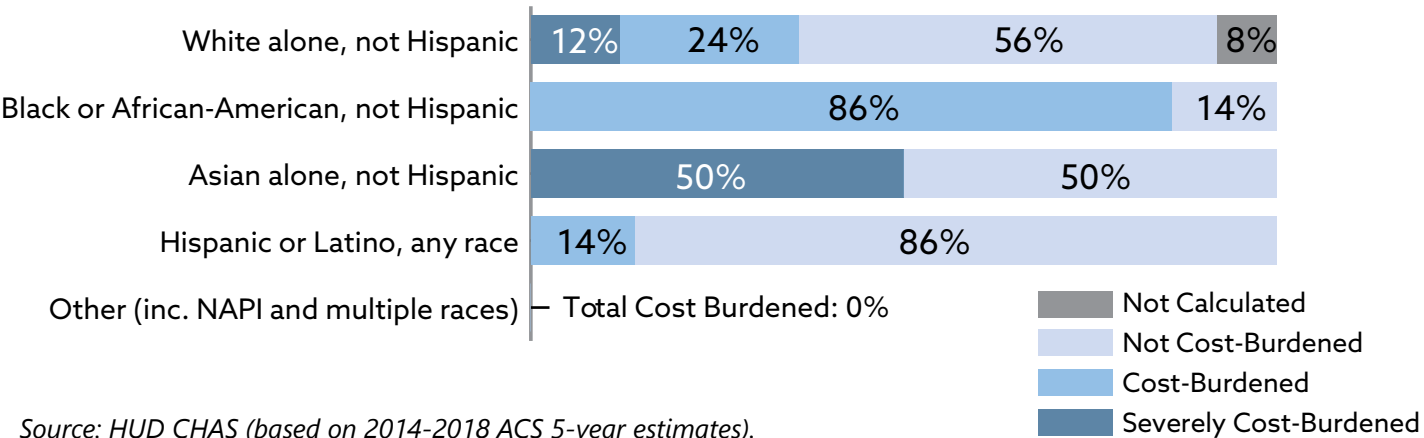
Source: HUD CHAS (based on 2014-2018 ACS 5-year estimates).

Exhibit 10: Proportional Cost-Burdened Households by Tenure (Algona)



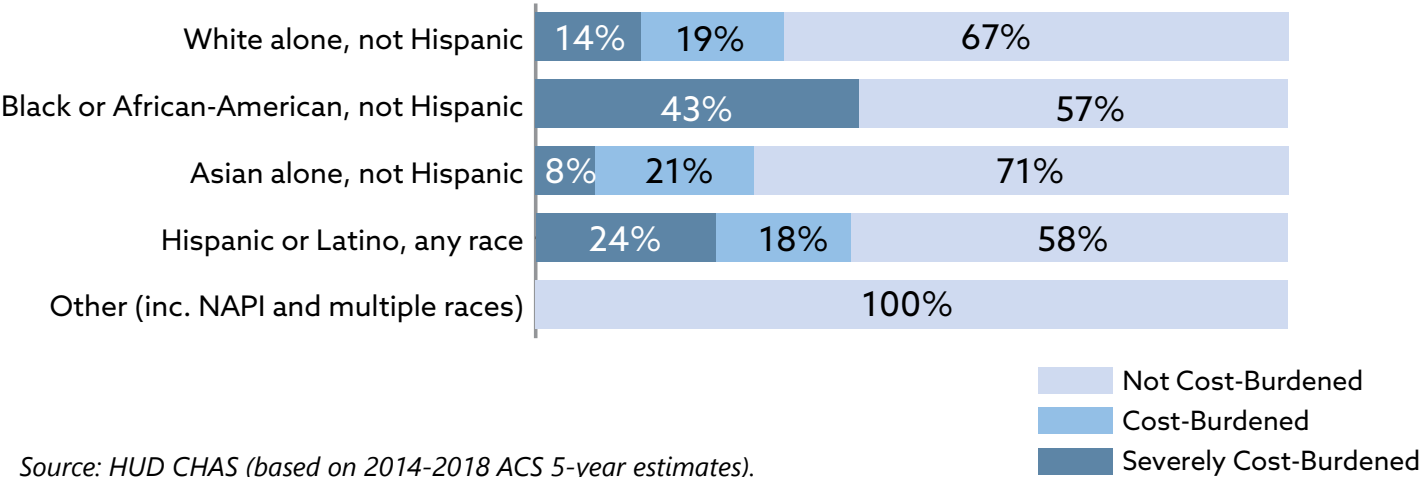
Source: HUD CHAS (based on 2014-2018 ACS 5-year estimates).

Exhibit 11: Renters: Proportional Cost-Burden by Race and Tenure (Algona)



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

Exhibit 12: Owners: Proportional Cost-Burden by Race and Tenure (Algona)



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 Report⁶ identifying areas where residents and business 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:

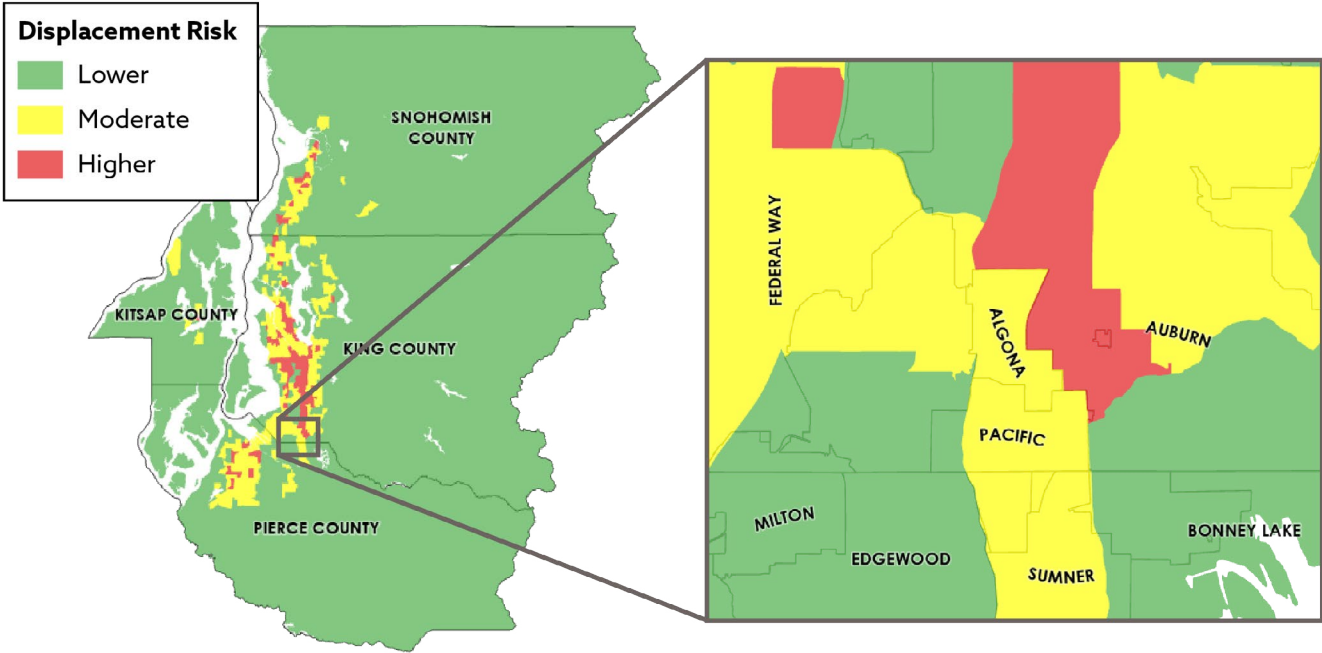
- 1. Socio-Demographics: Examines the race, ethnicity, linguistics, education, housing tenure and costs, and household income.
- 2. Transportation Qualities: Assesses access to jobs by car and transit and proximity to existing and/or future transit.
- 3. Neighborhood Characteristics: Analyzes the proximity 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 (Algona)* shows the PSRC’s Displacement Risk Map describing Algona’s displacement risk as moderate. This means that Algona scored more than half of the other cities in Pierce, Snohomish, Kitsap, and King Counties in the indicator categories listed above but was not in the top 10% of cities evaluated. Displacement risk is relative to the central Puget Sound region as a whole and does not encompass local factors.

6 PSRC, “Displacement Risk Mapping,” 2019.

Exhibit 13: PSRC Displacement Risk (Algona)



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 (Algona) takes all the households with all the households with one or more housing problems (incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, or cost-burdened) and shows which of these households also has one or more member that falls into one of the four general disability categories. About 39% of households with a housing problem also have a disability status, and 87% of these households with a housing problem and disability status are low-income (80% AMI or less). It is important to be aware of these populations as the City is planning how to address the housing needs of the city as a whole.

Exhibit 14: Households by Disability Status and Income Level (Algona)

DISABILITY STATUS	EXTREMELY LOW-INCOME	VERY LOW-INCOME	LOW-INCOME	MODERATE INCOME	TOTAL HOUSEHOLDS
	(≤30% AMI)	(30-50% AMI)	(50-80% AMI)	(>80% AMI)	
Hearing or Vision Impairment	4	25	10	10	49
Ambulatory Limitation	15	15	25	4	59
Cognitive Limitation	4	10	15	4	33
Self-Care or Independent Living Limitation	15	10	15	4	44
None of the Above	70	95	65	40	270
Total	108	155	130	62	455

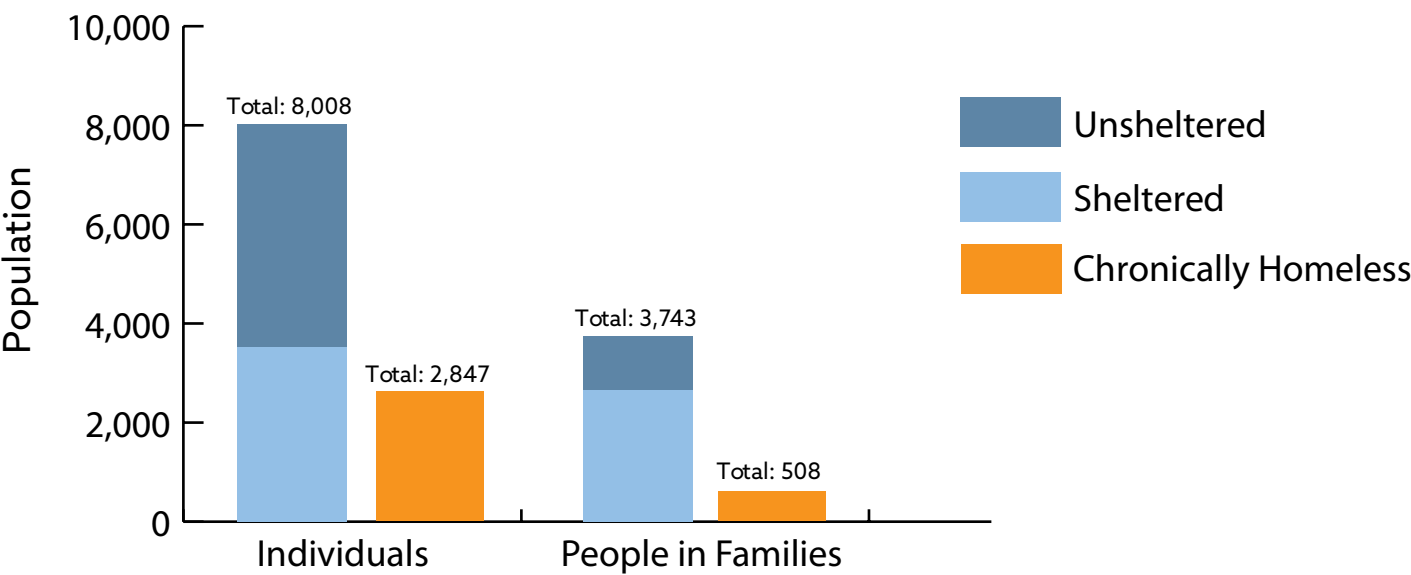
Source: HUD CHAS (based on ACS 2014-2018 5-year estimates).

Homelessness

As of 2020, there has been a 5% increase in people experiencing homelessness in King County since 2019. 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. According to the 2020 Point-in-Time (PIT) Count, approximately 11,750 individuals or people in families are experiencing homelessness in the county. Only about half are in shelters, and 29% are chronically homeless. A summary of the count results is shown in *Exhibit 15: Point in Time Count 2020 (King County)*.

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. Algona has no transitional housing. Algona also has no subsidized or income-restricted housing developments. Subsidized housing is important since it can potentially provide more permanent housing for homeless individuals or families that have little or no income.

Exhibit 15: Point in Time Count 2020 (King 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

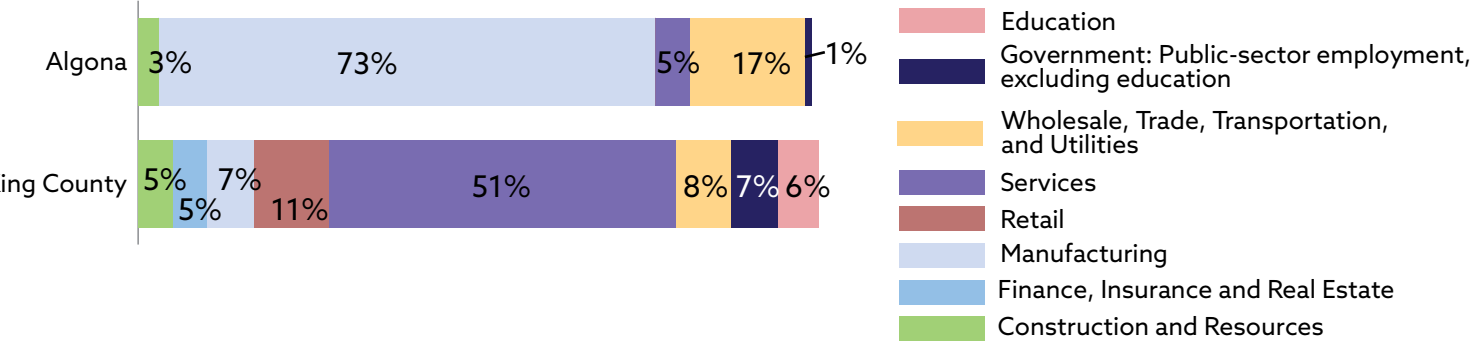
Citywide Employment

In 2020, PSRC identified the primary employment opportunities in Algona as Manufacturing (73%) and Wholesale, Trade, Transportation, and Utilities (17%), with a total of 2,296 jobs. In King County, the largest industry sectors are Services (51%) and Retail (11%). *Exhibit 16: Employment by Industry (Algona & King County)* graphically compares Algona and King County employment sectors. 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 (Algona) is a table that displays within which industry sectors residents of Algona work compared with residents of the county. Most residents of Algona work in Manufacturing (14%) followed by Health Care and Social Assistance (12%) and Retail Trade (10%). The most common industry for county residents is Health Care & Social Assistance at 13%. Other large employment sectors for county residents include Professional, Scientific, and Technical Services (10%), Information (9%), and Accommodation and Food Services (9%).

A jobs-to-housing ratio of 2.19 indicates that Algona has less than half as many housing units compared to jobs. King County has a ratio of 1.48 (*Exhibit 17: Jobs-to-housing Ratio (Algona & King 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. *Exhibit 19: Job Density (Algona)* shows where jobs are in the city, showing a concentration along the northeastern corner of the city in the industrial area.

Exhibit 16: Employment by Industry (Algona & King County)



Source: PSRC, 2020.

Exhibit 17: Jobs-to-housing Ratio (Algona & King County)

	ALGONA	KING COUNTY
Jobs	2,296	1,430,940
Housing Units	1,048	969,234
Jobs-to-Housing Ratio	2.19	1.48

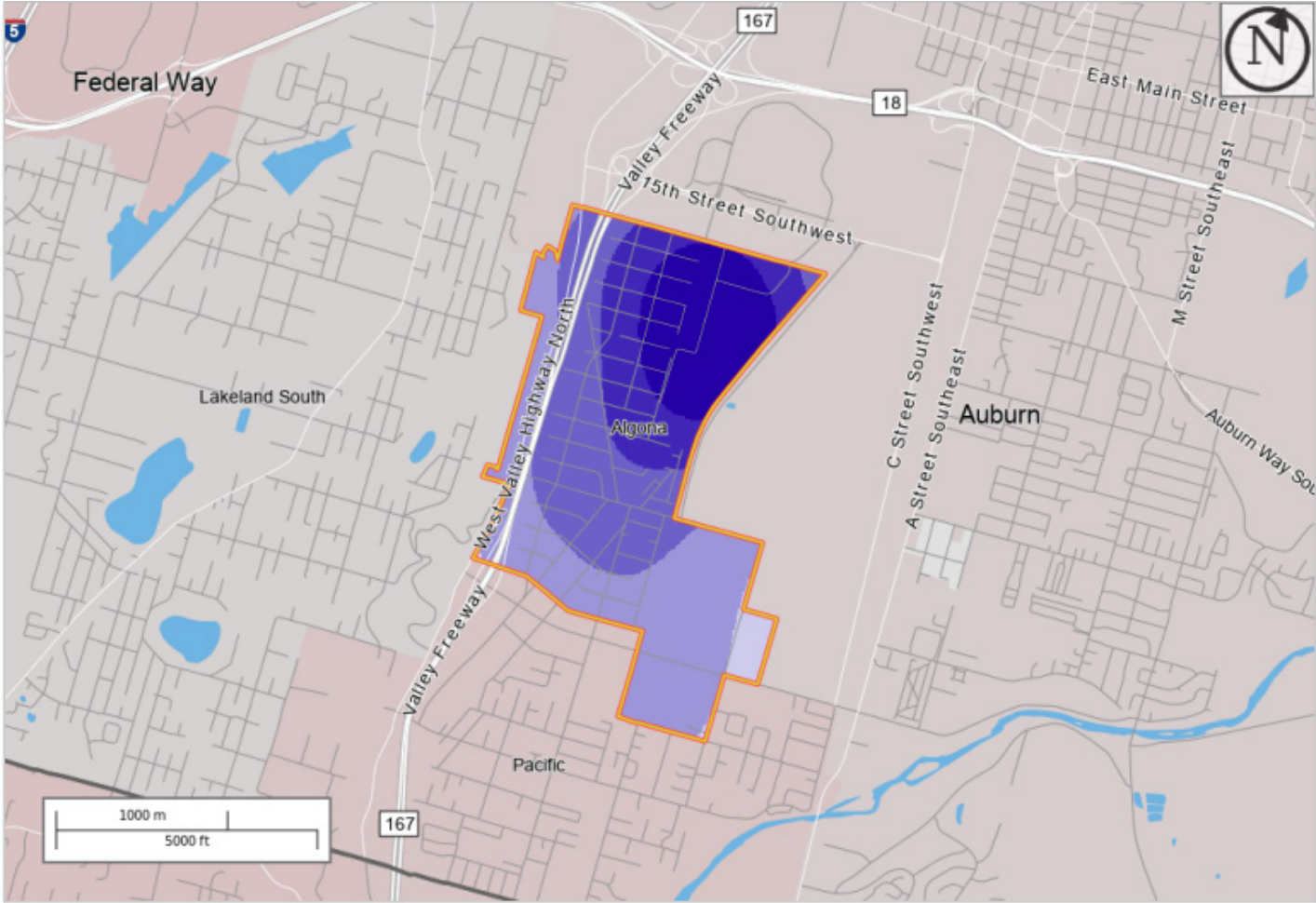
Source: PSRC, 2020; OFM, 2020.

Exhibit 18: Jobs Held by Residents by NAICS Industry Sector (Algona)

JOBS HELD BY RESIDENTS	ALGONA		KING COUNTY	
	COUNT	PERCENTAGE	COUNT	PERCENTAGE
Agriculture, Forestry, Fishing and Hunting	10	1%	4,089	0%
Mining, Quarrying, and Oil and Gas Extraction	1	0%	342	0%
Utilities	3	0%	3,923	0%
Construction	131	8%	50,383	5%
Manufacturing	240	14%	80,341	8%
Wholesale Trade	120	7%	44,981	4%
Retail Trade	168	10%	89,992	8%
Transportation and Warehousing	107	6%	42,669	4%
Information	40	2%	98,152	9%
Finance and Insurance	34	2%	35,431	3%
Real Estate and Rental and Leasing	26	2%	22,636	2%
Professional, Scientific, and Technical Services	74	4%	105,916	10%
Management of Companies and Enterprises	25	2%	26,028	2%
Administration & Support, Waste Management and Remediation	99	6%	61,451	6%
Educational Services	115	7%	83,551	8%
Health Care and Social Assistance	200	12%	133,494	13%
Arts, Entertainment, and Recreation	41	2%	24,003	2%
Accommodation and Food Services	127	8%	90,940	9%
Other Services (excluding Public Administration)	52	3%	38,659	4%
Public Administration	48	3%	29,301	3%
Education	0	0%	80,212	6%
Total	1,661		1,066,282	

Source: OnTheMap, 2019.

Exhibit 19: Job Density (Algona)



Source: OnTheMap, 2019.

- 5 - 92 Jobs/Sq.Mile
- 93 - 353 Jobs/Sq.Mile
- 354 - 789 Jobs/Sq.Mile
- 790 - 1,399 Jobs/Sq.Mile
- 1,400 - 2,184 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 what 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 shows that almost all of the city’s workforce commutes from out of town to Algona for work. *Exhibit 20: Inflow/Outflow Counts of all Jobs (Algona)* shows the inflow and outflow of persons commuting to work. This map shows who is entering and leaving the Algona for work. About 8% of Algona’s workforce lives in Tacoma. About 75% of those employed in Algona commute less than 24 miles. About 164 people or 11% of workers commute more than 50 miles to work in Algona.

About 30% of workers living in Algona are employed in either Seattle or Auburn. As shown in *Exhibit 21: Employment Locations of Residents (Algona)*, other areas where Algona residents are employed include Kent (11%) and Renton (7%). Eighty-six percent (86%) of Algona residents commute less than 24 miles to their place of 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 (Algona)



Source: OnTheMap, 2019.

Exhibit 21: Employment Locations of Residents (Algona)

WHERE WORKERS WHO LIVE IN ALGONA ARE EMPLOYED	ALGONA	
	COUNT	PERCENTAGE
Seattle, WA	252	15%
Auburn, WA	242	15%
Kent, WA	184	11%
Renton, WA	109	7%
Tacoma, WA	85	5%
Tukwila, WA	79	5%
Federal Way, WA	60	4%
Bellevue, WA	57	3%
Puyallup, WA	42	3%
Sumner, WA	34	2%
All Other Locations	517	31%
Total	1,661	

Source: OnTheMap, 2019.

Employment Projections

Long term employment projects are prepared by the Washington State Employment Security Department (ESD) based on estimates of average annual job openings and population growth and 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 King County. The industries anticipating the largest growth between 2019 and 2029 are Information, Retail Trade, and Professional and Business Services with an average growth rate of 4.21%, 2.79%, and 1.20% respectively.

KEY TAKEAWAYS: COMMUNITY OVERVIEW

Populations

- The overall population is increasing and has grown over the last 20 years.
- Algona is younger in comparison to the County median, with 30 years as the average age.
- Algona is more racially and ethnically diverse than King County.
- A third of Algona residents identify as either Hispanic or Latino or Asian. About a third Algona households speak a language other than English at home.
- There are a small number of households (4%) with limited English proficiency. Households with limited English proficiency speak Spanish, Other Indo-European languages, Asian and Pacific Languages, or other languages.

Households

- Algona is comprised of 78% homeowners and 22% renters which is higher than the County homeowner rate of 57%.
- There is a 4% vacancy rate in Algona, indicating a below average (6-8%) vacancy in housing units.
- The average household size in Algona is 3.53 persons which is higher than King County’s average of 2.45.
- Algona’s median income is \$74,844 which is about 73% of the County median income (\$102,594). Family household incomes (\$79,107) in Algona are less than the County median for families (\$128,694). Nonfamily households in Algona earn significantly less when compared to the County median for nonfamily households (\$49,719 versus \$66,157).
- Forty-four percent (44%) of Algona households are considered low-income, earning 80% AMI or less.
- Proportionally, extremely low-income households are the most cost-burdened income category, with 52% being severely cost-burdened.
- Thirteen percent (13%) of renters are severely cost-burdened, and 20% are cost-burdened.
- Eighty-six percent (86%) of Black or African-American renters are cost-burdened. Half of Asian renter households are severely cost-burdened.
- Thirty-three percent (33%) of white owners are cost-burdened, with 14% being severely cost-burdened. Forty-three percent (43%) of Black or African-American owners are severely cost-burdened. About a third (29%) of Asian owner households are cost-burdened, with 21% being cost-burdened and 8% being severely cost-burdened. Forty-two percent (42%) of Hispanic owner households are cost-burdened, 18% are cost-burdened and 24% are severely cost-burdened.
- PSRC’s Displacement Risk Map describes Algona’s displacement risk as moderate.
- Eighty-seven percent (87%) of households with a housing problem and disability status are low-income (earn less than 80% AMI).

Workforce Profile

- About 89% of Algona’s workforce commutes from out of town.
- Algona’s jobs-to-housing ratio is 2.19, indicating there are more than double the number of jobs compared to housing.
- 86% of Algona residents commute less than 24 miles to work.
- The top two industries for employment in Algona are Manufacturing (73%) and Wholesale, Trade, Transportation, and Utilities (17%).

Part 3: Housing Conditions

3.1 HOUSING INVENTORY

Housing Units by Type and Size

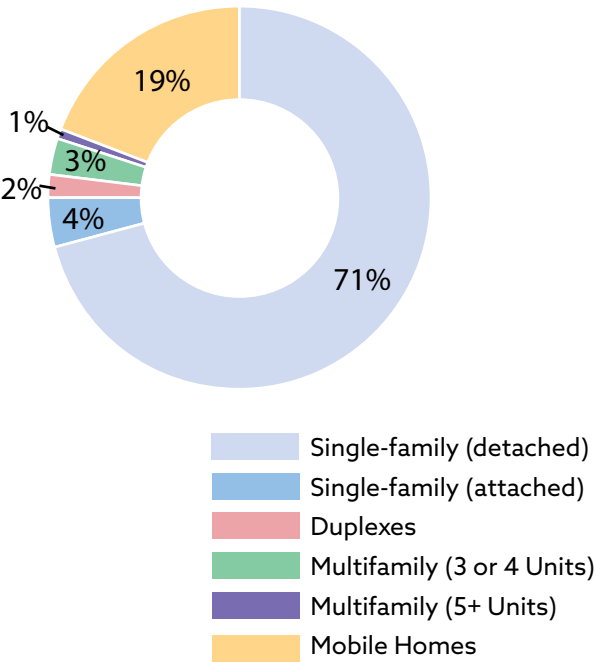
As of 2021, there are 1,048 housing units in Algona, representing a 19.4% increase in supply since 2000. Three-quarters (75%) of housing units are single-family homes. *Exhibit 23: Housing Inventory by Type (Algona)* describes the breakdown of housing units by type existing in Algona. Beyond single-family, the second most common housing type is mobile homes (19%). The remaining existing units are split between duplexes (2%), units in multifamily buildings with 3 to 4 units (3%), and units in multifamily buildings with 5 or more units (1%).

One fifth of households (19%) only have one person and a quarter of households (26%) have 5 or more members. The remaining 55% is split between 2-member households (24%), 3-member households (17%), and 4-member households (14%). Three-bedroom housing units are most prominent in Algona, representing 57% of the total. Studio or one-bedroom units (1%), 2-bedroom units (19%), 4-bedroom units (23%), and 5+ bedroom units (1%) account the remaining housing stock.

The available units do not align with the household sizes in Algona. For example, there is a shortage of larger units for households with 5 or more members and an oversupply of 3-bedroom units. One-person households represent 19% of Algona’s population, but only 1% of the housing supply is made up of studio or one-bedroom units, suggesting that one-person households are occupying larger housing units.⁷

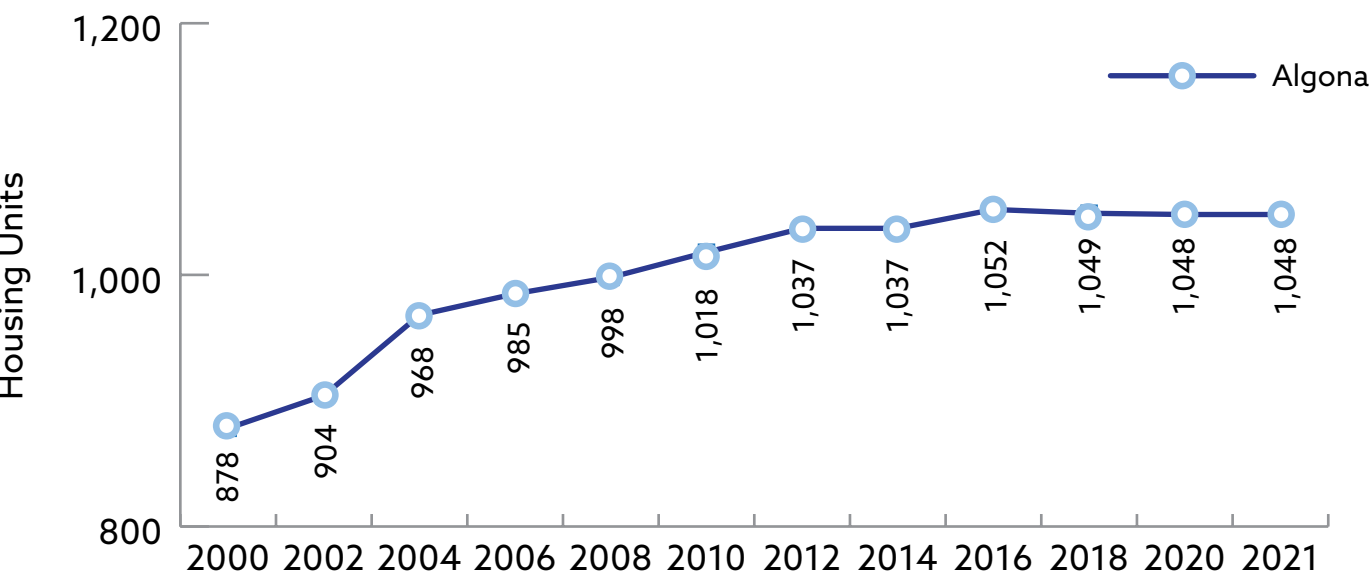
⁷ Source: 2015-2019 ACS 5-year estimates.

Exhibit 23: Housing Inventory by Type (Algona)



Source: 2015-2019 ACS 5-year estimates.

Exhibit 22: Housing Units, 2000 to 2021 (Algona)



Source: OFM, 2021.

Exhibit 24: Age of Housing Stock (Algona)

BUILT DATE	PERCENTAGE
Built 2010 to 2019	2%
Built 2000 to 2009	17%
Built 1990 to 1999	23%
Built 1980 to 1989	16%
Built 1970 to 1979	18%
Built 1960 to 1969	5%
Built 1950 to 1959	9%
Built 1940 to 1949	3%
Built 1939 or earlier	7%

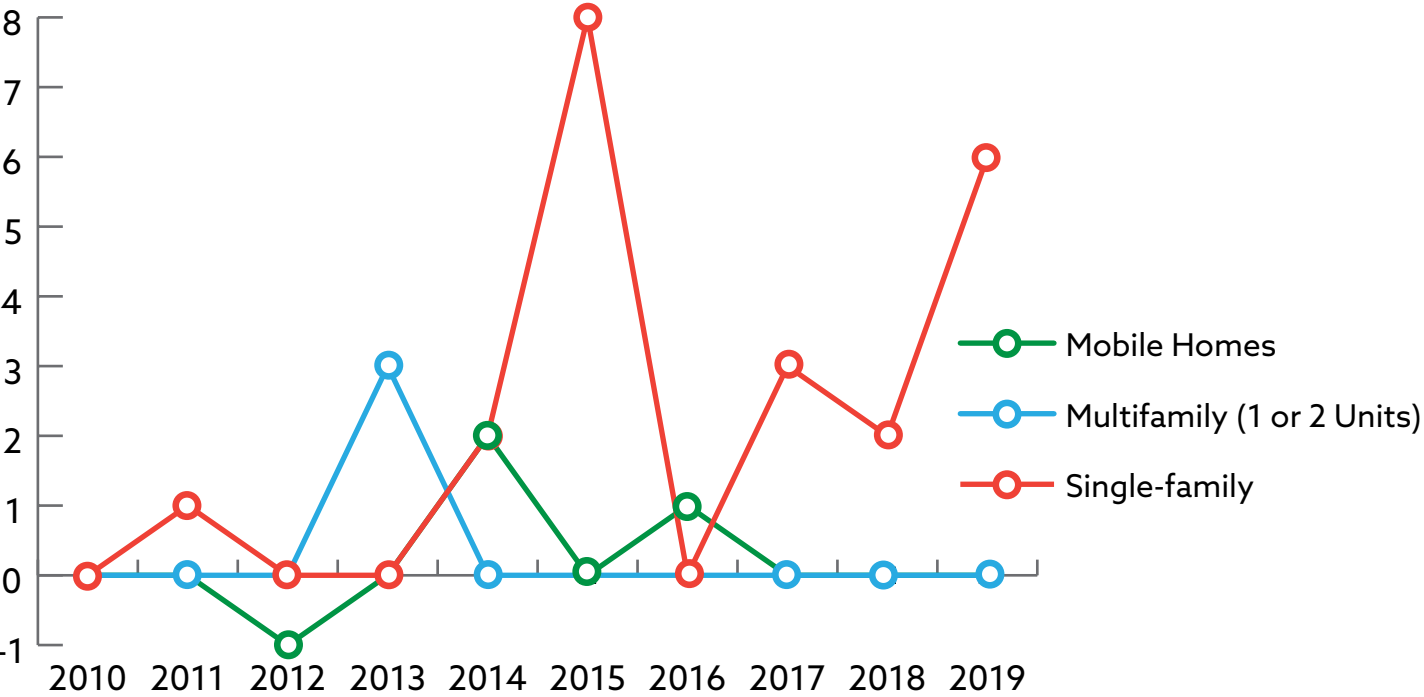
Source: 2015-2019 ACS 5-year estimates.

Housing Age and Production

Exhibit 24: Age of Housing Stock (Algona) shows the age of Algona’s housing stock. Eighty percent (80%) of Algona’s housing was built before 2000, with 23% built between 1990 and 1999. Seventeen (17%) of Algona housing was built between 2000 and 2009 and 2% was built between 2010 and 2019. No new housing units have been added between 2014 and 2019. Given the age of Algona’s housing, rehabilitation, maintenance, and repair costs will be a concern for most homes in the coming years.

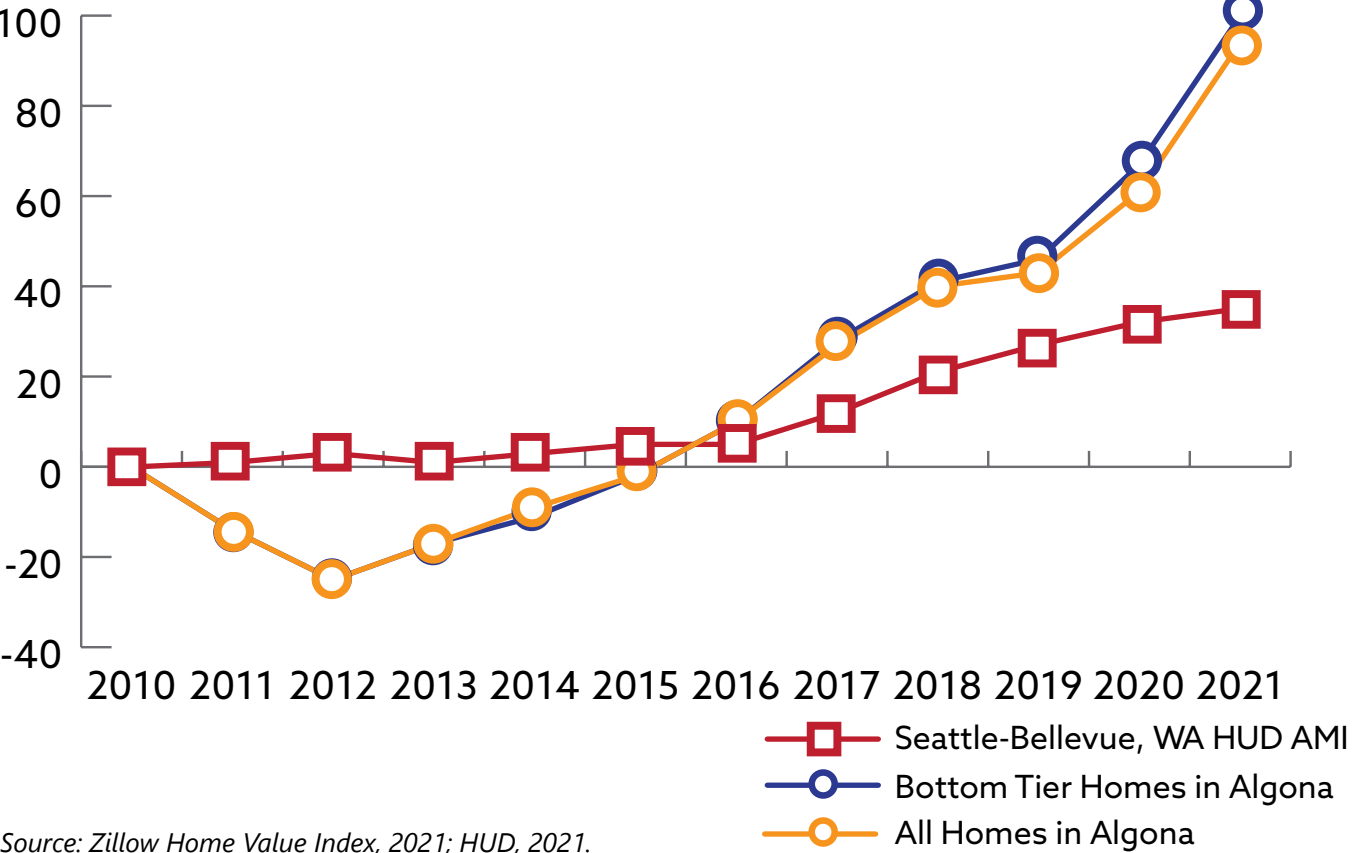
The PSRC records permit data on housing units and tracks what types of units are constructed or demolished, as shown in Exhibit 25: Permitted Units, 2010 - 2019 (Algona). Between 2010 and 2019, the City lost an average of 1 housing unit and gained an average of 2.5 new units annually. Eighty-nine percent (89%) of permits issued since 2010 were for single-family homes. The other permits include multifamily housing and mobile homes. Collectively, this data suggests that Algona’s housing development is primarily focused on single-family units.

Exhibit 25: Permitted Units, 2010 - 2019 (Algona)



Source: PSRC, 2019.

Exhibit 26: Percent Change in Home Values and HUD AMI Since 2010 (Algona)



Source: Zillow Home Value Index, 2021; HUD, 2021.

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 lead to better opportunities. Of total housing units, approximately two-thirds (78%) are owner-occupied.

Demographically, Algona is a diverse community, with 49% of residents identifying as non-Hispanic white, 17% identifying as Hispanic or Latino, and 16% identifying as Asian. These demographics are loosely reflected in the homeownership percentages by race and ethnicity. Sixty-six percent (66%) of homeowners identify as white, 10% as Hispanic or Latino, and 18% as Asian.

Exhibit 27: Age of Owners (Algona) show the home ownership rate by age group. The represented age is that of the householder. The 45 to 54 and 65 to 74 age groups have the highest rates of ownership, at 96% and 89% respectively. Most other age groups, show more than half living in owner-occupied homes, except for the under 35 years age group, which has a home ownership rate of 48%, and the 85 years and over age group which has a 0% ownership rate because there are no households where the householder is 85 years or older. Typically, the 35 years and under age group has a lower rate due to lack of wealth accumulation from minimal years in the work force, high amounts of student loan debt, and the high cost of ownership.

Exhibit 26: Percent Change in Home Values and HUD AMI Since 2010 (Algona) 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 consistently since 2016. In 2021, the

Exhibit 27: Age of Owners (Algona)

AGE OF HOMEOWNERS	PERCENTAGE OF HOUSEHOLDS IN AGE GROUP
Under 35 years	48%
35 to 44 years	71%
45 to 54 years	96%
55 to 64 years	86%
65 to 74 years	89%
75 to 84 years	83%
85 years & up	0%

Source: 2015-2019 ACS 5-year estimates.

median home value was \$453,106 which is nearly double the median home value in 2010 of \$233,753. This is reflective of the regional population boom and increasing housing shortage. Even the bottom tier home value, which are described by Zillow as those in the 5th to 35th percentile of all units by value, had increased by 101% from 2010 to 2021 to a value of \$404,581.

Over the same period, area median income has also grown but not to the same degree as home values. Between 2010 and 2021, the AMI was fairly stagnant the first half of the decade but eventually grew to \$115,700 which is a 35% increase from 2010. In 2019, Algona's household median income was \$74,844, which is lower than the Seattle-Bellevue, WA HUD AMI of \$108,600 during 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.

Home Ownership Affordability

Exhibit 28: Cost of Home Ownership (Algona) 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 Algona, a minimum annual income of \$66,679 is required, which is 61% of HUD AMI and 89% of the City's median income. A bottom tier home requires a household income of \$58,557, or 54% of HUD AMI.

Exhibit 29: Percentage of All Households by Income Bracket (Algona) shows the distribution of household incomes and that 57% of households can potentially afford the median value home. Bottom-tiered homes are more affordable with 65% of households able to afford the monthly costs of \$1,465. It is important to note that data on household's savings is not available, so it is impossible to estimate how many of these households actually have enough savings for a down payment to become a homeowner.

Exhibit 28: Cost of Home Ownership (Algona)

	MEDIAN HOME	BOTTOM TIER-HOME	FIRST TIME HOMEBUYER
Sales Price	\$334,843	\$294,055	\$284,617
Assumed down payment	\$66,969	\$58,811	\$28,462
Mortgage amount	\$267,874	\$235,244	\$256,155
Monthly mortgage payment	\$1,270	\$1,115	\$1,251
Monthly Income Needed	\$5,557	\$4,880	\$5,296
Annual Income Needed	\$66,679	\$58,557	\$63,549
% of HUD AMI	61%	54%	59%
% of City Median Income	89%	78%	85%

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

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.

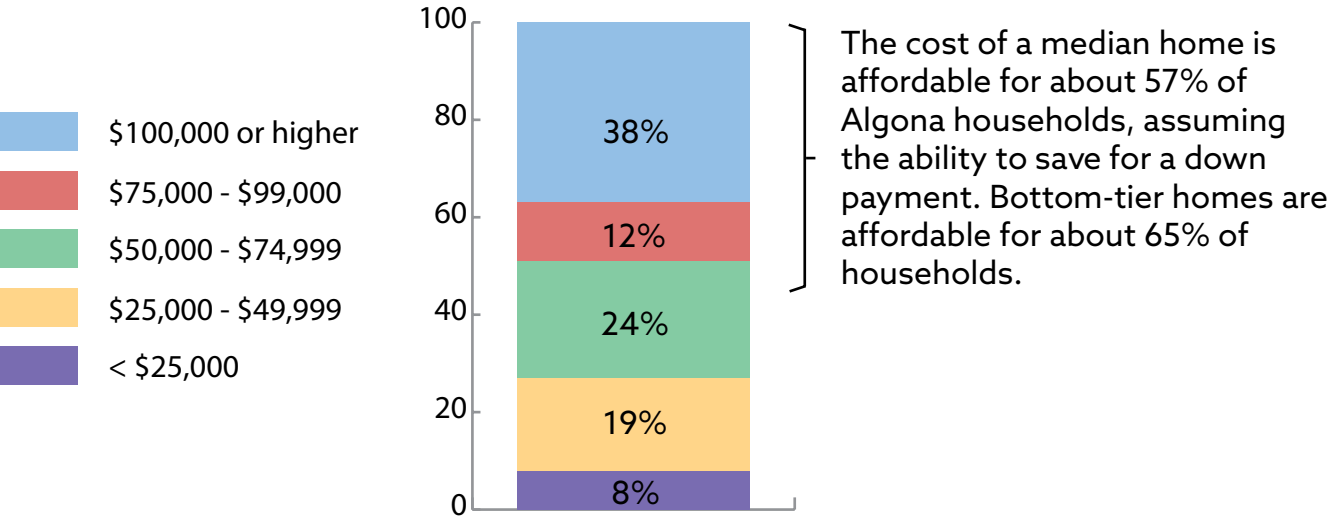
The monthly mortgage payment for these homes was calculated using several assumptions:

- 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 Freddie Mac 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.

Exhibit 29: Percentage of All Households by Income Bracket (Algona)



Source: 2015-2019 ACS 5-year estimates.

3.3 RENTAL HOUSING

About a quarter (22%) of the city’s housing stock is rental units, or approximately 196 housing units total. Most Algona renters identify as white (65%); the second largest racial or ethnic group of renters is Hispanic or Latino households (16%) followed by Black or African-American (14%). *Exhibit 30: Age of Renters (Algona)* show the number of renter households by age group, displaying the inverse percentages discussed previously in the Home Ownership section. The under 35 years age group makes up the most renter households at 52%. Besides the 85 years and over age group still being 0% due to no households in that age group being in the city, the lowest rate is among the 45 to 54 group at 4%, and the rest are all 30% or lower, representing the higher overall rate of ownership in Algona.

Rental Housing Costs

As of 2019, the median rent in Algona was \$1,215, which is nearly \$400 less than King County’s median rent. Approximately three-quarters (74%) of households can afford the median rental cost. The median income in Algona is \$74,844 and an annual income of \$48,551 is required to afford a rental unit. *Exhibit 31: Median Gross Rent by Number of Bedrooms (Algona)* shows the median gross rent by number of bedrooms in Algona compared with the rents in King County. The data on rent in Algona is limited to units with 4 or fewer bedrooms due to the volume and types of available rentals. Algona rentals are consistently more affordable than the county median.

Exhibit 32: Affordability of Median Cost Rental Units (Algona) takes this analysis a step further by showing for which income ranges the median rents are affordable by number of bedrooms. Affordability of a rental housing unit ranges depending on the size of the unit available. The median rent for 2-bedroom and 3-bedroom units is affordable for all household making 80% of the median income and above. Someone making 50% of the city median income cannot afford a rental unit with multiple bedrooms but may be able to find a one-bedroom rental. Rental cost data of one-bedroom units is not available due to the limited supply in Algona.

HUD provides data on rental units available by income bracket compared with the income levels of renter households, shown in *Exhibit 33: Rental Units Available*

Exhibit 30: Age of Renters (Algona)

AGE OF RENTERS	PERCENTAGE OF HOUSEHOLDS IN AGE GROUP
Under 35 years	52%
35 to 44 years	30%
45 to 54 years	4%
55 to 64 years	14%
65 to 74 years	11%
75 to 84 years	17%
85 years & up	0%
Total	

Source: 2015-2019 ACS 5-year estimates.

by Income Bracket (Algona). For all renter households (earning below 80% AMI), there is ample supply of units available at the affordability level compared to number of households. The only under supply 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 provide rental vacancy information available at the city level, we can use the data for King County to gain an understanding of what renters in Algona may experience. The rental vacancy rate for King County is 3.3%, which is beneficial but is verging on being too low. 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 31: Median Gross Rent by Number of Bedrooms (Algona)

BEDROOMS	ALGONA	KING COUNTY	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.
No bedroom	-	\$1,307	
1 bedroom	-	\$1,420	
2 bedrooms	\$995	\$1,671	
3 bedrooms	\$1,339	\$2,030	
4 bedrooms	\$1,861	\$2,350	
5 or more bedrooms	-	\$2,291	
Median Gross	\$ 1,215	\$ 1,606	

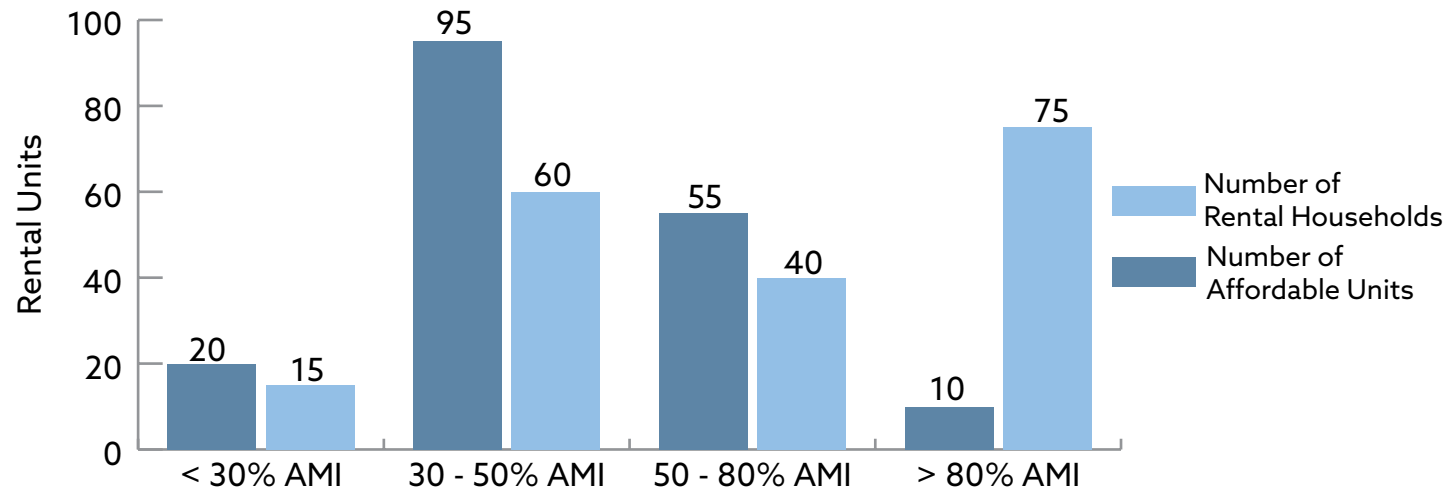
Source: 2015-2019 ACS 5-year estimates.

Exhibit 32: Affordability of Median Cost Rental Units (Algona)

HOUSEHOLD INCOME (% OF ALGONA MEDIAN INCOME OF \$74,844)	AFFORDABILITY OF AVERAGE COST RENTAL UNITS		
	2-BEDROOM	3-BEDROOM	4-BEDROOM
120%	YES	YES	YES
100%	YES	YES	YES
80%	YES	YES	NO
60%	YES	NO	NO
50% or less	NO	NO	NO

Source: 2015-2019 ACS 5-year estimates.

Exhibit 33: Rental Units Available by Income Bracket (Algona)



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

3.4 SUBSIDIZED HOUSING

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

KEY TAKEAWAYS: HOUSING CONDITIONS

Housing Inventory

- There are 1,048 housing units in Algona, 75% of these are single-family homes.
- Three-bedroom housing units are most prominent in Algona, representing 57% of the total.
- One fifth of households (19%) only have one person and a quarter of households (26%) have 5 or more members.
- Algona’s housing supply is largely aging, with eighty percent (80%) built before 2000.

Housing Ownership

- Three-quarters of the city’s housing units are owner-occupied.
- Homeowners are primarily white (66%), Asian (18%), or Hispanic or Latino (10%).
- As of 2021, the median home value is \$453,106 which has doubled since 2010. This steady increase in home values began in 2016.
- 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.
- Approximately 43% of Algona’s households can afford a median priced home and 65% can afford a bottom-tiered home, assuming the household has enough money saved for a down payment.

Rental Housing

- About a fifth of the city’s housing stock is rentals (22%).
- Most Algona renters identify as white (65%); the second highest racial or ethnic group amongst renters is Hispanic or Latino (16%).
- The highest rate of renter households is among the youngest age group (under 35 years) at 52%.
- The median gross rent in Algona is \$1,215 which is about \$400 lower than the King County median.
- Generally, households earning 50% of the city’s median income cannot afford a multi-bedroom unit. Households earning 80% of the median income or higher can afford a two or three bedroom.
- Generally, available rental units align with need. There is an under supply of units priced for households making 80% or more of AMI.
- The rental vacancy rate for King County is 3.3% indicating that the rental housing market is healthy.

Subsidized Housing

- Algona has no subsidized housing units.

Part 4: Gap Analysis

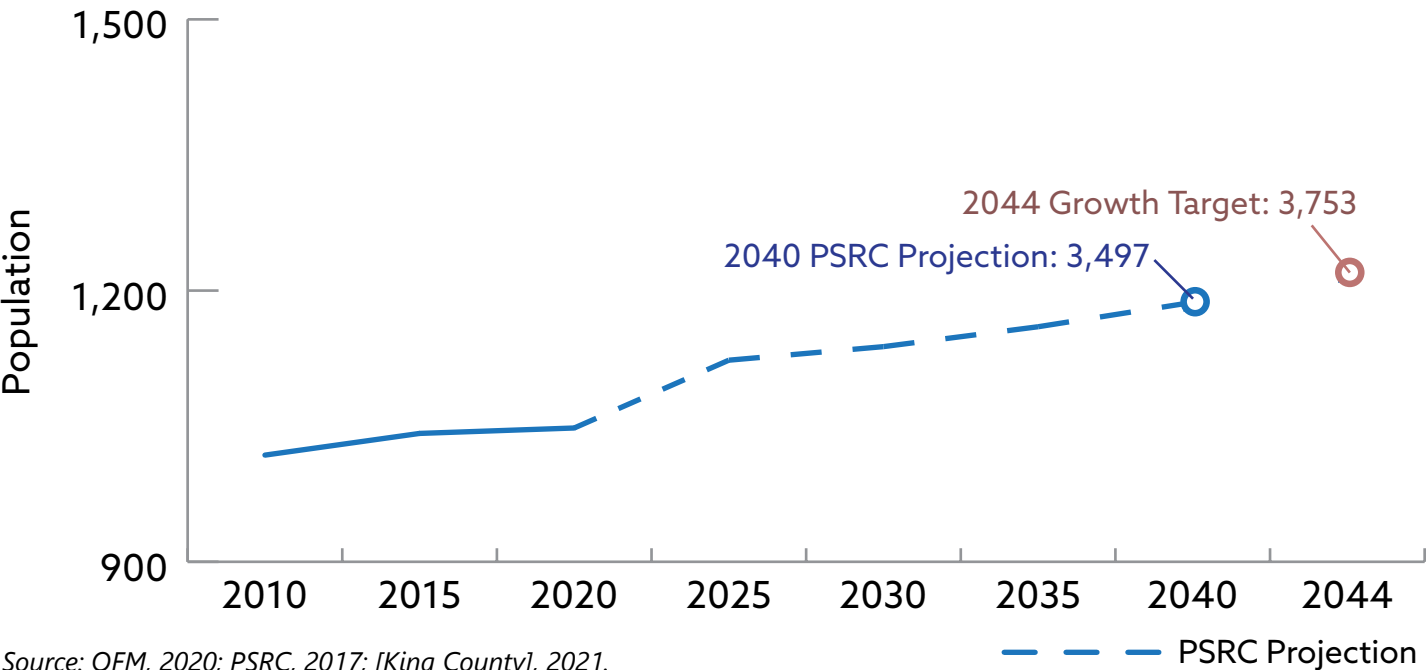
4.1 HOUSING NEEDED TO ACCOMMODATE FUTURE GROWTH

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 King County Buildable Lands Report (BLR) provided Algona with a 2044 population growth target of 3,753 people. Based on this target and the 2019 population of 3,190 people, the City should plan for an average population growth of approximately 22.5 people per year until 2044. In 2017, PSRC produced projections to support the VISION 2040 regional growth plan. *Exhibit 34: Housing Demand Projections (Algona)* shows that Algona’s projected population for 2040 was 3,753. This does not differ significantly from the 2021 King County BLR growth target, indicating more recent trends still suggest Algona will grow at a similar 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 Algona will maintain a similar average household size, the 2044 population target translates to a housing growth target of approximately 1,219 total units. This requires an average annual increase of 6.5 housing units from the 2019 total. Between 2010 and 2019, the city added an average of 3.5 units per year, or about 53% 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 (Algona)



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 Algona can meet the needs of King 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. Policy H-1 of the 2021 King County Countywide Planning Policies sets a countywide need for housing in 2044 by percentage of AMI. The percentages are as shown in the table below.

Policy H-4 requires cities to conduct create an inventory that shows the affordability gap of the jurisdiction’s housing supply as compared to the countywide need. These percentages are applied to Algona’s current total household number in *Exhibit 35: Housing Needs, Existing Supply, and Gaps/Surplus by Income Level (Algona)* and *Exhibit 36: Housing Needs, Existing Supply, and Gaps/Surplus by Income Level (Algona)*.

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 close in size to 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 not much lower than the gap in the moderate income and above range. If many 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 even 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.

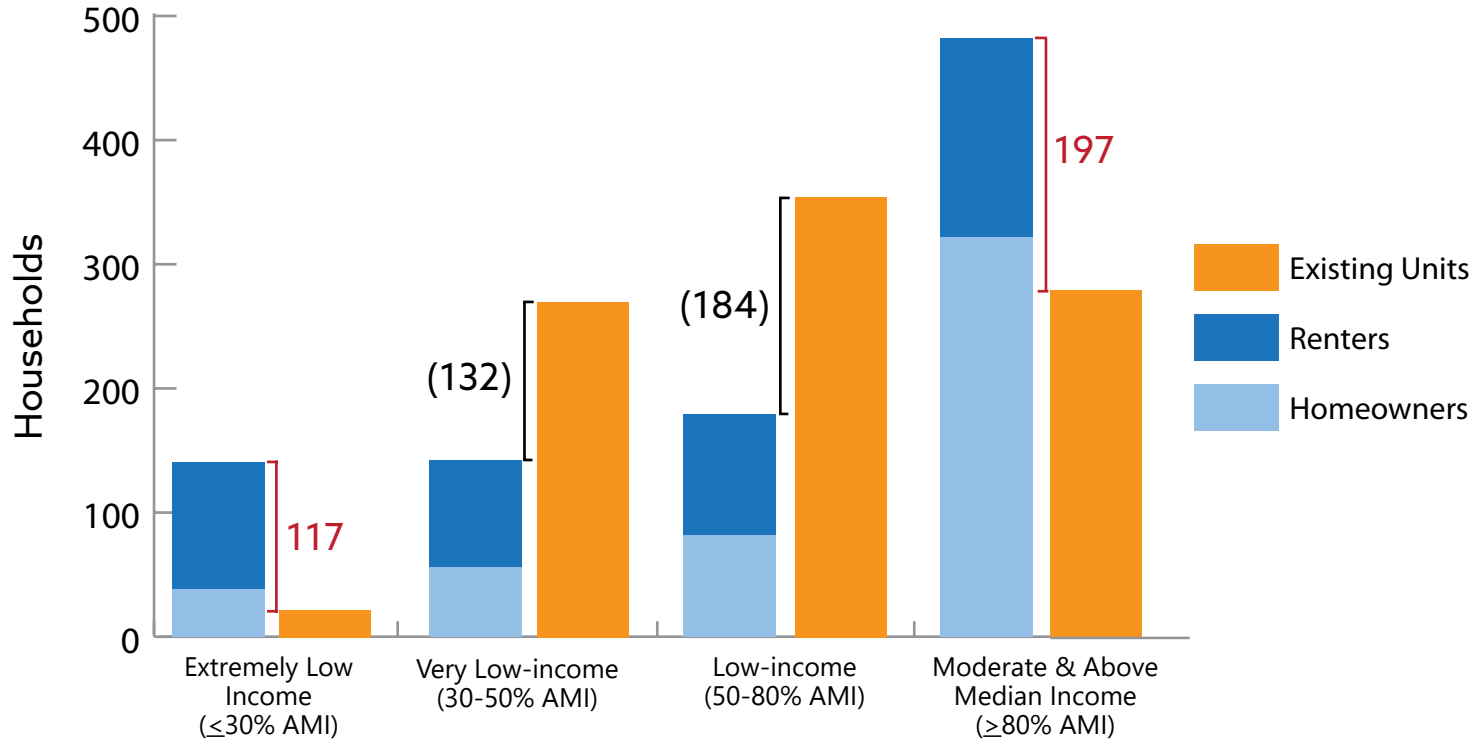
COUNTYWIDE NEED FOR KING COUNTY IN 2044		
INCOME CATEGORY	HOUSEHOLD INCOME	SHARE OF TOTAL UNITS
Extremely Low-Income	30% and below AMI	15%
Very Low-Income	31 - 50% of AMI	15%
Low-Income	51 - 80% of AMI	19%
Moderate Income and above	>80% of AMI	51%

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

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	142	142	180	482
Existing Housing	25	274	364	285
Existing Gap	117	(132)	(184)	197

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); [King County], 2021.

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



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); [King County], 2021.

Future Housing Need by Income Level

Exhibit 37: Projected Housing Needs and Gaps by Income Level (Algona) and *Exhibit 38: Projected Housing Needs and Gaps by Income Level (Algona)* 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 does 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 there will be a need for more housing in all ranges except for the very low-income range (30 to 50% AMI) and the low-income range (50 to 80% AMI).

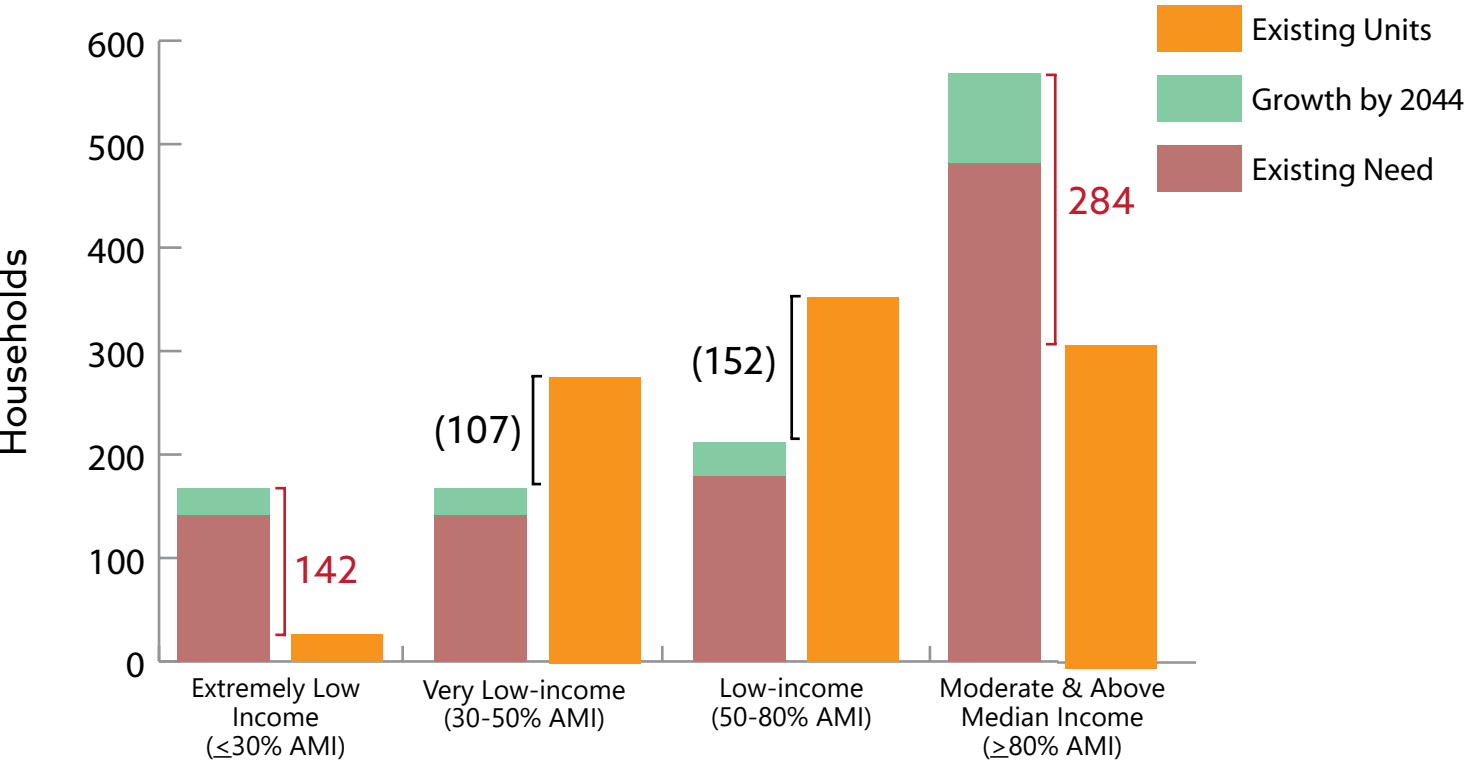
The widening gap for the moderate and above median income range will likely be filled by market forces. This will hopefully have a positive effect and reduce pressure on more moderately priced units, as long as displacement and the loss of existing affordable units are avoided, which may require city intervention. As for the widening gap for the extremely low-incomes ranges, 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 nonprofits to provide rent-subsidized housing in the city.

Exhibit 37: Projected Housing Needs and Gaps by Income Level (Algona)

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	142	142	180	482
Existing Housing	25	274	364	285
2044 Need	167	167	212	569
2044 Gap	142	(107)	(152)	284

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); [King County], 2021.

Exhibit 38: Projected Housing Needs and Gaps by Income Level (Algona)



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); [King County], 2021.

Exhibit 39: Current Gaps versus Projected Gaps Based on Existing Housing (Algona) 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 type 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 both the extremely low-income range and the moderate income and above range. By 2044, more rental units will be necessary for all income range levels.

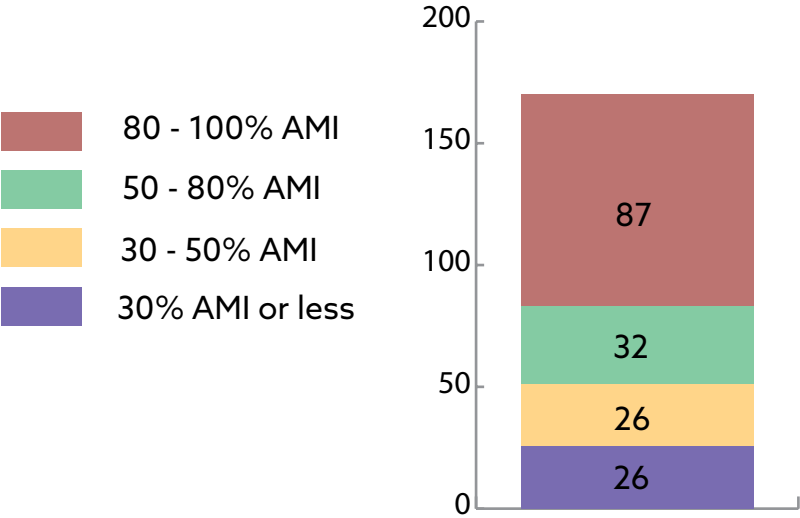
About 23% of the total units needed are ownership opportunities in the moderate income and above range, and 16% of the total units needed are rental opportunities in the extremely low-income range. Special attention will be needed to fill the gap in rental units for these households through the provision of income-restricted units as mentioned above. Exhibit 40: Housing Units Needed by 2044 to Accommodate Growth (Algona) 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 King County distribution of households by income level relative to HUD AMI.

Exhibit 39: Current Gaps versus Projected Gaps Based on Existing Housing (Algona)

	ALL UNITS		UNITS TO OWN		UNITS TO RENT	
	EXISTING GAP	2044 GAP	EXISTING GAP	2044 GAP	EXISTING GAP	2044 GAP
Extremely Low-income (≤30% AMI)	117	142	38	45	78	97
Very Low-income (30-50% AMI)	(132)	(107)	(123)	(113)	(9)	6
Low-income (50-80% AMI)	(184)	(152)	(222)	(207)	37	55
Moderate & Above Median Income (>80% AMI)	197	284	52	110	145	173

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); [King County], 2021.

Exhibit 40: Housing Units Needed by 2044 to Accommodate Growth (Algona)



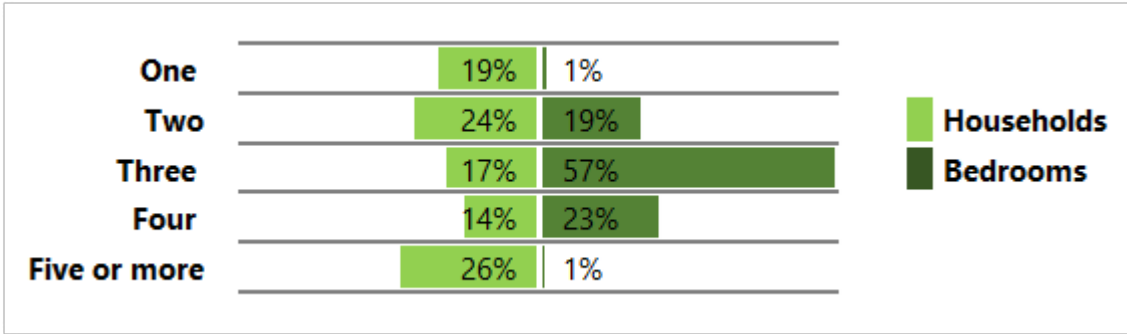
Source: OFM, 2020; 2014-2018 ACS 5-year estimates; 2016-2020 ACS 5-year estimates; PSRC, 2019; HUD CHAS (based on ACS 2014-2018 5-year estimates); [King County], 2021.

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. Algona’s housing supply is composed primarily of single-family units (75%); the second most common housing type is mobile homes (19%).⁸ While 19% of households in Algona have only one person, just 3% of units have one or fewer bedrooms. A lack of smaller units compared to the percentage of one person households is noteworthy since smaller units are typically more affordable. A quarter of Algona households (26%) have 5 or more members but housing units with 5 or more bedrooms only makes up 1% of the housing stock. This means that household size and housing unit sizes are not aligned. *Exhibit 41: Comparison of Household Size versus Number of Bedrooms (Algona)* shows Algona households in comparison to the number of bedrooms.

8 2015-2019 ACS 5-year estimates.

Exhibit 41: Comparison of Household Size versus Number of Bedrooms (Algona)



Source: 2015-2019 ACS 5-year estimates.

Older Adults and Families with Children

Exhibit 42: Cost-Burdened Households by Type and Income Level (Algona) 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. Ninety-one percent (91%) of them are low-income, earning less than 80% AMI. Many of these families likely have children since 42% of households in Algona 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 35% of households in Algona have one or more people that are 60 and over. Sixty-six percent (66%) of older adults living alone that are cost-burdened are very low-income or extremely low-income, earning less than 50% 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 and Income Level (Algona)

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	4	4	4	0	0	12
Older Adults Living Alone	4	4	4	0	0	12
Large Family	35	28	15	4	0	82
Small Family	4	79	40	8	4	135
Other	24	19	20	0	0	63
Total	71	134	83	12	4	304

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, there are no subsidized or income-restricted units in Algona. These types of units are one of the most important types of housing a city requires to ensure all housing needs are met. Without such units, it is difficult for many low-income households to avoid being cost-burdened. Furthermore, among these units, variety is necessary for the diversity of household types.

4.3 LAND CAPACITY ANALYSIS

In addition to preparing the 2044 growth targets, the King 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, Algona has a remaining net capacity of 266 units. To meet the 2044 population growth target, Algona needs around 170 new units, which means there is a surplus capacity of 96 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 land where the capacity lies. 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. 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 (Algona) shows that about 59% of the remaining vacant or redevelopable land in Algona is zoned for lower density residential uses. This land will most likely be developed as single-family residential. This is about 15% lower than the current percentage of households that are owners. Approximately 41% of the land is zoned for multifamily uses that may provide rental opportunities in the future, and presently 22% of households are renters. With this remaining capacity for lower density and higher density zoned land, the split of owner versus renter households is likely going to align closely with the future need.

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

ZONING CAPACITY	PERCENTAGE OF LAND WITH REMAINING CAPACITY ZONED FOR:	HOUSEHOLD TENURE PERCENTAGES, 2019	CURRENT TENURE
Single-family	59%	78%	Owner
Multifamily	41%	22%	Renter

Source: ([King 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, and it has already been shown that there is small surplus capacity in terms of total units. *Exhibit 44: Zoning of Land Capacity Compared with Projected Need (Algona)* 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. Surplus capacity results when comparing the number of owner-occupied units with the projected need. A smaller surplus of rental units is found when comparing the need with the expected zoning capacity. However, this is where the assumptions that lower density development provides ownership opportunities and higher density development provides rental opportunities may be tested. The projected demand for ownership opportunities and the surplus capacity of land available for multifamily development may lead to the production of condominiums or other high density ownership options in Algona.

Exhibit 44: Zoning of Land Capacity Compared with Projected Need (Algona)

ZONING CAPACITY	CAPACITY REMAINING IN UNIT TYPE PER ZONING:	2044 PROJECTED NEED	CURRENT TENURE
Single-family	157	90	Units to Own
Multifamily	109	80	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); [King County], 2021.)

4.4 HUD LOCATION AFFORDABILITY INDEX









As a last glimpse at overall affordability of Algona and how different household types may be experiencing financial difficulties, *Exhibit 45: HUD Location Affordability Index (Algona)* 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. Five out of eight of the household profiles (Very Low-Income Individual, Working Individual, Retired Couple, Single-Parent Family, and Moderate Income 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, Algona would still appear unaffordable to most households. Still, no household profiles are shown to be severely cost-burdened, or paying 50% or more of their income on housing costs. However, once transportation costs are brought into the conversation, the lack of affordability in Algona becomes even more concerning. All profiles spend 30% or more 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 58% of income spent on transportation costs by the Very Low-Income Individual profile, which brings their total spent on housing and transportation to 108% 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 clearly shows that Algona 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 (Algona)

HOUSEHOLD PROFILE	SHARE OF INCOME SPENT ON	PERCENTAGE	HOUSEHOLD PROFILE	SHARE OF INCOME SPENT ON	PERCENTAGE
 Median-Income Family	Transportation	21%	 Retired Couple	Transportation	14%
	Housing	27%		Housing	35%
	Housing + Transportation	49%		Housing + Transportation	49%
 Very Low-Income Individual	Transportation	58%	 Single-Parent Family	Transportation	29%
	Housing	49%		Housing	39%
	Housing + Transportation	108%		Housing + Transportation	69%
 Working Individual	Transportation	25%	 Moderate-Income Family	Transportation	20%
	Housing	30%		Housing	32%
	Housing + Transportation	55%		Housing + Transportation	52%
 Single Professional	Transportation	11%	 Dual-Professional Family	Transportation	15%
	Housing	20%		Housing	23%
	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

- Algona will need to increase its average rate of production of 3.5 units per year between 2010 and 2019 to around 6.5 units annually to meet its 2044 growth target.
- Accounting for the income distribution within the county, there is not enough housing in Algona to meet the countywide need for extremely low-income and moderate income and above households based on what they can afford (not be cost-burdened).
- A widening gap in the lowest income range by 2044 means Algona will likely need to consider how to increase the supply of 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 Algona, there do not appear to be enough smaller units or enough large units which could provide sufficiently sized, more affordable housing options for single-person households and 5 or more person households.
- Small families and older adults living alone are two household types that are currently experiencing proportionally higher rates of cost-burden.

Land Capacity Analysis

- As of 2019, Algona has enough vacant or redevelopable land to meet its 2044 growth targets.
- About 59% of the land that is vacant or redevelopable is zoned for lower density or single-family development, and 41% is zoned for higher density or multifamily development.
- The current mix of owner households versus renter households is 78% owners versus 22% renters.
- The gap analysis projects that 90 owner-occupied units and 80 renter-occupied units will be needed by 2044 to meet the growth targets.

HUD Location Affordability Index

- According to the LAI, five household profiles (Very Low-Income Individual, Working Individual, Retired Couple, Single-Parent Family, and Moderate-Income Family) are shown to be cost-burdened. Furthermore, 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 (108%) on housing and transportation costs.

NEXT STEPS

This Housing Needs Assessment identifies Algona’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.

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Housing is absolutely essential to human flourishing. Without stable shelter, it all falls apart.

**-Matthew Desmond
American Sociologist**

APPENDIX C

Public Engagement Summary

Prepared by: Cyrus Oswald, Assistant Planner
Reviewed by: Niomi Montes de Oca, Senior Planner

143 INTRODUCTION	147 COMMUNITY MEMBER INTERVIEWS	159 SECOND SURVEY RESULTS	178 APPENDIX B: OCTOBER STAKEHOLDER GROUP NOTES
143 PURPOSE OF ENGAGEMENT	147 PUBLIC EDUCATION ADMINISTRATOR	159 RESPONDENT PROFILE	
144 METHODS	148 PARTICIPANT EXPERIENCING HOMELESSNESS	161 SIGNIFICANCE	181 APPENDIX C: COMMUNITY MEMBER INTERVIEWS
144 STAKEHOLDER METHODS		161 HOUSING SATISFACTION	181 PRINCIPAL JAMES RILEY INTERVIEW
144 INTERVIEW METHODS	149 FIRST SURVEY RESULTS	163 COMMUNITIES SERVED	183 STEPHEN: UNHOMED ALGONA MAN
144 SURVEY METHODS	149 RESPONDENT PROFILE	165 HOUSING PREFERENCES	
145 FIRST STAKEHOLDER INPUT MEETING PROCESS RESULTS	151 SIGNIFICANCE	167 HOUSING SOLUTIONS	184 APPENDIX D: FIRST SURVEY SUMMARY
145 HOUSING CHARACTER	151 HOUSING SATISFACTION	169 HOUSING ASSISTANCE	
145 CONCERNS	153 COMMUNITIES SERVED	170 LIMITATIONS	189 APPENDIX E: FIRST SURVEY WRITE-IN RESPONSES
145 NATURAL ENVIRONMENT	154 HOUSING PREFERENCES	171 CONCLUSION	193 APPENDIX F: SECOND SURVEY SUMMARY
146 SECOND STAKEHOLDER INPUT MEETING PROCESS RESULTS	155 HOUSING SOLUTIONS	171 MISSING MIDDLE HOUSING	205 APPENDIX G: FIRST SURVEY WRITE-IN RESPONSES
146 INCREASED PERMITTING	157 LIMITATIONS	172 PRESERVING CHARACTER IN LIMITED SPACE	
146 PRESERVATION		172 INFRASTRUCTURE	
146 INCENTIVES		173 APPENDIX A: SEPTEMBER STAKEHOLDER NOTES	
146 STREAMLINED PERMITTING		173 HNA DISCUSSION ACTIVITY 1	
		175 HNA DISCUSSION ACTIVITY 2	

INTRODUCTION

Purpose of Engagement

The City of Algona is developing a *Housing Action Plan* to create a strategy for the future housing needs of the of the Algona community. Algona, which sits in King County between Tacoma and Seattle, was historically an agricultural and resource producing area and now is mostly comprised of low-density, single-family development. The City's population has increased over the last twenty years paralleling the growth of the regional economy. The purpose of Algona's *Housing Action Plan* (HAP) is to encourage housing conditions appropriate for Algona's population today and tomorrow.

The City of Algona applied for and received grant funding allocated by the Washington State Department of Commerce as part of E2SHB 1923. This grant funding has enabled the development of a HAP, which resulted in a June 2022 Housing Needs Assessment (HNA). The HNA evaluated the current and future housing needs of all economic segments within the community and is one part of the existing conditions used to develop a HAP. Community opinion and desires through the outreach process summarized in this document will also heavily inform the HAP.

The purpose of the *Housing Action Plan* Outreach Survey and Stakeholder Meeting Input Processes is to gather input from the community which can inform the update of the *Housing Action Plan*. Public outreach provides residents with the ability to participate in the long-range planning of their housing conditions. This document outlines the process by which the Algona community was engaged, as well as analysis of the feedback received.

METHODS

Stakeholder Methods

Two stakeholder groups met in September and October of 2022 to discuss the recently issued HNA and give their input on how future housing development should be encouraged. Three Algona residents were stakeholders in the first meeting, and four residents composed the second group. The stakeholders were volunteers from Algona who were identified as representative of the interests of the community and high impact people. Full notes on these meetings can be found in Appendix A and B.

Interview Methods

Algona community members were interviewed for their perspectives on the availability and affordability of housing in the city, and their personal experiences with local housing. Interviewees were recommended by city staff who identified individuals that had an understanding of the housing issues and were regularly engaged with residents of the community. Another interviewee was identified among survey respondents who expressed a willingness to be contacted for further questioning. One community member, out of the five who were contacted, volunteered to be interviewed over a video call. One Algona community member experiencing homelessness agreed to be interviewed after the Holiday Tree Lighting event in person and was compensated for their time.

Survey Methods

The first survey was distributed on the online survey platform Survey Monkey between May and August 2022. It collected 67 total responses and 31 write in responses. The survey was posted on the city website and social media. Full results on this survey can be found in Appendix C and D.

A second survey was distributed through December 2022 and January 2023 over Survey Monkey. Initial distributions took place at the December Holiday Tree Lighting event where flyers were passed out with survey information and participants were able to take the survey at the event on tablets. It collected 49 total responses and 22 write-in responses. This survey was posted on the City website, social media accounts, City Hall, at community events, and flyers were posted at 8 locations throughout the town. Full results of this second survey can be found in Appendix E and F.

FIRST STAKEHOLDER INPUT MEETING PROCESS RESULTS

The September stakeholder group expressed their preferences and concerns for the future of housing in Algona. Full notes can be found in Appendix A.

Housing Character

Community members felt that new developments in Algona should meet the character of the existing housing stock. As one group member noted, Algona is in a valley and anything over two stories may interfere with existing viewsheds. Similarly, people expressed that apartments deviate too far from the existing housing character and would not fit into the current housing stock. People felt that duplexes could work if they don't resemble apartment buildings, and people were open to exploring the three or four family units if they remained under the two-story limit. Residents don't want new development to interfere with the existing development pattern.

Concerns

The group believed there were some inherent spatial limitations to future development in Algona. Members noted that Algona is a small jurisdiction with little undeveloped area suitable for housing and no surrounding unincorporated land available for annexation. There is broad public

support for wetland preservation in Algona, however they also present a legal barrier to development in their vicinity. Group members were concerned the existing infrastructure, especially roadways, may not be able to support a larger population. The group expressed that space in Algona was one of the largest factors limiting development within the city.

Natural Environment

There are green spaces in Algona which residents are keen to preserve. The Sunrise Blueberry farm, the swampland on the south side of the city, and the open space between 11th Ave and Boundary Blvd were all identified by stakeholders as valuable open spaces. The Sunrise Blueberry Farm is a woman owned organic blueberry farm which is currently in the low-density residential zone. The Algona Wetland Preserve is a project to design and implement an enhancement program for the wetland south of the Boeing plant to increase education, community engagement, and recreation opportunities. The open area on 11th avenue referred to is currently undeveloped and zoned for general commercial activities but contains potential wetlands which may inhibit development. Residents value green spaces in Algona.

SECOND STAKEHOLDER INPUT MEETING PROCESS RESULTS

A variety of housing strategies to increase the capacity of Algona's housing stock was presented to the stakeholders. The following analysis summarizes their input. Full notes can be found in Appendix B.

Increased Permitting

Legalizing more forms of missing middle housing (specifically triplex, fourplex, and cottage housing) could be a method to increase the number of homes in Algona. In response to the proposed methods, stakeholders advocated for smaller lot permitting. The group advised that smaller lots could meet density goals while maintaining community buy in and being sensitive to parking needs. Stakeholders noted that creating opportunities for ownership in Algona is very important to ensure that residents properly maintain their homes.

Preservation

Strategies to preserve existing affordable units in Algona were presented to stakeholders, including housing rehabilitation funding, city advertised housing resources, transfer of development rights initiatives, and historic preservation programs. Participants did not see much opportunity for historic preservation programs, as there are not many qualifying historic structures, and

limited space in Algona may render the land too valuable to justify limiting development. The group was not familiar with transfer of development rights programs and did not comment extensively on the viability of resource or rehabilitation programs.

Incentives

Forms of higher density development incentives were presented to stakeholders. The group commented that people would likely oppose a density bonus program associated with multifamily or rented units and expressed concern that density bonuses wouldn't facilitate quality development. The group considered density bonuses to encourage small lot or cluster single family home projects favorable to density bonuses for multifamily structures.

Streamlined Permitting

Allowing expedited permitting of new housing was presented to stakeholders as a method to meet Algona's housing needs. Creating predesigned ADU plans and lowering parking requirements were two ways presented to lower permitting costs. Stakeholders expressed that ADU predesigns would need to be for smaller unit types and were concerned that site environmental review and stormwater runoff requirements could present an obstacle for any preapproved designs.

COMMUNITY MEMBER INTERVIEWS

Community members were interviewed on their experience living in Algona, their observations through their unique perspective of the City, and their opinions on how the City can better serve its community.

Public Education Administrator

An administrator from Alpac Elementary agreed to participate in an optional interview regarding their experience with housing. The participant has worked for the school for ten years and has lived in Auburn for twenty years. While the participant does not live in Algona, they commute through Algona and work with children from Algona families, providing some insight and observations into how children perceive housing and income. Some of his observations about the children of Algona who attend his school include: perceived growth in household income with a decreasing number of families with children receiving “free and reduced” lunches, growing immigrant populations, and a significant percentage of students being transient (about 15%). The participant felt that Algona had a growing immigrant population that may have unique and unmet housing needs, and wanted the city to work with community-based organizations to better

capture their housing needs and barriers. The participant felt that Algona overall has a lack of affordable housing, multi-family housing options, and an aging or unmaintained housing stock.

While envisioning the future of Algona and what solutions seem appropriate for the unique demographics and housing needs, the participant responded that he would like to see more small-scale multi-family housing that maintains the rural feel of the city and fosters community and connection with common space. These would also provide people with homes that don’t require much time and money to maintain. Additionally, Algona’s industrialized areas directly abut residential uses. He would like to see a downtown area which both blends and provides a buffer between these spaces to help maintain the community and residential feel of Algona. Finally, the participant was very supportive of offering home-repair support to maintain the aging housing stock and encourage community accountability in maintenance. He felt there are some homes that appear derelict or abandoned, and that these homes can limit options in the housing stock because of expensive rehabilitation or long-term maintenance costs.

Participant Experiencing Homelessness

Participant has been experiencing homelessness for last five years (approximately 2017-2022) and has been living in the area around Algona for the past year. He once owned a successful concrete business in southern King County but was severely injured on the job. The injuries he sustained permanently disfigured his hands which still cause him great pain today. Without the ability to use his hands and no medical insurance coverage that granted him affordable access to ongoing medical assistance and surgery necessary to heal his hands, the participant lost his job, income and medical insurance. As a result, the participant has been homeless since approximately 2017 and has felt that the south King County region overall has a lack of assistance and resources, shortage of affordable, subsidized, or temporary emergency housing opportunities, and aggressive treatment by law enforcement.

As someone experiencing housing insecurity, the participant has a firsthand experience of how the existing services in the area around Algona function and the barriers that exist to exit homelessness. The participant felt a number of services should be provided in or around Algona to improve the likelihood of reducing existing homelessness and community blights experienced by residents that are a symptom of the homelessness crisis. Specifically, a foodbank, temporary emergency housing, and healthcare services, such as a mobile medical team for acute or chronic conditions and a needle-exchange program, should be provided to support the homeless community, reduce litter, and reprioritize policing efforts. Services should be provided both in Algona and in the southern King County region to support people experiencing homelessness. Services and secured shelter would give people an opportunity to exit homelessness and become financially independent. Relief from even one of these barriers made the participant feel empowered and optimistic.

FIRST SURVEY RESULTS

The analysis below describes the perceptions and aspirations of respondents as they pertain to housing in Algona. Due to rounding, percentages may not add to 100. Complete tabulation of data is given in Appendix C.

Respondent Profile

The survey respondent sample was older, whiter, and more affluent than the population of Algona. The city is 56% under the age of 34, while the sample was only 12% under the age of 34. Most of the sample (51%) was between 55-74, while this same age range represents only 18% of Algona. The sample was whiter, with 84% of respondents describing themselves as white compared to the 49% of the city that is white. Hispanic (6%), Asian (4%), and multiracial people (3%) were underrepresented at an average rate of three to one in the sample size, while Black and Native American people were not represented in the survey. Respondents owned their home (97% of the time) which is more than the city population (78%).

The sample responded as being less cost burdened (26% indicated housing costs were a serious financial burden) than the population of Algona, where 33% of households are cost burdened or severely cost-burdened. The sample worked outside 20 miles from their home (10%) less than the population at large, who commute more than 24 miles to work 14% of the time. The survey sample lived in smaller houses than the population, with 34% of the sample living in two-person houses compared to 24% of the city, and only 3% of the sample living in a house with seven people or more compared to the 10% of the population that lives in a comparable house size. The sample lived in single-family homes (90%) more than the city (71%). The sample is less cost burdened, works closer to home, and lives in smaller single-family homes more than the population. See Figure 1 for a visual summary of the respondent profile.

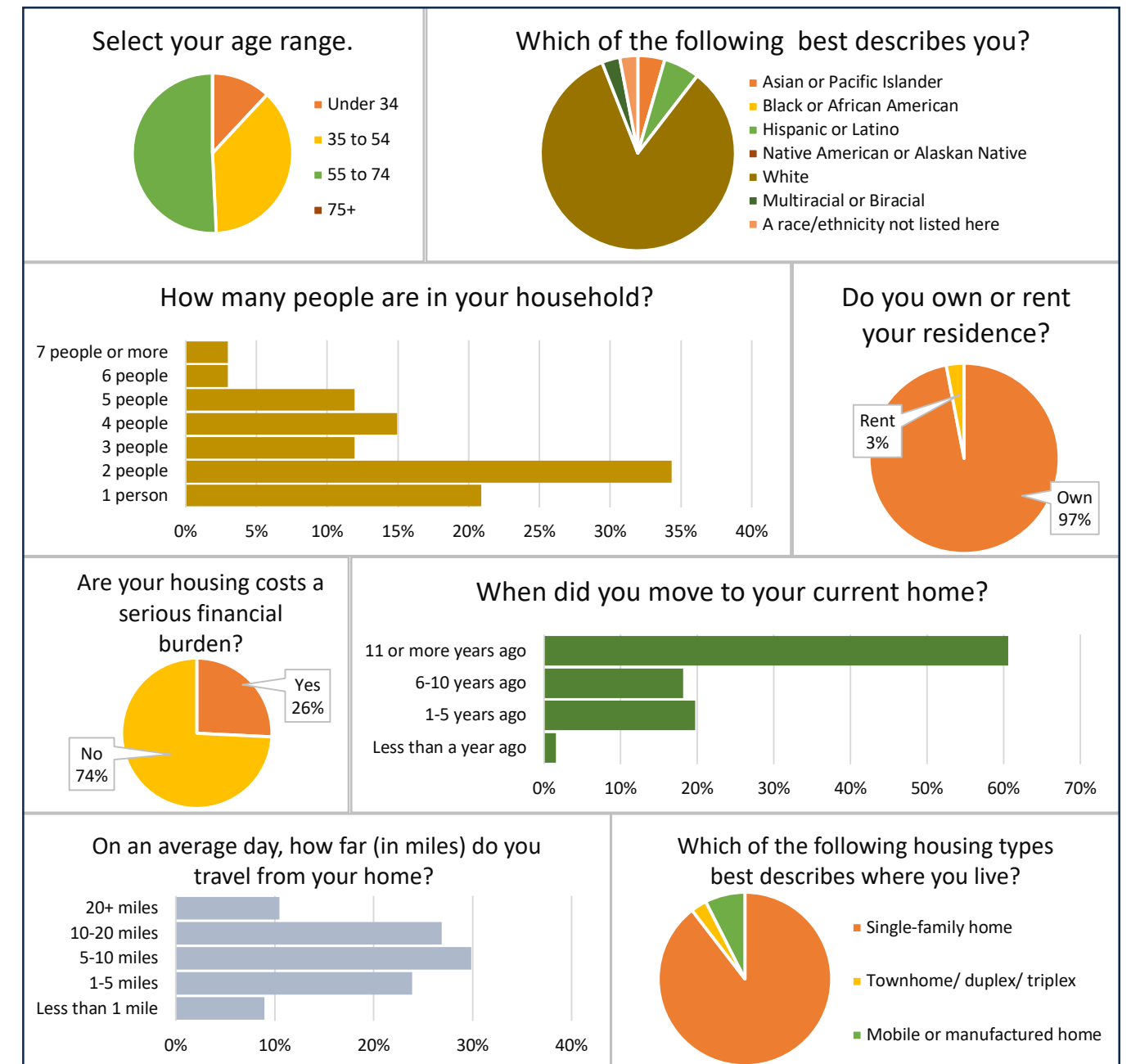


Figure 1: Summary of Respondent Profile

Significance

This survey received 67 responses, which is two percent of the city population. This sample size can be considered a significant amount although not representative of Algona as a whole, considering 97% of respondents were homeowners, mostly aged between 55-74, and mostly white.

Housing Satisfaction

In all categories surveyed, sample respondents were mostly satisfied with their home. Four fifths of respondents are satisfied with the proximity of their home to amenities, and many (74%) are satisfied with the distance to their work or school. Just under two thirds (65%) of respondents were satisfied with the age, condition, size, and cost of their home. Many residents responded to a free response question to express dissatisfaction with the condition of homes in their neighborhood. Some residents were unhappy with overcrowded streets, unattended landscaping, and run-down lots. Of the factors residents were polled on, residents were the least satisfied with the size of home, with only 14% of respondents dissatisfied or very dissatisfied. The full response breakdown is given in Figure 2, and an average of satisfaction rates across criteria is given in Figure 3.

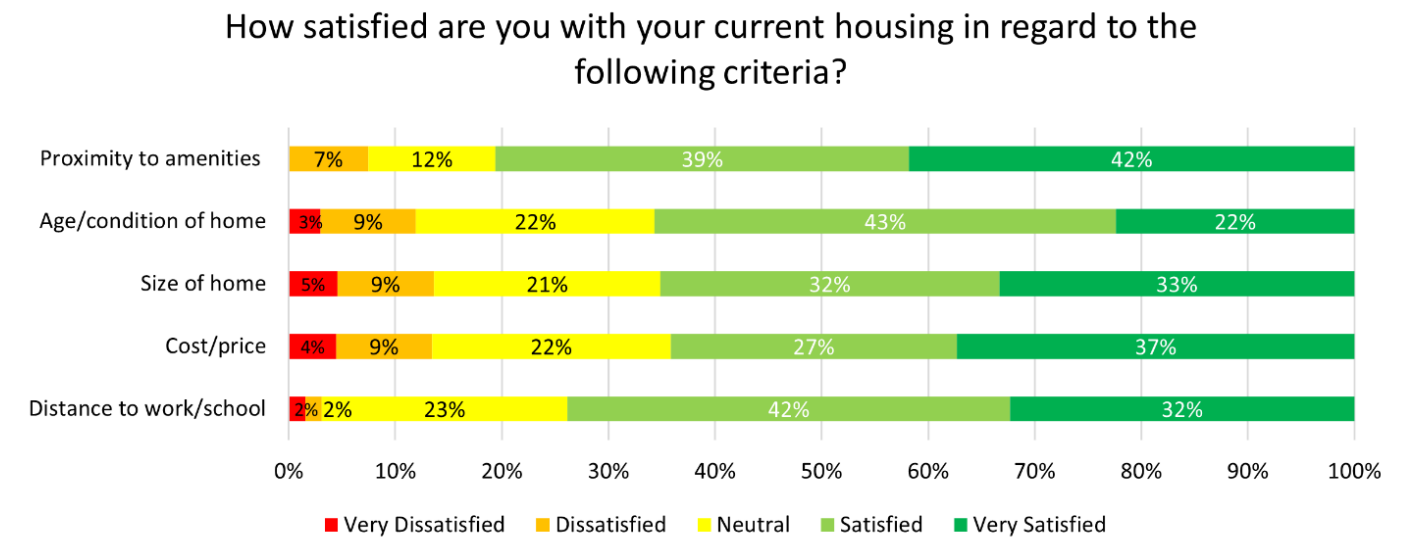


Figure 2: Breakdown of sample satisfaction with housing conditions.

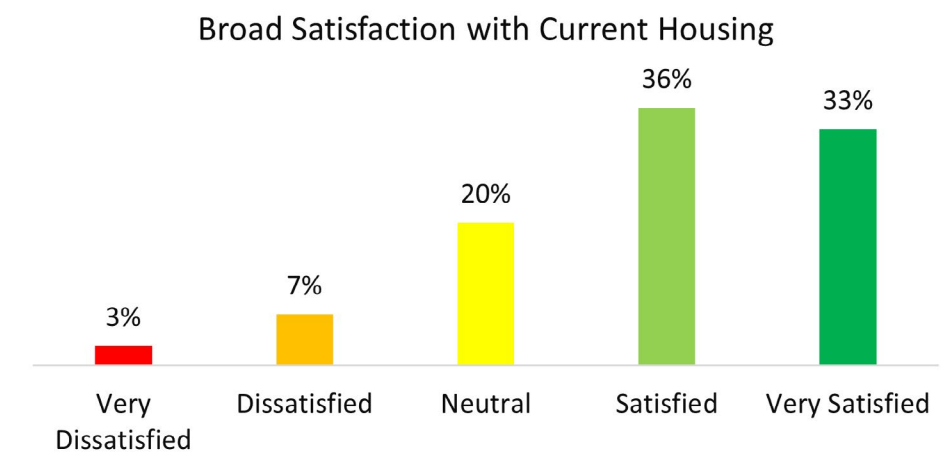


Figure 3: Broad sample satisfaction with housing conditions.

Communities Served

Respondents were asked to evaluate various descriptions of Algona. Eighty percent of the sample agreed that Algona was a great place to live, and no one strongly disagreed. Many people (54%) agreed that Algona has services and amenities that improve their quality of life. A third (30%) of the sample was concerned about being unable to live in Algona within the near future, with twice as many people totally unconcerned. Most of the sample felt that Algona is a good place for older people to live (67%) and that Algona is a good place for families to live (77). These results may be skewed: the respondent sample overrepresented the age range 55-74 almost three to one, and BIPOC were very underrepresented. Many (36%) felt that young people cannot find comfortable, adequate, and affordable housing in Algona. The full breakdown of sample statistics is in Figure 4.

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

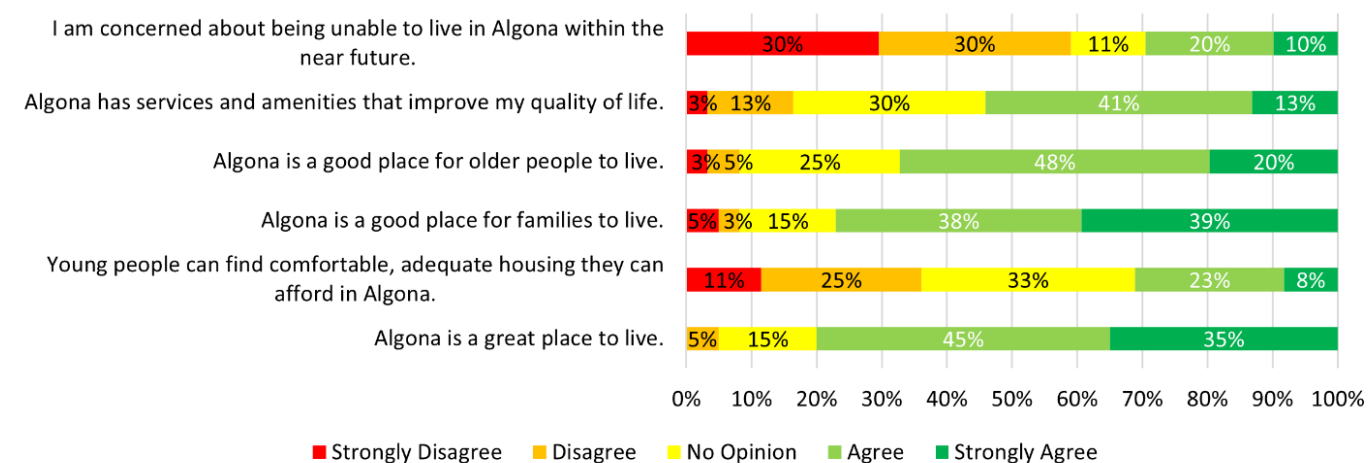


Figure 4: Breakdown of sample opinions on which communities the City of Algona best caters towards.

Housing Preferences

The sample was asked to describe what alternative or more affordable types of housing Algona needs. Respondents did not express that more housing development was needed in Algona: only two categories of housing receiving more than fifty percent support. The sample agreed that housing should be affordable to those who work in the community, with 56% agreement. Just over half (51%) of respondents thought smaller housing options for smaller households should be available, and few (8%) strongly disagreed. Opinion on affordable housing options was divided, with 83% evenly split between agreeing and disagreeing that more should be available. The sample expressed dislike for larger homes for large families (49%), emergency housing (70%), and rentals/apartments (72%).

Nearly a third of (28%) written in responses mentioned apartments, almost all of which (eight out of nine) expressed a negative opinion. Survey respondents expressed a preference against more renters in Algona: “Having apartments in Algona is a sure way to bring crime into our city. The tenants have no stake in the long-term health and livability of Algona”. More than half of respondents (70%) disagreed that Algona needs more emergency housing. Emergency housing options and services was also the most divisive issue: only eight percent of respondents had no opinion, compared to the average 16% per question who had no opinion. The community expressed that they do not want more development in the city, especially development of large structures.

Algona needs more...

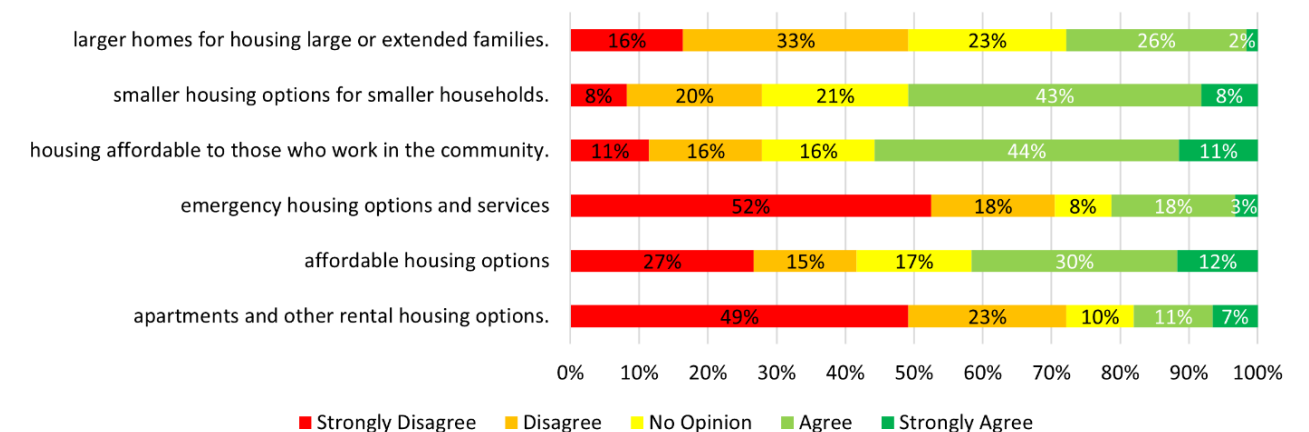


Figure 5: Breakdown of housing option preferences.

Survey respondents were asked to rank different types of home development. In line with the rest of the survey, multifamily housing scored the lowest. Senior/assisted living ranked first, followed by accessory dwelling units, townhomes/duplexes/triplexes, and manufactured housing. This suggests that of the options presented, the development of assisted living facilities and ADUs are the most publicly favorable method to increase density in Algona.

Housing Solutions

Residents were asked about a variety of housing solutions to poll potential solutions buy in. Broadly, residents believed solutions which preserve the existing housing stock should be prioritized over those which support affordable housing. Most respondents agreed that protecting residents from being displaced or forced out of their current housing (65%), ensuring housing is in good condition (72%), and providing support for older community members (77%) are good solutions which should be considered. Slightly over half (51%) of respondents felt that providing support for working families and fixed income cost burdened households should be considered. More than half (52%) of the sample thought that building dedicated affordable housing is not a good solution.

Outside of the most common type of housing in Algona (single-family homes), what type of housing would you like to see to accommodate the growing need? (Rank the choices by order of preference)

	Average Score	1	2	3	4	5
Townhomes/duplexes/triplexes or similar	2.9484	22%	14%	19%	36%	9%
Multifamily housing	3.9311	9%	12%	14%	9%	57%
Senior/assisted living	2.4209	30%	30%	16%	18%	7%
Manufactured housing	3.1088	25%	11%	16%	22%	25%
Accessory dwelling units	2.4826	19%	33%	31%	16%	2%

Figure 6: Breakdown of sample housing style preferences.

Indicate how you feel about some of these potential housing solutions

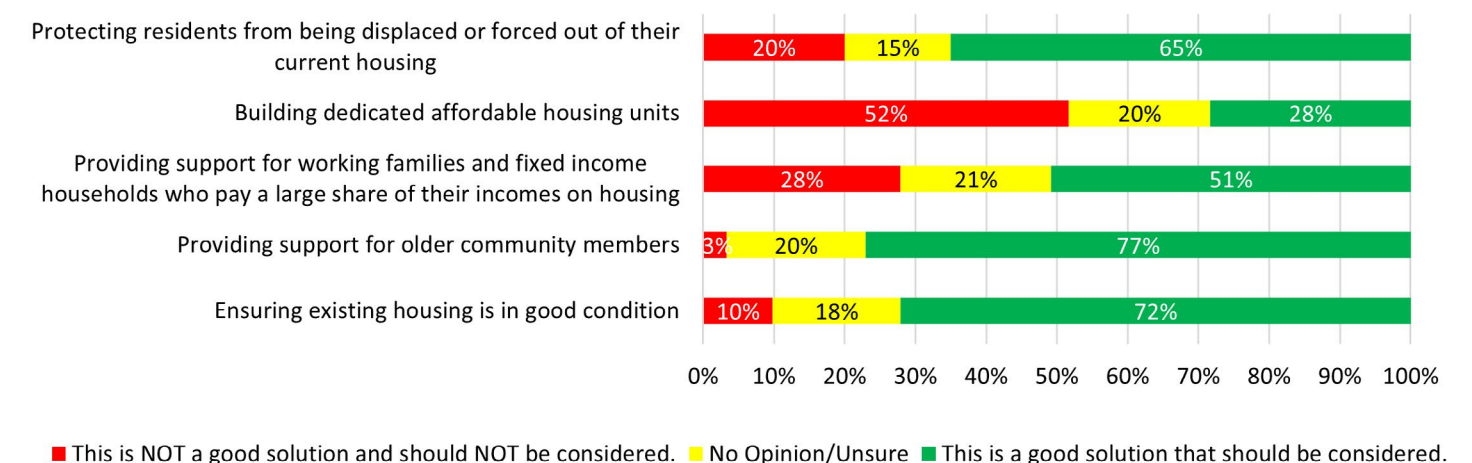


Figure 7: Housing solution preferences.

LIMITATIONS

The significance of the survey results is impacted by the dissimilarity between the sample and the population. The sample may not economically or ethnically represent the population and may prefer solutions which don't meet the needs of all residents. The sample is likely more affluent than the population, due to higher homeownership percentages, more single-family home residents, and lower perceived housing burden. The sample is older and whiter than the population and may not fully represent the opinions of the more diverse Algona population. However, the community perceptions drawn from this survey can still be used to inform the development of the HAP.

Stakeholder meetings were relatively small (four in the October meeting, and three in the September group) and may not accurately represent the city population. However, their input is still valuable and should be considered in the creation of the HAP document.



SECOND SURVEY RESULTS

After the first survey was conducted, a second outreach survey was conducted to collect more specific information from Algona residents on their housing needs. This second survey expanded on themes identified during the first survey effort related to finances and perception of housing. Informational flyers about this survey were distributed at the December Tree Lighting event and tablets were available for survey participation at the event. Eight informational flyers were posted throughout the town and the online survey was open from December 2022 to January 2023. The analysis below describes the perceptions and aspirations of respondents as they pertain to housing in Algona. Due to rounding, percentages may not add to 100. Complete tabulation of data is given in Appendix E.

Respondent Profile

Similar to the first survey, the second survey's respondents were generally older, white, and more affluent than the population of Algona. Approximately 11% of the respondents were under the age of 34. However, there was an increase in respondents between 35 and 54 years of age with 45% indicating as

such, but only 23% of the actual population of Algona falls in this age range. The sample was whiter than the population of Algona with 75% of respondents described themselves as white whereas only 49% of Algona residents described themselves as such. About 6% of the respondents identified themselves as multi-racial.

The majority of the survey sample (60%) responded as being employed full-time. However, 21% were presently not working and answered that they were either a full-time student (2%), retired (17%), or disabled/unable to work (2%). The sample responded as being wealthier than the average household income of Algona (\$74,844) with 62% of respondents indicating their household's annual income last year was over \$75,000 while 28% of respondents indicated their household income last year was \$75,000 or less. Many respondents (60%) said that they share their housing costs with their families. Almost three fourths of single-family homeowners purchased their home over 6 years ago (29 out of 40) with 20 respondents responding that they have lived in their home over 11 years. See Figure 8 for a visual summary of the respondent profile.

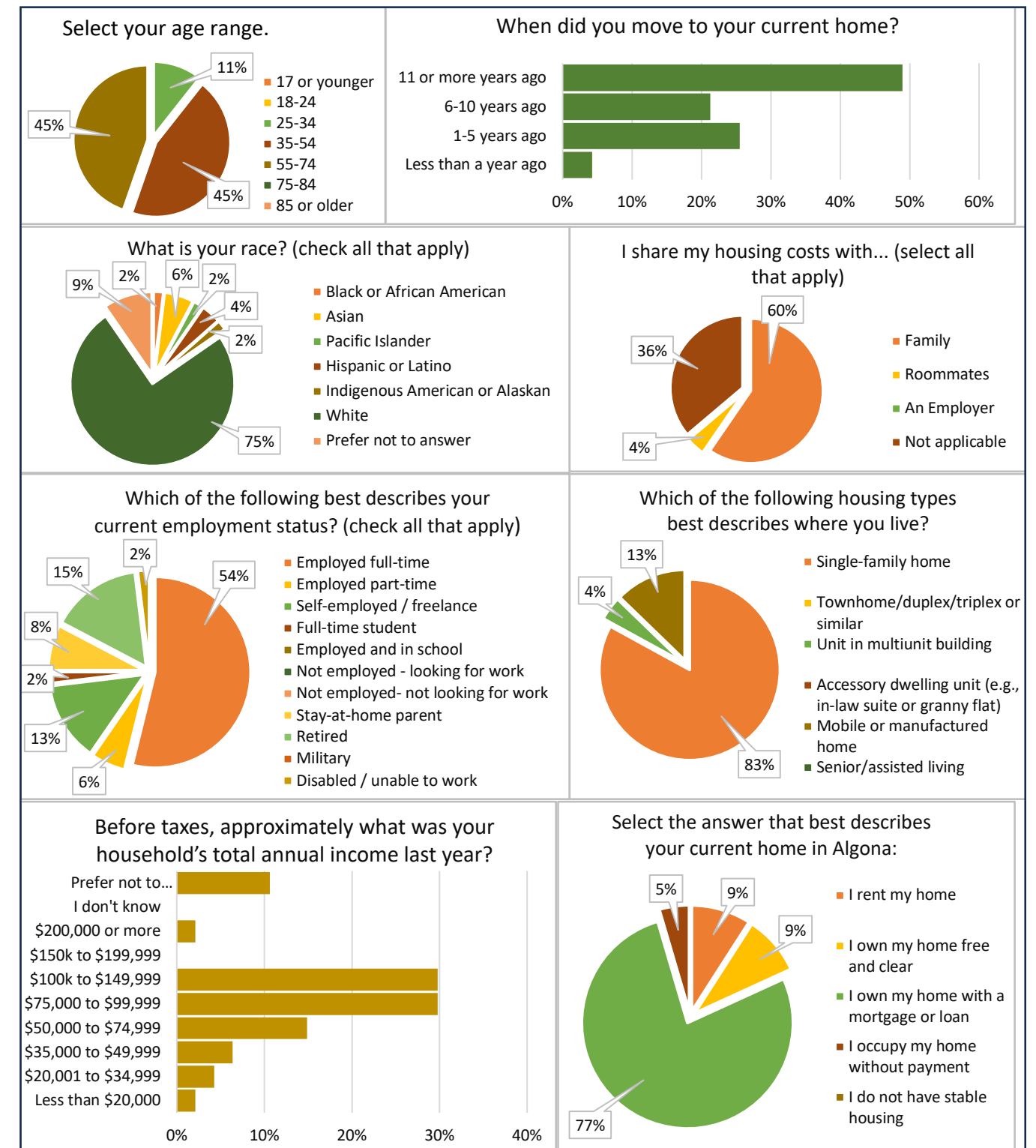


Figure 8: Graphic summary of Respondent Profile

Significance

This survey received 47 responses, which is about 1.5% of the city population. The respondent demographics should be considered when interpreting this data. This data is significant because this survey only received responses from people who either live or work in Algona, while the first survey did not.

Housing Satisfaction

In all but four survey categories, sample respondents were satisfied or very satisfied with their home's location and characteristics as described in Figure 9. Approximately three fourths of respondents were satisfied or very satisfied with their access to amenities (80%), their homes' general location (75%), and the availability of parking and vehicular access to their home (72%). Participants were generally satisfied or very satisfied with their home's

proximity to work and school (64%) and with their access to public transportation (47%). All respondents were satisfied with the general physical condition of their home (70%), with three fifths of respondents being satisfied with the size and structure of their home (61%) and the general size of their home (58%). For whom it applied to, residents were largely satisfied with the cost of a deposit for their home (46%) and with their monthly rent costs (60%)¹. Overall, half of participants felt satisfied or very satisfied with the general housing stock and residential landscape as described in Figure 10.

Over one third of respondents (39%) were not satisfied with the school district their home is in. Additionally, public opinion on safety and crime rates near participant homes had the most divided results, with half of participants satisfied (50%), about a fifth (17%) neutral, and a third not satisfied (33%).

¹ Calculations did not include the "not applicable" responding participants. See raw data from the second survey in Appendix E.

How satisfied are you with your current housing in regard to the following criteria?

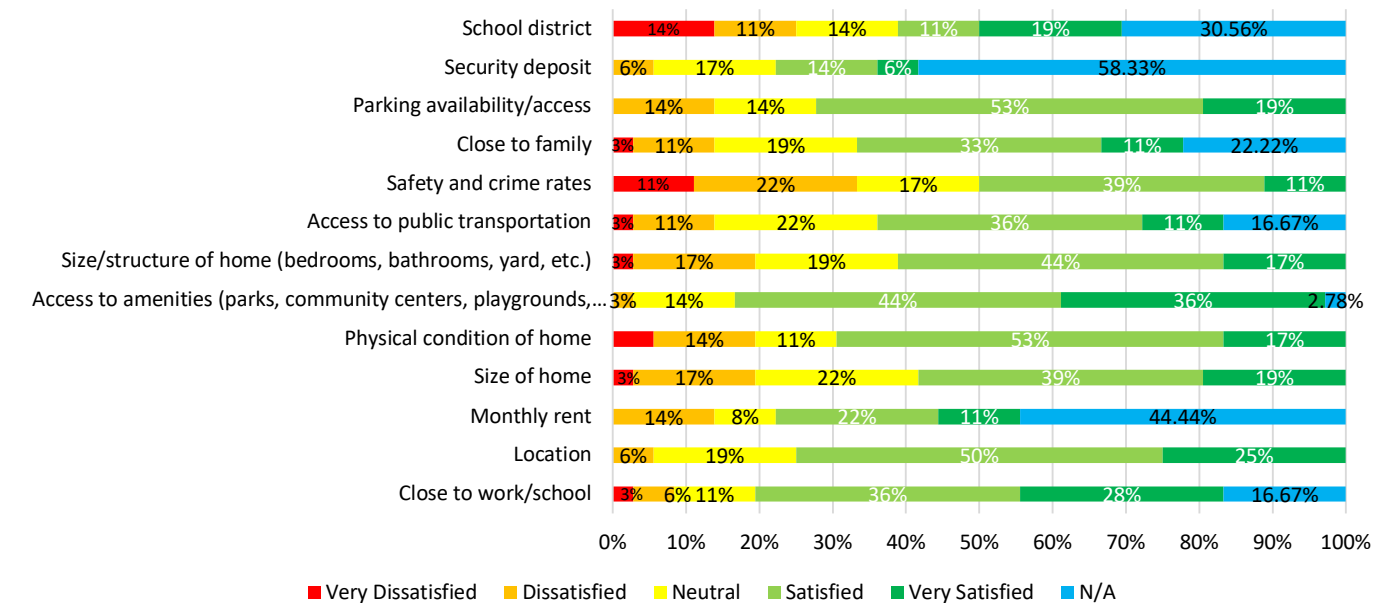


Figure 9: Breakdown of sample satisfaction with housing conditions.

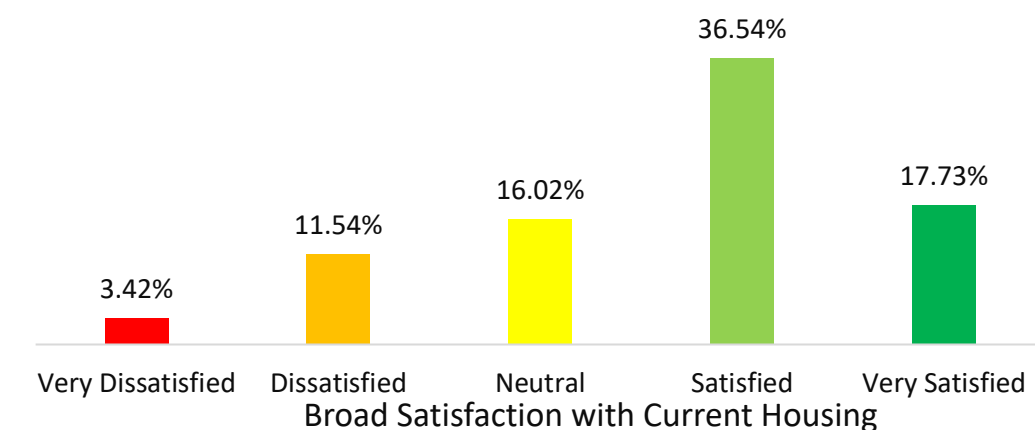


Figure 10: Broad sample satisfaction with housing conditions

Communities Served

Respondents were asked a series of questions to evaluate who the city's housing stock is catered to. The survey asked respondents who they thought was facing the greatest challenges in accessing safe and appropriate housing in Algona, as described in Figure 11. Respondents were able to select more than one answer to indicate if they believed multiple groups were experiencing barriers to access. Half of respondents believe that single-parent families and young adults/students face the most challenges when accessing housing in Algona. Around one third of respondents felt that seniors (31%), high school graduates (31%), small (33%) families, and large (39%) families also face housing challenges. The respondents felt that the people who struggled the least with their housing needs are people with Black, Indigenous, or people of color (17%), college graduates (14%), or LGBTQIA+ communities (11%). See the full breakdown of sample statistics below in Figure 11.

Who do you think is facing the greatest challenge in accessing safe and appropriate housing in Algona?

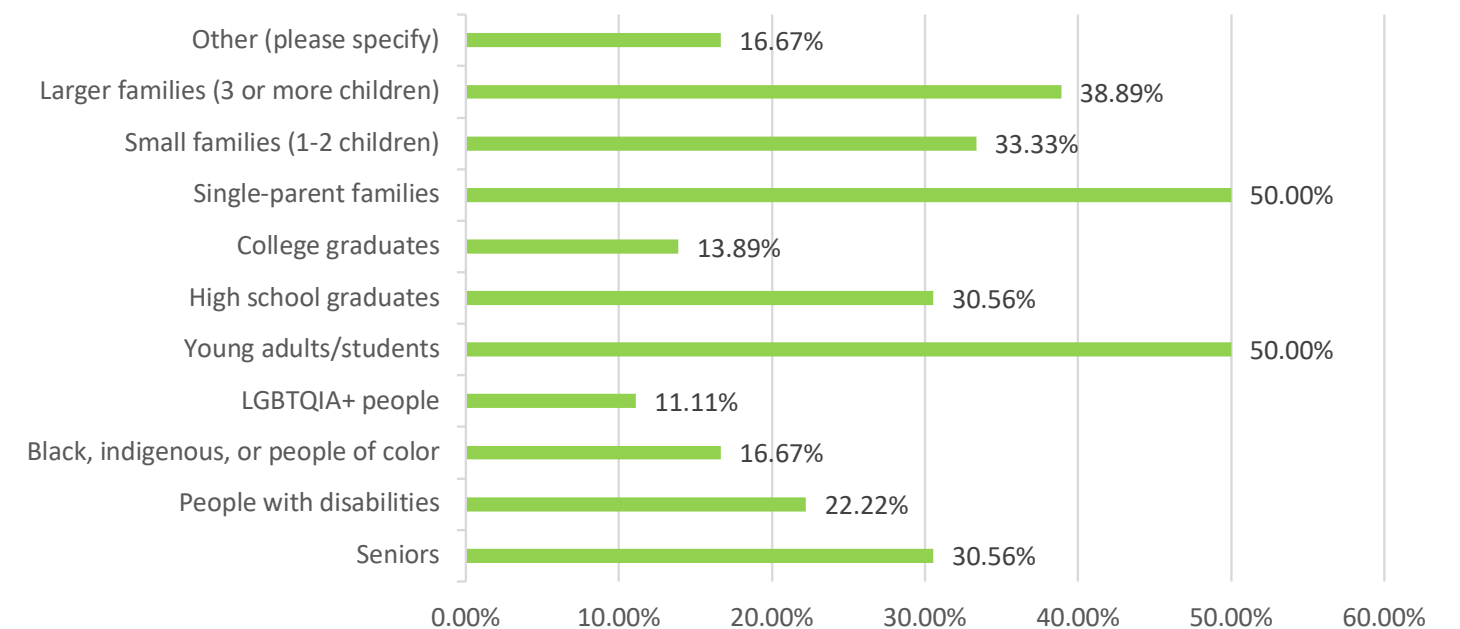


Figure 11: Breakdown of sample opinions on which communities the City of Algona best caters towards.

Housing Preferences

Participants were asked to choose what type of home they felt would best fit their housing needs. Applicants were able to select more than one answer. Almost every respondent (94%) felt that a single-family home (detached from any other house) would best fit their housing needs. A handful of respondents reported that apartment/condos (3%), townhomes (8%), mobile homes (8%), or ADUs (6%) would satisfy their housing needs. See the full breakdown of sample statistics in Figure 12.

Respondents were then asked to rank what type of housing they'd like to see more of in Algona, other than a single-family detached home. Respondents ranked housing types between one through nine, with one being the highest ranking and nine being the lowest ranking. Respondents felt the homes that would most fit their housing needs were townhomes/duplexes (3.8) or senior/assisted living (3.3). The lowest ranking average score was 7.4, for emergency shelters, followed by permanent tiny homes (6.1)¹. The third, fourth, and fifth rankings were low-rise apartments/condos (5.4), mobile homes (5.0), and triplexes or fourplexes (4.8). Respondents then ranked ADUs (4.3) and intergenerational housing (4.0) in slots six and seven. See the full breakdown of sample statistics in Figure 13.

¹ A “permanent tiny home” refers to independent dwelling units that are 400sf or less in area. This form of housing can be on wheels or affixed to the ground. This definition would include RV or trailer parks, tiny home communities, or tiny homes on wheels (THOW).

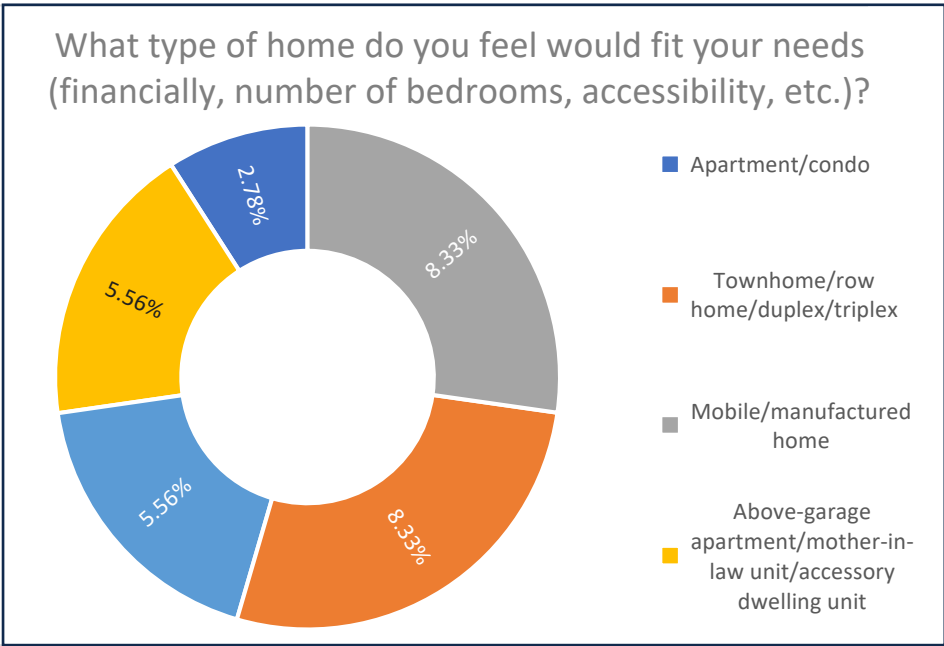


Figure 12: Breakdown of what home types fit the People of Algona's needs.

Outside of the most common type of housing in Algona (single-family homes), what type of housing would you like to see more of in Algona to accommodate your friends, family, and community members' housing needs? (Rank the choices by order of preference)										
	Average	1	2	3	4	5	6	7	8	9
Senior/assisted living	3.3137	21.88%	9.38%	21.88%	25.00%	9.38%	9.38%	3.13%	0.00%	0.00%
Townhomes/duplexes	3.8448	12.50%	15.63%	31.25%	3.13%	18.75%	6.25%	3.13%	3.13%	6.25%
Intergenerational housing units (designed to accommodate both older and	4.0337	23.33%	20.00%	10.00%	3.33%	10.00%	10.00%	6.67%	10.00%	6.67%
Accessory dwelling units (e.g., in-law suites or granny flats)	4.3329	15.15%	27.27%	3.03%	6.06%	9.09%	12.12%	9.09%	15.15%	3.03%
Triplexes or fourplexes	4.8334	3.33%	16.67%	16.67%	13.33%	10.00%	13.33%	10.00%	6.67%	10.00%
Mobile/manufactured housing	5.0001	6.45%	6.45%	9.68%	22.58%	9.68%	16.13%	19.35%	6.45%	3.23%
Low-rise apartments/condos	5.3864	9.68%	6.45%	3.23%	19.35%	12.90%	6.45%	19.35%	12.90%	9.68%
Permanent tiny homes ²	6.1293	12.90%	0.00%	6.45%	3.23%	6.45%	19.35%	9.68%	25.81%	16.13%
24/7 shelters	7.3878	3.23%	3.23%	0.00%	3.23%	9.68%	3.23%	16.13%	16.13%	45.16%

Figure 13: Breakdown of types of housing respondents would like to see more of

Housing Solutions

Residents were asked a variety of questions regarding their thoughts on housing solutions appropriate for Algona. The gave respondents four options to rank what strategies they thought would increase the number and variety of homes in the city. Respondents could select one of four options on strategy preference, with one as the highest choice and four as the lowest. The two most preferred housing strategies are tied for the highest ranked option (2.1), which are to re-evaluate development

standards for accessory dwelling units (ADUs) and to ensure a variety of housing forms are permitted. The least preferred option (average score of 3.1) for housing solutions was performance zoning, or requiring large apartments set aside a percentage of affordable housing units for households earning between 30-50% of the area median income (\$93,500). The second least desired solution was to reduce the maximum and minimum lot sizes to increase the number of homes in a city block. See the full breakdown of results in Figure 14.

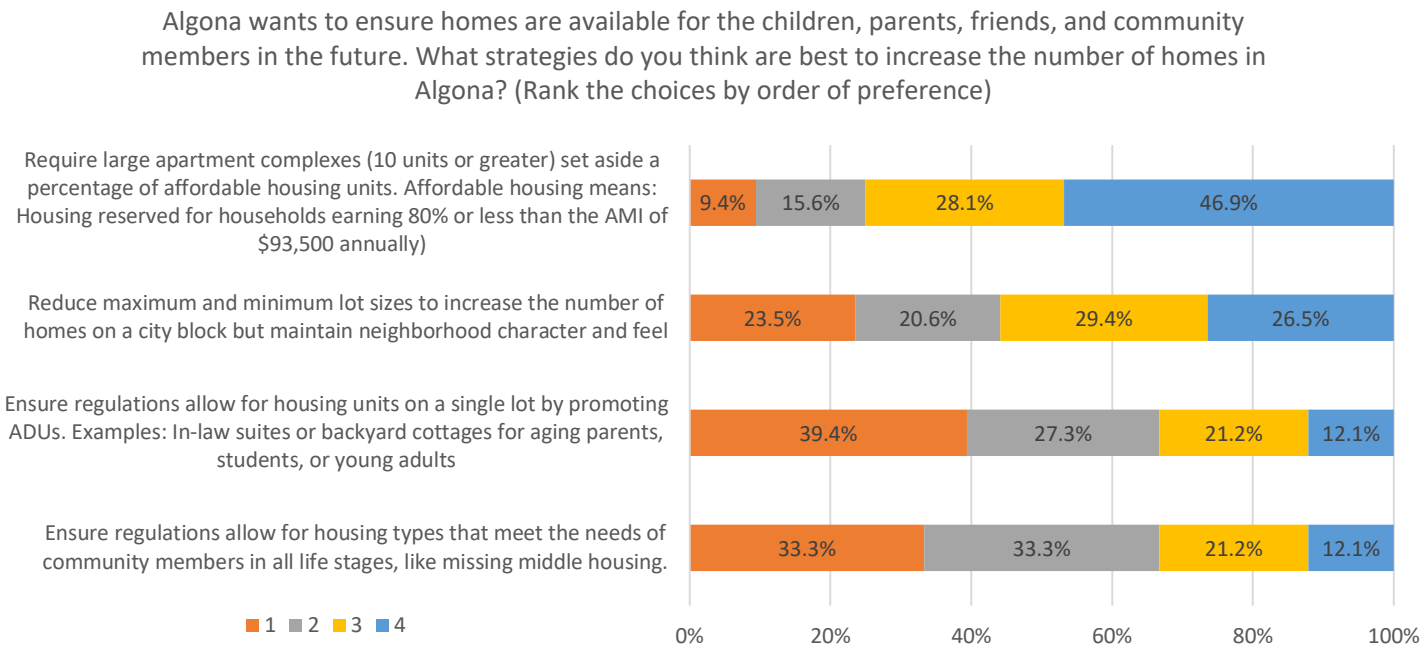


Figure 14: Strategies to increase number of homes in Algona.

Residents were then asked to rank strategies they would prefer to reduce the potential for residential displacement. Respondents ranked seven displacement solutions between one and seven, with one being the highest ranked and seven being the lowest ranked solution. The highest ranked options (2.8 and 2.9 respectively) were to maintain existing homes to ensure they are safe and

in good condition and to provide financial support to homeowners for repairs, utilities, or maintenance. The least desired solutions (4.6 and 5.1 respectively) were to provide access to home buyer classes or counseling and existing units for people with disabilities and provide guidance and educational materials on renter and tenant rights. See the full breakdown of sample statistics in Figure 15.

Algona wants to ensure children, parents, friends, and community members can remain in Algona (if desired). What strategies do you prefer for reducing the chance that a community member could be displaced? (Rank the choices by order of preference.)

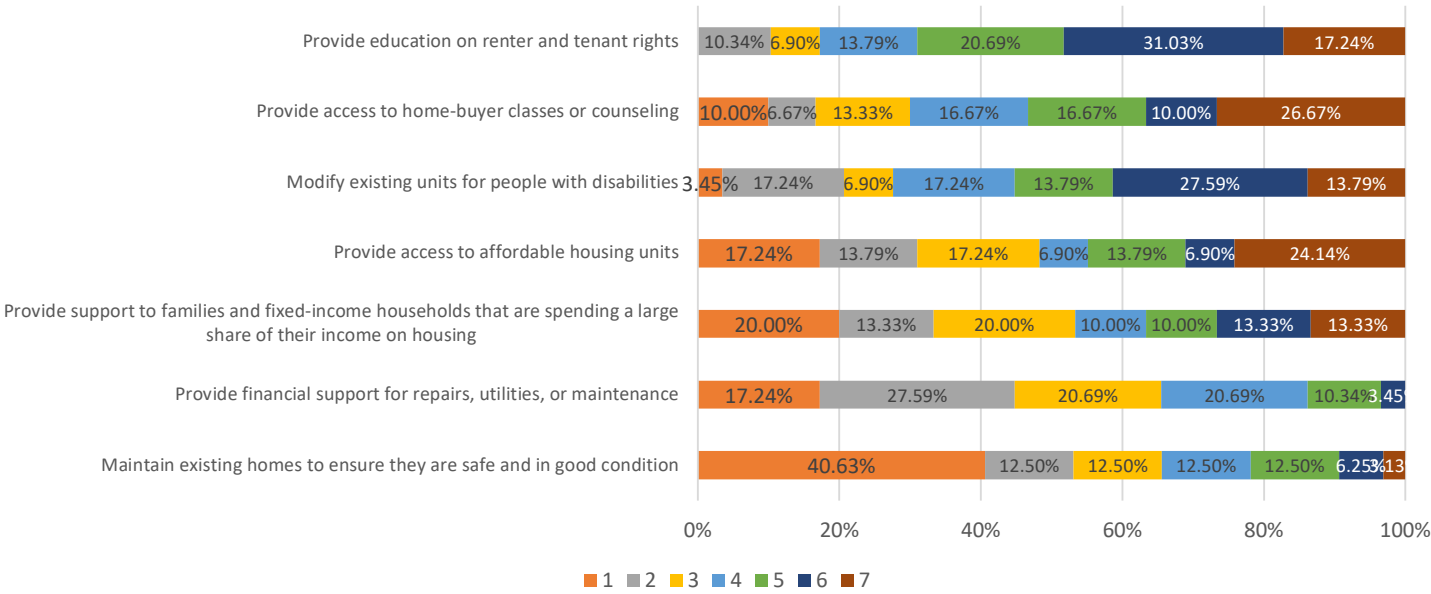


Figure 15: Strategies to reduce community member displacement.

Housing Assistance

Residents were asked a question regarding what services the city should provide to alleviate community housing costs. Applicants checked all options that would support. Most survey participants (54.29%) responded with

not needing any of the services listed. About 40% of responses included help paying for home repairs, a third of responses included help paying for utilities, and 22.86% of responses included help paying for their rent or mortgage. See the full breakdown of sample statistics in Figure 16.

Which of the following services could the city provide that would help your housing situation?

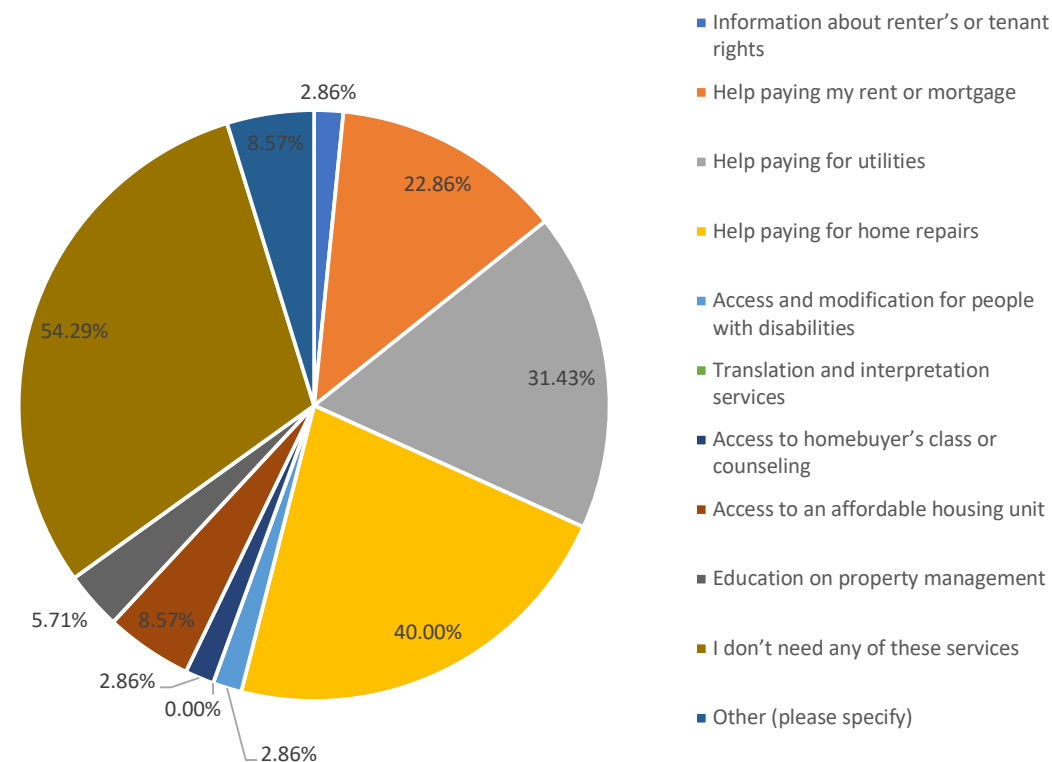


Figure 16: City services that could alleviate housing situation.

LIMITATIONS

Similarly to the first survey, the significance of the second survey results is impacted by the dissimilarity between the respondent sample and the population. The sample may not economically or ethnically represent the population and may prefer solutions which don't reflect the needs of all residents. The sample is again, older, whiter, and more affluent than the general population and may not fully represent the opinions of the entire Algona population. The sample received an increase of respondents between the ages of 35 and 54 years of age, with 45% indicating as such. According to the 2019 ACS 5-Year Estimates, only 23% of Algona's population falls within this age range. However, the community's perceptions drawn from this survey can still be used to inform the development of the *Housing Action Plan*.

CONCLUSION

People in Algona recognize a need for more affordable housing in their community, but they do not want new developments to lower their current levels of service. The *Housing Action Plan* should incorporate this public input.

Missing Middle Housing

The existing housing stock in Algona is largely single family (75%), followed by mobile homes (19%), and multifamily units (4%). Legalizing and creating more housing stock in the middle of the housing spectrum (mid-sized multifamily units, duplexes, cottage housing, etc.) could increase the quantity of affordable housing. The community is strongly opposed to apartment buildings in Algona. Stakeholders expressed that large multiplexes would not fit into the housing character and about half (49%) of survey respondents strongly opposed apartments or other rentals. A lack of infrastructure available to support high density residences was a theme in survey responses and stakeholder groups. One survey respondent wrote in, “Apartments and low-income housing bring crime. Save that for the rest of King County,” The community is broadly against multifamily housing.

Creating missing middle housing could be a way to create more housing units in Algona while maintaining public buy in and housing character. Stakeholders felt that duplex, triplex, or possibly fourplexes could fit into Algona, but only if they fit the envelope of the existing stock and didn’t block viewsheds. Stakeholders also advocated for smaller lot permitting to keep the single-family residential feel of Algona while increasing the number of houses available. Just over half of survey respondents believed smaller housing options should be available. All groups mentioned or wrote that creating opportunities for home ownership is important to the community. Ownership could be encouraged through small lot or small multiplex development.

Preserving Character in Limited Space

Stakeholders were very aware of the limited undeveloped space in Algona. The city is only 1.3 square miles, and it is surrounded by incorporated municipalities on all sides. The protected critical areas further limit the amount of developable land in the city. This limit on developable space may require increasing density to meet future housing needs, however community preferences complicate this. Stakeholders mentioned the importance of meeting existing housing stock character, which is 75% single family units. Many survey respondents communicated local preferences by writing in to advocate for single family homes and against apartments. Balancing the preservation of views, existing levels of service, and town character with increased density is key to preserve public buy in.

Infrastructure

Members of the public expressed concern for out-of-date infrastructure which may not be able to serve the needs of a growing Algona. Additional density increasing pressure on the already strained road network was a commonly cited reason to oppose apartment. When creating future development regulations, parking requirements should be considered to not put further load on street parking. Residents cite concerns about pedestrian safety stemming from a lack of sidewalks, crowded curb access for service providers, and narrow roads. Algona’s valley topography makes it prone to flooding, which residents notice through the need for increased stormwater infrastructure. Addressing infrastructure capacity alongside any new development is necessary to preserve quality of life in Algona.

Public Engagement Summary

APPENDIX A: SEPTEMBER STAKEHOLDER NOTES

HNA Discussion Activity 1

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

- Seen a growth since I arrived here, makes sense that the housing and transportation costs take so much of someone's income
- Lots of commerce happening
- Most people live here then drive to work
- How many of the businesses are home base or teleworking
 - Is this considered in this housing assessment
- To me, seems pretty accurate – been here since 1998, there's growth, but not overwhelming

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

- Algona is land locked – not a lot of space – 3.5 miles
- Where are we going to put all these houses?
- We have some wetlands, but can't build there
- DW thought the same thing, agreed
 - Especially for multi-family units
 - Algona Boulevard zoned commercial but big plot of land that could be considered

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

- Outliers look weird to me where they look inverted to middle income housing
 - If we have a surplus of houses, can people just step down and live in smaller houses?
- Would that create greater division, like higher or lower income parts of town where right now it's a pretty good mix?
- We don't want one side perceived as a ghetto and the other side better off, don't want to lose that sense of community

4. KEY TAKEAWAYS AND THEMES

- Preserve community feel
- Preserve views
- Don't include density that is greatly incompatible with the community (not too dense)
- Don't divide the city into rich and poor parts
- Preserve natural areas such as the wetland, blueberry farm

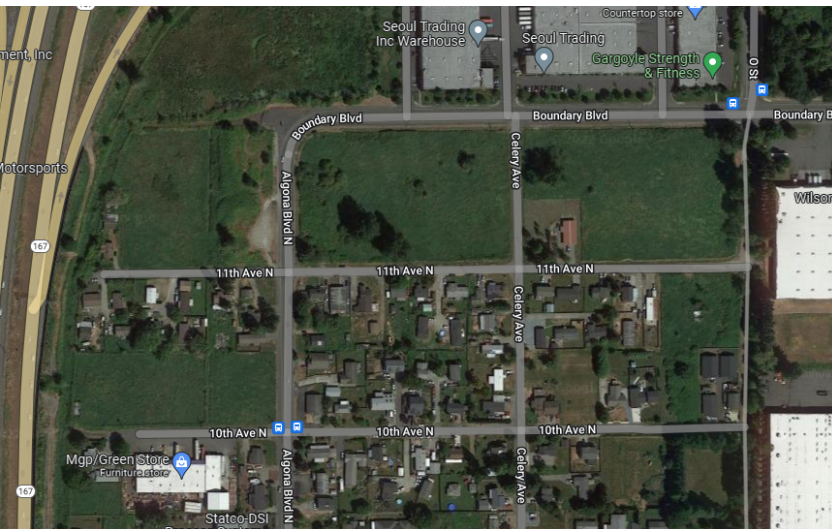
HNA Discussion Activity 2

1. What kind of housing can be developed to accommodate the need for housing?

- I don't want apartments here
- I know there is a deficit, but I like the single family feel
- Duplexes could work as they don't have that multi apartment feel
- Adult family homes, I would be more interested in that
 - And the need for lower income as when you're older that becomes more of an issue

2. How many units would feel like too many? Where would you like to see these units?

- Explore the 3-4 multi-family units more
- North end – I spend more time here coming on 15th /Algona BLVD
 - Blackberry land – 11th and 10th
 - I could see, willing to flex even, to fourplexes
 - I have a personal preference on height
 - As we live in a valley
 - 2 stories is copacetic
 - Or town homes broken into 4 units
- Land directly across – grass field
 - Inundated with floods/critical area (image left)
- Residential building height is important to consider



3. What are your thoughts on Design Guidelines?

- Yes – all want to have design guidelines for almost all forms of housing
- Parking should be considered
 - No way to have a garbage truck come through when small streets are full of cars

4. Do you have any other concerns regarding the availability and type of housing available in the city?

- Will there be more representation?
 - Yes – 4 other stakeholders could not attend tonight
 - Follow up sheet will be sent out to stakeholders with response questions

5. Do people feel like there is already a divide in the city based on culture or income?

- I don't see things are out of balance right now, but could see it in the future, particularly for the higher income homes
 - will it be clustered or spread out? I like the mix of it through out rather than clustered. I don't want to stand in the way of progress, but I want a balance of meeting housing needs while keeping the character.
- Are there income maps? – no, but there is a Zoning Map

6. Where do you think the city is currently limited by infrastructure?

- Coco Joe's
- Where the new 7/11 is, along Ellingson RD.
- With more population, there would be more foot traffic
 - Would that be a factor in choosing higher density housing?

Public Engagement Summary

APPENDIX B:
OCTOBER STAKEHOLDER GROUP NOTES

7. *What other housing types do you think would be appropriate beyond apartments and SFR?*
- Condos – increases homeownership – that wouldn’t be that bad of an idea
 - We can still build by SR167 by Jacks BBQ and the laundry mat
 - Can put condos on that side, but I don’t know if that would work
 - The transfer station won’t be moving that far – moving north of the current one
8. *What areas of the City are most important to preserve?*
- Blueberry farm – yes
 - The swampland – the blue herons that live there
 - The wetland of the valley – the native critters are important to me
 - 11th and Boundary BLVD– a park?
 - You’d have to meet wetland requirements, right?
 - The Algona wetland preserve project
 - Park will be designed there and something similar could be proposed for the north
 - Love that! Love the idea of a board walk, I really dig that!
 - Can we not have people move here?
9. *Any final comments?*
- Glad to be a part of this, and taking a look into the future and preparing for it

1. *Streamlined Permit Process*
- Pre-Designed ADU Plans
 - Reduction of parking requirements

FAVOR	AGAINST	CONCERNS & QUESTIONS
<i>Predesigns would need to be for smaller unit types</i>	<i>Other kinds of solutions seem more important</i>	<i>Environmental Review</i>

2. *Preserving Existing Affordable Units*
- Housing Rehabilitation Programs
 - Housing Resource Program / Provide Resources Online
 - TDR program
 - Evaluate if any properties can fall under historic preservation

FAVOR	AGAINST	CONCERNS & QUESTIONS
<i>Algona was farmlands, there is a house on Algona BLVD that could have historic value</i>	<i>Not aware of many properties that could qualify, only the HOH apartments which are not liked by residents</i>	<i>What housing age would be selected as a qualifier? 50 years would be good</i>
	<i>Not familiar w TDR</i>	<i>Could we develop a program that serves</i>
	<i>Land might be worth too much for historic preservation</i>	
	<i>Might be a lack of resources available for the limited number of historic value homes</i>	

3. Legalizing More Forms of Missing Middle Housing:

- Cottage Housing
- Triplex
- Fourplex

FAVOR	AGAINST	CONCERNS & QUESTIONS
These forms of housing should be owned and not rented	Townhouse/duplex project on 8th has caused parking issues on street; crowded streets and lack of areas to play	Where could these go? Is there realistically lands for these units
Not opposed to smaller lots, its been done before and is common in the area. Curious to know what the minimum lot areas.	Not a fan of rentals; property owners are disconnected from their rented units causing them to go into disarray/ not address issues	Might need to reduce parking or landscaping requirements to fit into the limited lands existing
	Smaller lots instead of cottage housing; why does it have to be on one plot of land?	Concern on location of these
	Small lots size should not be similar to the mobile home lots in Pacific	
	Mindful of scale for smaller lot sizes	

4. Housing Incentive Programs

- Density Bonuses
- Requirement of Affordable Units (certain % of units built to remain affordable for a 10 or 20 year period)
- Multifamily tax exemptions
- Mixed Use Bonus
- TDR Program
- Affordable Housing Incentive Program

FAVOR	AGAINST	CONCERNS & QUESTIONS
Density bonus could be supported for small lots, cluster, single family home projects	People could be against a density bonus program associated with multifamily or rented units	Density bonus could be supported but needs to ensure that there is quality in the development and that
	Might not be the most impactful since there are limited lands	

5. Supplementary input received after in person stakeholder meeting:

- Streamlining the permit process for parking could result in an increase in flooding and water runoff issues if stormwater requirements aren’t carefully considered
- Homeowners Associations are not preferred
- With increased permitting of middle housing options, landscaping requirements should address runoff water and ground stabilization
- Local housing funds could be a valuable affordability tool if proper oversight ensures that funds are property allocated

Public Engagement Summary

APPENDIX C: COMMUNITY MEMBER INTERVIEWS

Principal James Riley Interview

Principal of Auburn (ALPAC) elementary school, all the kids from Algona go there. Been teaching there for 10 years. Been living in Auburn for 20 years. Drives through Algona almost every day to go to work.

1. ***Tell us about your experience living in ALGONA. When did you move here? How has the city changed since you've been here? What do you like about living here? What would you want to see changed?***

Our Latinx population has increased by about 10% and white pop has decreased by about 10% (uncertain whether he's speaking to the school as a whole or just Algona kids). The "free and reduced (lunch)" children population have gone down – was about 70% and now about 50% so household income seems to have increased. There hasn't been much new housing in Algona being built (the newest one he remembers is over 4 years old). The housing stock and population is very diverse – some homes are well maintained and others are older, haven't been cared for, and look decrepit or unsafe. That huge old hotel that's off Main St – some of my kids live there and I'm uncertain how safe it is – that one needs a little help. There are hardly any multi-family structures, most are single family homes. We need more affordable housing – prices keep rising and pushing ppl out. Their transient pop at the school is about 15% every year – people

moving very regularly. It'd be nice if there was some opportunity for them to stabilize in their housing and be able to stay in a place while their kids are in elementary school to build those connections and community. There is NO room for growth at my school – we're at capacity but the district is now rebuilding Terminal Park which will serve a small portion of the north side of Algona once it's finished.

2. ***Do you think homeownership is out of reach for most people?***

Since the housing crisis, people are better educated in what they can and can't afford. However, most people can't afford the house that they want or the house that is best suited for their family.

3. ***Who do you think faces the most barriers to finding affordable housing?***

People who have recently immigrated here seem to have the hardest time – we get a lot of immigrants from Ukraine and South America. Whole extended families are struggling to find homes. I know of a family whose extended family just moved in with them from overseas and now they're crowded. I'd like to see more townhomes in Algona to accommodate the growing population – where people have their own living space but are still very connected in community with common space.

4. ***What do you see as the biggest barriers to the City in providing affordable housing?***

Flooding issues/low spaces that collect water. The roads are quite small, especially in the side streets. When the shifts change at Boeing the traffic increases everywhere. The police are amazing – the city really cares about people. Strong sense of community. We need more help in supporting the younger children – the community center is outstanding, but they need more support.

5. ***What are some of ALGONA's infrastructure limitations?***

We need to update the roads and sidewalks of the side streets. They're tough for our buses – they can't make the turn because the roads are too small and narrow so they have to go around areas that are inaccessible which is inefficient. We need to provide more support for the people who aren't able to maintain their homes. Some pockets of developments have HOAs but with others that don't – we need a way to keep people accountable to their community so that they can keep their property value up. If we have a great community feel, people will want to stay, it's just a matter of whether they can

afford a house that's not going to take all their energy to repair and things like that. There's just a huge range of very new houses and really old houses that need to be updated. Flooding is bad in this whole area; our playground is just clay under the grass so drainage is a big problem – water will pool.

6. ***Tell us about what you envision for the future of ALGONA? Will you retire here? What would you like to see the city look like? What forms of housing would you like to see more of?***

There's a lot of character here so I would love to see current homes updated / restored, modernized but still have the feel of the historical homes in the area. But we also need modern homes for people who want that too. I think single and small multi-family housing is what fits the feel of Algona and not large apartments. I'd like to see a plan that can create affordable housing without going five stories up. The south side gets into almost industrial businesses which is right up against and mixed in with residential areas. I'd like to see a downtown area that blends these two so that we can have a downtown area while maintaining a community that's more about housing and homes.

Public Engagement Summary

APPENDIX D:
FIRST SURVEY SUMMARY

Stephen: Unhomed Algona Man

- He's been unhomed for 5 years and living around Algona and Auburn for 1 (though he was in Jail for 6 months of that time and recently got out)
- Used to own his own concrete business – worked his way up from the bottom. Had real estate investments. Was able to retire young.
- His wife spent most of his money without his knowledge and then divorced him which was very costly. He was forced to sell his liquidate his investments and sell his home.
- He has children but they're estranged.
- Injured his hand doing concrete and was given an opioid prescription. He became addicted to painkillers and then heroin.
- He's trying to get to Northern California which is where the last of his land is located. He wants to build a cabin and live there off-grid.
- Presently, he can't leave the state because of the department of corrections: he was caught with contraband and spent 6 months in jail and recently got out.
- He struggles to get affordable healthcare and tries to manage his pain with heroin. His hands are still disfigured and require surgery.
- It's hard for him to find work given his injuries and lack of a stable living situation. Stable housing is also hard to find given his situation and lack of stable income.
- The police here treat unhomed people "very aggressively."
- Unhomed people litter a lot, especially in the green belts / where they settle. They will acquire "random stuff," like a "washing machine or tires", and take it to their settlement and then leave it there. He tries to go around and clean it up sometimes.
- When asked what services would help him and others like him, he said that Algona could really use a food bank and a 24/7 shelter. A needle exchange would be great too.

TABLE 1: QUESTION 1

Select your age range.	Percent of Responses	Number of Responses
Under 34	11.94%	8
35 to 54	37.31%	25
55 to 74	50.75%	34
75+	0.00%	0
Answered		67
Skipped		0

TABLE 2: QUESTION 2

Which of the following best describes you?	Percent of Responses	Number of Responses
Asian or Pacific Islander	4.48%	3
Black or African American	0.00%	0
Hispanic or Latino	5.97%	4
Native American or Alaskan Native	0.00%	0
White	83.58%	56
Multiracial or Biracial	2.99%	2
A race/ethnicity not listed here	2.99%	2
Answered		67
Skipped		0

TABLE 3: QUESTION 3

How many people are in your household (including yourself)?	Percent of Responses	Number of Responses
1 person	20.90%	14
2 people	34.33%	23
3 people	11.94%	8
4 people	14.93%	10
5 people	11.94%	8
6 people	2.99%	2
7 people or more	2.99%	2
Answered		67
Skipped		0

TABLE 4: QUESTION 4

Do you own or rent your residence?	Percent of Responses	Number of Responses
Own	96.97%	64
Rent	3.03%	2
N/A	0.00%	0
Answered		66
Skipped		1

TABLE 5: QUESTION 5

Are your housing costs a serious financial burden?	Percent of Responses	Number of Responses
Yes	25.76%	17
No	74.24%	49
Answered		66
Skipped		1

TABLE 6: QUESTION 6

When did you move to your current home?	Percent of Responses	Number of Responses
Less than a year ago	1.52%	1
1-5 years ago	19.70%	13
6-10 years ago	18.18%	12
11 or more years ago	60.61%	40
Answered		66
Skipped		1

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	8.96%	6
1-5 miles	23.88%	16
5-10 miles	29.85%	20
10-20 miles	26.87%	18
20+ miles	10.45%	7
Answered		67
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	89.55%	60
Townhome/duplex/triplex or similar	2.99%	2
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	7.46%	5
Senior/assisted living	0.00%	0
Answered		67
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	Weighted Average
Distance to work/school	1.54%	1	1.54%	1	23.08%	15	41.54%	27	32.31%	21	65	4.02
Cost/price	4.48%	3	8.96%	6	22.39%	15	26.87%	18	37.31%	25	67	3.84
Size of home	4.55%	3	9.09%	6	21.21%	14	31.82%	21	33.33%	22	66	3.8
Age/condition of home	2.99%	2	8.96%	6	22.39%	15	43.28%	29	22.39%	15	67	3.73
Proximity to amenities (e.g., parks, retail stores, bus routes, etc.)	0.00%	0	7.46%	5	11.94%	8	38.81%	26	41.79%	28	67	4.15
Answered											67	
Skipped											0	

TABLE 10: QUESTION 10

Outside of the most common type of housing in Algona (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	Score
Townhomes/duplexes/triplexes or similar	22.41%	13	13.79%	8	18.97%	11	36.21%	21	8.62%	5	58	2.9484
Multifamily housing	8.62%	5	12.07%	7	13.79%	8	8.62%	5	56.90%	33	58	3.9311
Senior/assisted living	29.82%	17	29.82%	17	15.79%	9	17.54%	10	7.02%	4	57	2.4209
Manufactured housing	25.45%	14	10.91%	6	16.36%	9	21.82%	12	25.45%	14	55	3.1088
Accessory dwelling units (e.g., in-law suites or granny flats)	18.97%	11	32.76%	19	31.03%	18	15.52%	9	1.72%	1	58	2.4826
Answered											60	
Skipped											7	

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
Algona is a great place to live.	0.00%	0	5.00%	3	15.00%	9	45.00%	27	35.00%	21	60
Young people can find comfortable, adequate housing they can afford in Algona.	11.48%	7	24.59%	15	32.79%	20	22.95%	14	8.20%	5	61
Algona is a good place for families to live.	4.92%	3	3.28%	2	14.75%	9	37.70%	23	39.34%	24	61
Algona is a good place for older people to live.	3.28%	2	4.92%	3	24.59%	15	47.54%	29	19.67%	12	61
Algona has services and amenities that improve my quality of life.	3.28%	2	13.11%	8	29.51%	18	40.98%	25	13.11%	8	61
I am concerned about being unable to live in Algona within the near future.	29.51%	18	29.51%	18	11.48%	7	19.67%	12	9.84%	6	61
Answered											61
Skipped											6

TABLE 12: QUESTION 12

Indicate how much you agree or disagree with the following statements. Algona needs more...											
	Strongly Disagree		Disagree		No Opinion		Agree		Strongly Agree		Total
...apartments and other rental housing options.	49.18%	30	22.95%	14	9.84%	6	11.48%	7	6.56%	4	61
...affordable housing options	26.67%	16	15.00%	9	16.67%	10	30.00%	18	11.67%	7	60
...emergency housing options and services	52.46%	32	18.03%	11	8.20%	5	18.03%	11	3.28%	2	61
...housing affordable to those who work in the community.	11.48%	7	16.39%	10	16.39%	10	44.26%	27	11.48%	7	61
...smaller housing options for smaller households.	8.20%	5	19.67%	12	21.31%	13	42.62%	26	8.20%	5	61
...larger homes for housing large or extended families.	16.39%	10	32.79%	20	22.95%	14	26.23%	16	1.64%	1	61
Answered											61
Skipped											6

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	72.13%	44	18.03%	11	9.84%	6	61
Providing support for older community members	77.05%	47	19.67%	12	3.28%	2	61
Providing support for working families and fixed income households who are paying a large share of their incomes on housing	50.82%	31	21.31%	13	27.87%	17	61
Building dedicated affordable housing units	28.33%	17	20.00%	12	51.67%	31	60
Protecting residents from being displaced or forced out of their current housing	65.00%	39	15.00%	9	20.00%	12	60
Answered							61
Skipped							6

Public Engagement Summary

APPENDIX E: FIRST SURVEY WRITE-IN RESPONSES

Question 14:

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

- As a former Algona Planning Commission member and professional engineer with experience in infrastructure I would strongly recommend the city hire a competent Public Works Director and provide him/her with funding for a qualified outside consultant to review the condition of the city's infrastructure before proceeding with a new housing plan. While not informed by more than personal observation and interacting with past public works officials, I worry the city may find the infrastructure is not in good enough condition to support an aggressive new housing plan and either the plan will fail, the plan will degraded services for everyone or the city's finances will collapse (grant or no grant) under extensive upgrades needed to support the plan. I also am reminded that services include a host of other items besides traditional water & sewer type infrastructure; e.g. police and fire protection, internet service, etc. that are affected by population density.
- By the way, question 13 above violates the survey principle of not changing the sequence of rating from one question to the next. The left hand answer boxes in all other questions are negative - #13 the left hand box is positive and that will skew the answers.
- Apartments are a sure way to turn Algona into a toilet. The renters have no stake in Algona's future.
- Having apartments in Algona is a sure way to bring crime into our city. The tenants have no stake in the longterm health and livability of Algona. The Apartment building owners are usually out of state corporations or individuals that again have not stake in the longterm health and livability of Algona. Apartments are just rats in a box and it is never a good idea.
- There are a couple abandoned buildings that should be taken noticed as well as buildings that are not being maintained should also be noticed
- The water problem in town is a huge issue. Between the crazy flooding and everyone's yards always being filled with water because the city doesn't drain along with the Boeing toxic run off that no one seems to talk much about is unfortunate to say the least. The fact that so much money was spent on city hall for a handful of people to work there and not have community events really makes it seems like the city doesn't care about it's townspeople. It also is so hard to get anything done through the building department but then these big companies come in and seemingly have no problem at all. The huge tax increase last year was also quite the gouge. It doesn't seem like the money is doing anything to benefit the town or the people, I don't see where the money is going at all other than to put for that giant building that was unnecessary to say the least.
- 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
- I love living in and volunteering for the city of ALGONA!
- New construction should replace, not add. The number one problem in this world, and locally, is overpopulation.
- I am extremely concerned with some houses in my neighborhood that have crime and drug problems. I would like more police enforcement and to see these houses shut down. There are 2 homes that have had extensive fire damage and are not condemned but being lived in and the drug usage is appalling. I want to have children but am concerned with them being exposed to danger due to these homes that harbor crime.
- Would need more information to answer some of the questions.
- I do not support building apartments (whatever that category is)
- Multifamily housing should be properly maintained and not run down.
- Better street lighting, sidewalks and wider streets. Not a very safe walkable city.
- I think Algona needs more Code Compliance officers that are dedicated to getting current homeowners to clean up their properties and make them not look like dump sites. There are too many around the city and I believe allowing it continues to attract those that dont care about their homes.
- We need sidewalks, and our stretch of the interurban trail needs resurfacing. This will increase the desire to live in Algona
- I would request city to publish ordinance to train company not to honk pass mid night until sunrise.
- Sound sleep is a basic right of every human but unfortunately humans living in Algona aren't getting that right due to excessive train honking all day and night long.
- I understand that train tracks can't be moved from here but we can have some schedule for train to not honk and go slow instead if they are concerned that some people would not be so attentive and would be laying on train tracks after getting high on drugs but not every single resident is on drugs.

- Some normal human beings live here and they should be treated as normal human beings
- Apartments and low income housing bring crime. Save that for the rest of King County.
- Please do not bring in apartments that bring in way more traffic and crime
- Building new units and encouraging investors to build new homes/units is a good idea. Restricting homeowner rights and throwing money at individuals or families is a band-aid that does NOT solve problems, it creates dependency. A worker retraining program or something like it may be helpful to families who need to gain experience and earn a higher income by switching careers.
- They need to help residents here that have lived here their whole lives and help them get money or assistance to raise their houses.
- We see a lot of homes manufactured and traditional homes needing work or should be condemned. Our neighborhood looks very junky in parts. It's understandable some people don't have the funds to be homeowners in the first place. Just disappointing as it affects the city and other residents. Also, the city shouldn't allow for unregistered vehicles to sit for months/years on end.

- The roads in Algona are not able to support those who already live in Algona. The side roads are not wide enough to allow for 2 vehicles to pass each other.
- The addition of multi-family units of any kind will make the roads even worse.
- The lack of sidewalks on so many of the streets makes the pedestrians walk on the roads which makes a driver pull over into the oncoming lane to go around the walker/ biker.
- I do not want apartments and other high density units in Algona. Many of our roads are too narrow and already hard to pass other vehicles.
- Young people cannot afford to buy here. We live in a cottage and Woolf like to have my adult daughter and 6 year old granddaughter to live in this this community.
- I would like Algona to remain a walking community but it needs more businesses present along 1st Street. Also, enforcement of codes to reduce hoarding, and car collecting.
- Clean up and enforce existing codes for yard maintenance... too many junked up homes. Cars and junk on right of way. Lawns not maintained, Home owners maintain their properties, unlike renters who have very little ties to the land!
- In the question of "common types of housing (#10). the option of "none of the above" was not listed.

- I have lived in my Algona home for 20 years and have seen my neighborhood of single-family homes turn into multi-generational households for which the structures and infrastructure were not designed. Many more cars are being parked on the streets, presenting maneuverability challenges to service providers such as waste collectors and delivery drivers. The additional traffic is also hazardous to small children who play in the area. I hope Algona's housing plan will help with these issues.
- Let's not make Algona a housing community or low-income apartments or anything like that we just need to clean it up more and make housing that people can afford in nice clean neighborhoods but as for apartments or townhomes or things like that no I think we should stick with housing homes not a huge community of them
- Nothing is going to happen at this time if we keep the mayor we have. He needs to be recalled and we need to put someone in there that is not mentally incapacitated.
- We have loved living in Algona for the past 20 years and are enjoying raising our family here. I would love to see a development of Rambler-style homes be built for young families to afford. I would hate to see apartments built!

Public Engagement Summary

APPENDIX F:
SECOND SURVEY SUMMARY

TABLE 1: QUESTION 1

Select your age range.		
17 or younger	0.00%	0
18-24	0.00%	0
25-34	10.64%	5
35-54	44.68%	21
55-74	44.68%	21
75-84	0.00%	0
85 or older	0.00%	0
	Answered	47
	Skipped	0

TABLE 2: QUESTION 2

Which of the following best describes your current employment status?		
Employed full-time	59.57%	28
Employed part-time	6.38%	3
Self-employed / freelance	14.89%	7
Full-time student	2.13%	1
Employed and in school	0.00%	0
Not employed - looking for work	0.00%	0
Not employed- not looking for work	0.00%	0
Stay-at-home parent	8.51%	4
Retired	17.02%	8
Military	0.00%	0
Disabled / unable to work	2.13%	1
Prefer not to answer	0.00%	0
Other (please specify)	0.00%	0
	Answered	47
	Skipped	0

TABLE 3: QUESTION 3

What is your race? (Check all that apply.)		
Black or African American	2.13%	1
Asian	6.38%	3
Pacific Islander	2.13%	1
Hispanic or Latino	4.26%	2
Indigenous American or Indigenous Alaskan	2.13%	1
White	82.98%	39
Prefer not to answer	10.64%	5
Other/prefer to self-describe	0.00%	0
	Answered	47
	Skipped	0

TABLE 4: QUESTION 4

Before taxes, approximately what was your household's total annual income last year?		
Less than \$20,000	2.13%	1
\$20,001 to \$34,999	4.26%	2
\$35,000 to \$49,999	6.38%	3
\$50,000 to \$74,999	14.89%	7
\$75,000 to \$99,999	29.79%	14
\$100,000 to \$149,999	29.79%	14
\$150,000 to \$199,999	0.00%	0
\$200,000 or more	2.13%	1
I don't know	0.00%	0
Prefer not to answer	10.64%	5
	Answered	47
	Skipped	0

TABLE 5: QUESTION 5

Which of the following housing types best describes where you live?		
Single-family home	82.98%	39
Townhome/duplex/triplex or similar	0.00%	0
Unit in multiunit building	4.26%	2
Accessory dwelling unit (e.g., in-law suite or granny flat)	0.00%	0
Mobile or manufactured home	12.77%	6
Senior/assisted living	0.00%	0
	Answered	47
	Skipped	0

TABLE 6: QUESTION 6

I share my housing costs with... (select all that apply).		
Family	59.57%	28
Roommates	4.26%	2
An Employer	0.00%	0
Not applicable	36.17%	17
Other (please specify)	0.00%	0
	Answered	47
	Skipped	0

TABLE 7: QUESTION 7

When did you move to your current home?		
Less than a year ago	4.26%	2
1-5 years ago	25.53%	12
6-10 years ago	21.28%	10
11 or more years ago	48.94%	23
	Answered	47
	Skipped	0

TABLE 8: QUESTION 8

Do you live or work in Algona? (Select the option that best describes you.)		
I live and work in Algona	25.53%	12
I live in Algona and commute elsewhere	72.34%	34
I live elsewhere and work in Algona	2.13%	1
I do not live or work in Algona	0.00%	0
	Answered	47
	Skipped	0

TABLE 9: QUESTION 9

If you don't live in Algona, why don't you live in Algona?		
Home prices are too high	0.00%	0
No place to rent	0.00%	0
Rent is too high	0.00%	0
I can't find a home that fits my needs	0.00%	0
Too far from family	0.00%	0
Not close enough to amenities I like	0.00%	0
Prefer a more rural location	0.00%	0
Prefer a more urban location	0.00%	0
Not convenient for work or school	0.00%	0
Not applicable	0.00%	0
Other (please specify)	100.00%	1
	Answered	1
	Skipped	46

TABLE 10: QUESTION 10

Select the answer that best describes your current home in Algona:		
I rent my home	9.09%	4
I own my home free and clear	9.09%	4
I own my home with a mortgage or loan (including home equity loan)	77.27%	34
I occupy my home without payment of rent	4.55%	2
I do not have stable housing (shelter, unhomed, etc.)	0.00%	0
N/A	0.00%	0
Not Applicable	0.00%	0
Other (please specify)	0.00%	0
	Answered	44
	Skipped	3

TABLE 11: QUESTION 11

When you were going through the rental process, did you encounter any of the following barriers? (Select all that apply.)		
Couldn't find a place that is ADA accessible or could accommodate my disability	0.00%	0
Nobody would rent to me because of past evictions	0.00%	0
Couldn't find a rental that would accept Section 8 housing vouchers or other subsidies.	0.00%	0
Racial, cultural, or sexual orientation discrimination	20.00%	1
Other discrimination	0.00%	0
Not applicable	80.00%	4
Other (please specify)	0.00%	0
	Answered	5
	Skipped	42

TABLE 12: QUESTION 12

Did you pay last month's rent on time?		
Not applicable	20.00%	1
Yes	60.00%	3
No	20.00%	1
	Answered	5
	Skipped	42

TABLE 13: QUESTION 13

How confident are you that your household will be able to pay your next rent payment on time?		
No confidence	20.00%	1
Slight confidence	0.00%	0
Moderate confidence	20.00%	1
High confidence	60.00%	3
Payment is or will be deferred	0.00%	0
Not applicable	0.00%	0
	Answered	5
	Skipped	42

TABLE 14: QUESTION 14

If you are concerned about paying your rent now or in the future, what challenges are you facing? (Select all that apply.)		
I and/or someone in my household lost a job	0.00%	0
Work hours have been cut, reducing household income	20.00%	1
I am sick and unable to work	20.00%	1
I cannot afford my rent	20.00%	1
I am being evicted	0.00%	0
I now have kids at home and am unable to work	20.00%	1
I have a sick family member and am unable to work	20.00%	1
My lease is month to month	20.00%	1
I cannot renew my lease because my rent is being raised	0.00%	0
Not applicable	60.00%	3
Other (please specify)	0.00%	0
	Answered	5
	Skipped	42

TABLE 15: QUESTION 15

Did you pay your last month's mortgage on time?		
Yes	97.06%	33
No	2.94%	1
Not applicable	0.00%	0
Answered		34
Skipped		13

TABLE 16: QUESTION 16

How confident are you that your household will be able to pay your next mortgage payment on time?		
No confidence	5.88%	2
Slight confidence	2.94%	1
Moderate confidence	11.76%	4
High confidence	79.41%	27
Payment is or will be deferred	0.00%	0
Not applicable	0.00%	0
Answered		34
Skipped		13

TABLE 17: QUESTION 17

If you are concerned about paying your mortgage now or in the future, what challenges are you facing? (Select all that apply.)		
I and/or someone in my household lost a job	8.82%	3
Work hours have been cut, reducing household income	11.76%	4
I am sick and unable to work	2.94%	1
My home is being foreclosed upon	0.00%	0
I now have kids at home and am unable to work	2.94%	1
I have a sick family member and am unable to work	5.88%	2
Not applicable/I am not concerned about housing in the long term	67.65%	23
Other (please specify)	11.76%	4
Answered		34
Skipped		13

TABLE 18: QUESTION 18

Have you ever bought or tried to buy a home in Algona?		
Yes	92.50%	37
No	7.50%	3
Answered		40
Skipped		7

TABLE 19: QUESTION 19

When you were trying to buy a home in Algona, did you encounter any of the following barriers? (Select all that apply.)		
Couldn't find a place I could afford	7.50%	3
Couldn't find a place that is ADA accessible or could accommodate my disability	0.00%	0
Couldn't get financing	5.00%	2
Didn't have enough money for a down payment	7.50%	3
I did not encounter any barriers	67.50%	27
Not applicable	27.50%	11
Answered		40
Skipped		7

TABLE 20: QUESTION 20

How satisfied are you with your current housing in regard to the following criteria?							
	Average	Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied	N/A
Close to work/school	3.97	2.78%	5.56%	11.11%	36.11%	27.78%	16.67%
Location	3.94	0.00%	5.56%	19.44%	50.00%	25.00%	0.00%
Monthly rent	3.55	0.00%	13.89%	8.33%	22.22%	11.11%	44.44%
Size of home	3.56	2.78%	16.67%	22.22%	38.89%	19.44%	0.00%
Physical condition of home	3.61	5.56%	13.89%	11.11%	52.78%	16.67%	0.00%
Access to amenities (parks, community centers, playgrounds, libraries, etc.)	4.17	0.00%	2.78%	13.89%	44.44%	36.11%	2.78%
Size/structure of home (bedrooms, bathrooms, yard, etc.)	3.56	2.78%	16.67%	19.44%	44.44%	16.67%	0.00%
Access to public transportation	3.5	2.78%	11.11%	22.22%	36.11%	11.11%	16.67%
Safety and crime rates	3.17	11.11%	22.22%	16.67%	38.89%	11.11%	0.00%
Close to family	3.5	2.78%	11.11%	19.44%	33.33%	11.11%	22.22%
Parking availability/access	3.78	0.00%	13.89%	13.89%	52.78%	19.44%	0.00%
Security deposit	3.47	0.00%	5.56%	16.67%	13.89%	5.56%	58.33%
School district	3.16	13.89%	11.11%	13.89%	11.11%	19.44%	30.56%
Answered							36
Skipped							11

TABLE 21: QUESTION 21

What type of home do you feel would fit your needs (financially, number of bedrooms, accessibility, etc.)? (Select all that apply.)		
Single family home detached from any other house	94.44%	34
Apartment/condo	2.78%	1
Townhome/row home/duplex/triplex	8.33%	3
Mobile/manufactured home	8.33%	3
Above-garage apartment/mother-in-law unit/accessory dwelling unit	5.56%	2
Other (please specify)	5.56%	2
Answered		36
Skipped		11

TABLE 22: QUESTION 22

Who do you think is facing the greatest challenge in accessing safe and appropriate housing in Algona? (Select all that apply.)		
Seniors	30.56%	11
People with disabilities	22.22%	8
Black, indigenous, or people of color	16.67%	6
LGBTQIA+ people	11.11%	4
Young adults/students	50.00%	18
High school graduates	30.56%	11
College graduates	13.89%	5
Single-parent families	50.00%	18
Small families (1-2 children)	33.33%	12
Larger families (3 or more children)	38.89%	14
Other (please specify)	16.67%	6
Answered		36
Skipped		11

TABLE 23: QUESTION 23

Outside of the most common type of housing in Algona (single-family homes), what type of housing would you like to see more of in Algona to accommodate your friends, family, and community members' housing needs? (Rank the choices by order of preference.)										
	Average	1	2	3	4	5	6	7	8	9
Senior/assisted living	3.3137	21.88%	9.38%	21.88%	25.00%	9.38%	9.38%	3.13%	0.00%	0.00%
Townhomes/duplexes	3.8448	12.50%	15.63%	31.25%	3.13%	18.75%	6.25%	3.13%	3.13%	6.25%
Intergenerational housing units (designed to accommodate both older and younger people)	4.0337	23.33%	20.00%	10.00%	3.33%	10.00%	10.00%	6.67%	10.00%	6.67%
Accessory dwelling units (e.g., in-law suites or granny flats)	4.3329	15.15%	27.27%	3.03%	6.06%	9.09%	12.12%	9.09%	15.15%	3.03%
Triplexes or fourplexes	4.8334	3.33%	16.67%	16.67%	13.33%	10.00%	13.33%	10.00%	6.67%	10.00%
Mobile/manufactured housing	5.0001	6.45%	6.45%	9.68%	22.58%	9.68%	16.13%	19.35%	6.45%	3.23%
Low-rise apartments/condos	5.3864	9.68%	6.45%	3.23%	19.35%	12.90%	6.45%	19.35%	12.90%	9.68%
Permanent tiny homes	6.1293	12.90%	0.00%	6.45%	3.23%	6.45%	19.35%	9.68%	25.81%	16.13%
24/7 shelters	7.3878	3.23%	3.23%	0.00%	3.23%	9.68%	3.23%	16.13%	16.13%	45.16%
Answered									35	
Skipped									12	

TABLE 24: QUESTION 24

Algona wants to ensure homes are available for the children, parents, friends, and community members in the future. What strategies do you think are best to increase the number of homes in Algona?					
	Average	1	2	3	4
Ensure that regulation allows for housing types that meet the needs of community members in all life stages. Examples: Small-scale apartments, townhomes, duplexes, or cottage housing	2.1	33.3%	33.3%	21.2%	12.1%
Ensure that regulation allows for housing units on a single lot by promoting accessory dwelling units. Examples: In-law suites or backyard cottages for aging parents, students, or young adults)	2.1	39.4%	27.3%	21.2%	12.1%
Reduce maximum and minimum lot sizes to increase the number of homes on a city block but maintain neighborhood character and feel	2.6	23.5%	20.6%	29.4%	26.5%
Require that large apartments complexes (10 units or greater) set aside a percentage of affordable housing units. Affordable housing means: Housing reserved for households earning 80% or less than the area median income of \$93,500 annually)	3.1	9.4%	15.6%	28.1%	46.9%
Answered					35
Skipped					12

TABLE 25: QUESTION 25

Algona wants to ensure children, parents, friends, and community members can remain in Algona (if desired). What strategies do you prefer for reducing the chance that a community member could be displaced? (Rank the choices by order of preference)Displaced means: Being forced to leave your current home or neighborhood.								
	Average	1	2	3	4	5	6	7
Maintain existing homes to ensure they are safe and in good condition	2.7504	40.63%	12.50%	12.50%	12.50%	12.50%	6.25%	3.13%
Provide financial support for repairs, utilities, or maintenance	2.8965	17.24%	27.59%	20.69%	20.69%	10.34%	3.45%	0.00%
Provide support to families and fixed-income households that are spending a large share of their income on housing	3.6995	20.00%	13.33%	20.00%	10.00%	10.00%	13.33%	13.33%
Provide access to affordable housing units	4.0347	17.24%	13.79%	17.24%	6.90%	13.79%	6.90%	24.14%
Modify existing units for people with disabilities	4.5861	3.45%	17.24%	6.90%	17.24%	13.79%	27.59%	13.79%
Provide access to home-buyer classes or counseling	4.6005	10.00%	6.67%	13.33%	16.67%	16.67%	10.00%	26.67%
Provide education on renter and tenant rights	5.0685	0.00%	10.34%	6.90%	13.79%	20.69%	31.03%	17.24%
Answered								33
Skipped								14

TABLE 26: QUESTION 26

Which of the following services could the City provide that would help your housing situation? (Check all that apply.)		
Information about renter's or tenant rights	2.86%	1
Help paying my rent or mortgage	22.86%	8
Help paying for utilities	31.43%	11
Help paying for home repairs	40.00%	14
Access and modification for people with disabilities	2.86%	1
Translation and interpretation services	0.00%	0
Access to homebuyer's class or counseling	2.86%	1
Access to an affordable housing unit	8.57%	3
Education on property management	5.71%	2
I don't need any of these services	54.29%	19
Other (please specify)	8.57%	3
Answered		35
Skipped		12

Public Engagement Summary

APPENDIX G: FIRST SURVEY WRITE-IN RESPONSES

Question 14:

Is there anything you'd like to add that wasn't captured in the survey? Please let us know.

- Any and All City moneys that are spent on Privately owned dwellings must be repaid back to the City when that dwelling is sold.
- The survey didn't have a spot to say how many families are currently living with you. I am financially secure at the moment but have four other people squished into my home because they were displaced due to inability to pay high rent and job losses.
- I would like to see code compliance as a focus for the city to keep the city looking nice, and to set a standard for keeping homes in better condition. I also think that the city should take action on the Ha-Do apartments on 1st Ave N as I believe it is unkind to allow people to live there
- Code enforcement for the neighborhoods would be great. It's really frustrating to work hard to pay for our nice home for it to be destroyed by neighbors who have no respect for their property and continue to have lines of drug addicts lining the public roads
- Property at 200 1st Avenue North is not being taken care of and is bringing down property value. Building is in disrepair and is unsafe and not up to code.
- Reduction in permit or assessment fees for ADUs or Lot Splitting
- We need Drainage solutions for Algona. Ways to reduce winter flood issues. Roosters should not be allowed.
- We have issues with water flooding near the home especially the back yard when is raining, I am sure that many neighbors are experiencing the same problem, so we need help
- Na
- It's important to leave green spaces
- I think a lot of the options presented were not solutions at all. Some of the ranked questions I didn't agree with at all but I was forced to rank them anyway. It really felt like I was ranking for which option is the worst! This wasn't the case for all of the questions, but I just thought you should know that your survey will have significant bias because there was no room left to disagree or present another option or idea from the opposite point of view.
- Better public transit and closer access to food would help draw and keep people here.
- Not interested in tiny houses or shelters as it will most likely bring in crime & increased drug activity.
- Increasing property taxes when houses in Algona are sinking. Algona should fix the issue first
- No
- Enforce trash removal from front yards, likewise for vehicles in disrepair...thus eliminating the "junkyard" look that some properties currently have! Those 2 negative behaviors make Algona look run down. This would also negatively affect our collective property values!
- Affordable housing, safety, more street lighting, flood control.
- The city needs to fix problems that their employees have caused for current homeowners before putting out money to assist people to keep their homes or bringing in renters into the city. Homeowners that have been here for quite some time need to have things made right that city workers have screwed up.
- Good job increasing our property tax by almost 20%... May the government fall soon.
- The taxes are going up faster here than any other city (per the news 18%+). However it seems like nothing is being done to help the city other than build a giant unnecessary city hall for minimal amount of employees and let the city fall apart. Crime rates are up (2 drive by shooting in 3 weeks). You can't drive multiple blocks without seeing tarps on roofs because no one can afford to fix their houses with the outrageous tax increase. It really feels like the city of Algona couldn't care less about their community. The water problem with flooding is insane, every year the majority of people can't go in their yards due to flooding but they let new building build above all of the houses that are already here and are making it worse. Last year the flooding was so bad that multiple houses near Algona blvd and 9th Ave had over a foot of water in their home. But just on the next street over there a multiple new homes built. It doesn't seem to be a coincidence that once they were built the neighbors started flooding substantially worse.
- Indoor basket ball court and swimming pool would be use full for kids to keep them occupied and out of trouble.
- Flooding issues are bad

APPENDIX D

Housing Policy Framework Review

Prepared by Blueline
February 14, 2023
Revised March 30, 2023

208 INTRODUCTION

208 BACKGROUND AND PURPOSE

209 RELATIONSHIP BETWEEN THE
COMPREHENSIVE PLAN AND THE HAP

210 METHODOLOGY

210 ORGANIZATION OF REPORT

211 GROWTH TARGET EVALUATION

211 HOUSING TARGETS AND GROWTH

212 HOUSING PERMITS

213 EXISTING HOUSING GAPS

215 FUTURE HOUSING GAPS

216 POLICY EVALUATION

237 IMPLEMENTATION EVALUATION

INTRODUCTION

Background and Purpose

The *Housing Action Plan* (HAP) was developed by the City of Algona with support from the Washington State Department of Commerce's House Bill 1923, which enacted grant funding for cities to create actions to support the development of more affordable housing. Algona received grant funding in 2021 to complete the HAP¹, *Housing Needs Assessment* (HNA), Public Engagement Summary, and Housing Policy Framework Review to understand existing housing conditions and strains, local concerns and needs, and prepare targeted strategies.

The purpose of this policy framework review is to evaluate the current City of Algona's *Comprehensive Plan Housing Element* to determine the City's progress and success in attaining planned housing types and units, achievement of goals and policies, and implementation of the schedule of programs and actions. This document also reviews Comprehensive Plan Elements that are related to housing, as well as regulatory incentives and barriers. This review will inform potential strategies in the *Housing Action Plan*.

¹ Data presented in the HAP was informed by the HNA. The HNA uses 2015-2019 ACS 5-Year Estimates, 2020 OFM Estimates, PSRC, King County, and HUD CHAS data.

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 its goals, objectives, and policies with the regional policies developed by Puget Sound Regional Council and King County, as well as incorporate local needs and gaps into strategies and actions that reflect specific needs 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 King County Countywide Planning Policies to determine where gaps or partial gaps in policy exist. The report also examines current housing regulations and their effectiveness on developing 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 Algona is performing.
2. **Housing Policy Consistency Review:** Do the city’s housing element policies align with the current PSRC and King 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 the 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.

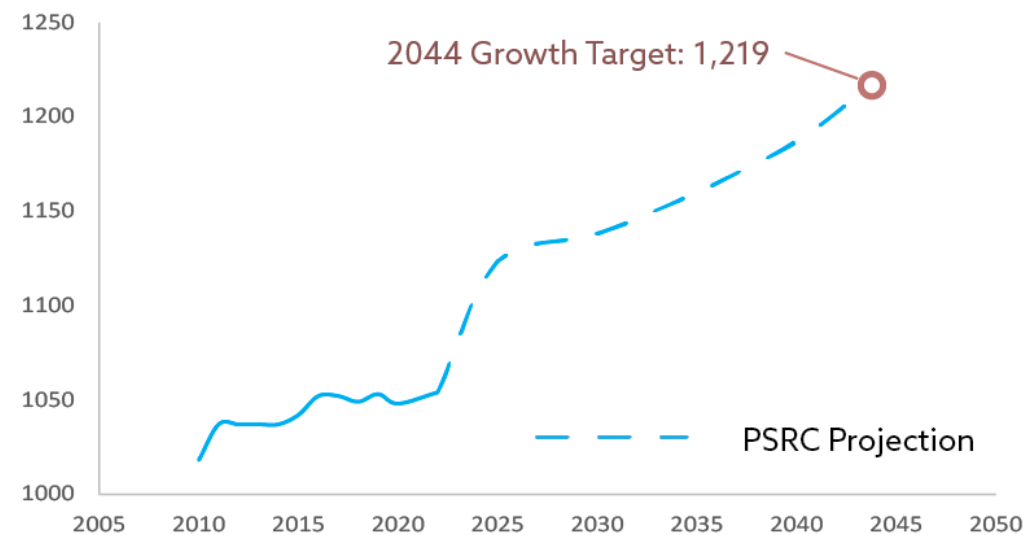
GROWTH TARGET EVALUATION

Housing Targets and Growth

King County has distributed housing targets in consultation with cities. The City of Algona's 2044 housing target is 170 additional units (net) to 2018 OFM housing estimate of 1,049.¹ This means Algona must build an additional 170 housing units between the years of 2019 to 2044 to achieve their total housing target of 1,219, assuming no current housing units are lost. Algona's 2022 housing total is 1,054.²

Since 2010 the city has added 36 units, which is an annual average increase of 3 units through 2022, or 3.5%. To achieve its growth target, the city will need to add about 8 units per year through 2044, or 16% of growth. The average household size in Algona is 3.23 persons.³ Applying this household size to the remaining housing target, the population would increase by about 533 people if the 2044 growth targets are met.

EXHIBIT 1. HOUSING CHANGE 2010 – 2044



Source: OFM, 2022; King County Urban Growth Capacity Report, 2022.

1 King County Urban Growth Capacity Report, 2021.

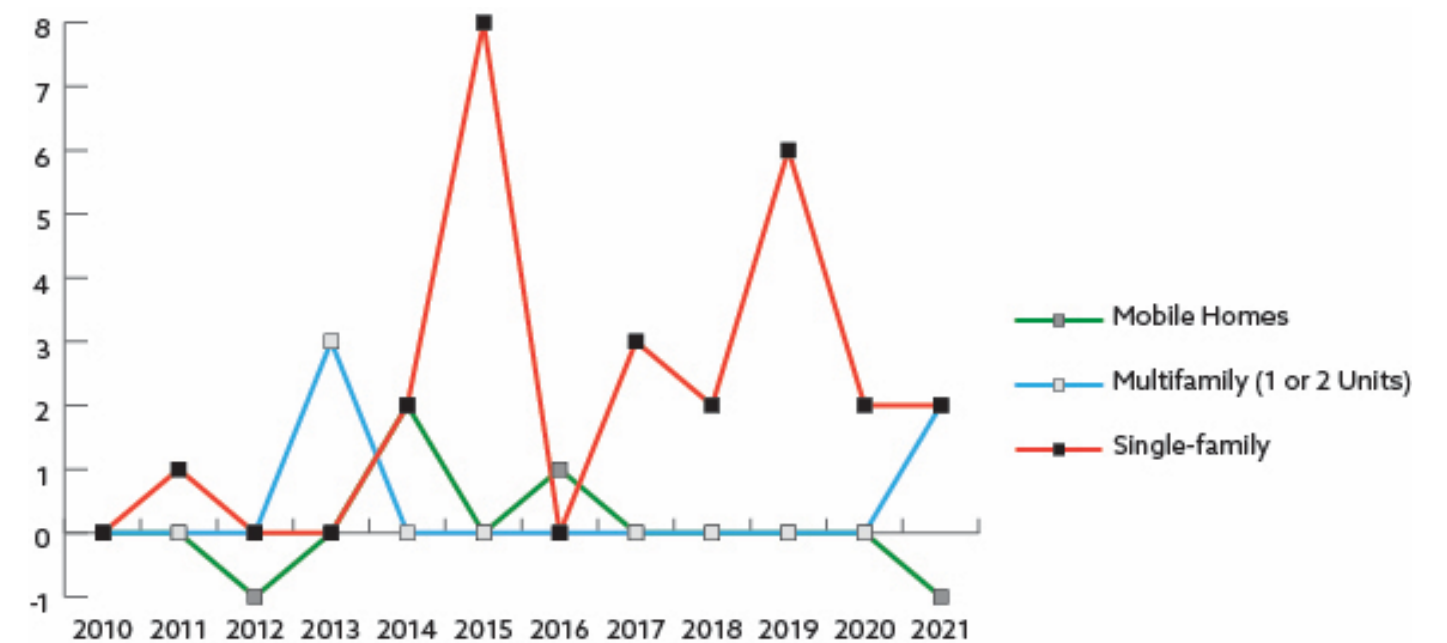
2 OFM, 2022.

3 OFM, 2020.

Housing Permits

Between 2010 and 2019, Algona produced 27 new housing units. About 81% of permits issued were for single-family residential projects and the remaining permits were issued for multi-family (11%) or mobile home units (7%).

EXHIBIT 2. HOUSING PERMITS 2010 – 2021



Existing Housing Gaps

New GMA requirements for housing were adopted in late 2021 under House Bill 1220 (HB1220) requiring Comprehensive Plan Housing Element's to accommodate and plan for housing needs in each income category. Household income is used to analyze a city's 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 categories:

- 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

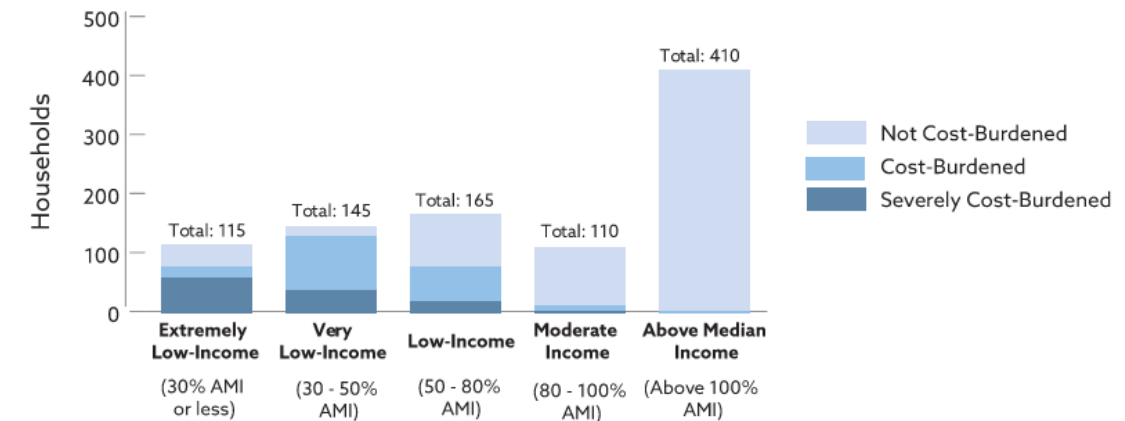
The AMI is used to measure the relative affordability of housing units. Income limits to qualify for housing are often set relative to AMI. The HUD determines housing affordability by measuring if households are spending less than 30 % of their income on housing. If households are spending more than 30% 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 50% of income on housing, the HUD metric labels the household as "severely cost-burdened".

Exhibit 3 describes the different income categories that currently exist within Algona and whether these income categories are cost-burdened or severely cost burdened. Exhibit 4 is a breakdown of Algona's AMI between owners and renters. Both exhibits indicate that there are renters and owners across extremely low-income to moderate-income bands that are cost-burdened or severely cost-burdened. Exhibit 5 describes the gaps in housing affordable to each income level,¹ indicating there is a deficit of housing units for the moderate and above median income bracket. This deficit may compel households from the moderate and above median income bracket to then seek housing that may otherwise be available to those at lower income brackets. While there is a surplus of very low-income and low-income housing units that could satisfy the moderate and above median-income housing unit gap, this leaves a need for housing units in the extremely low-income median-income level.

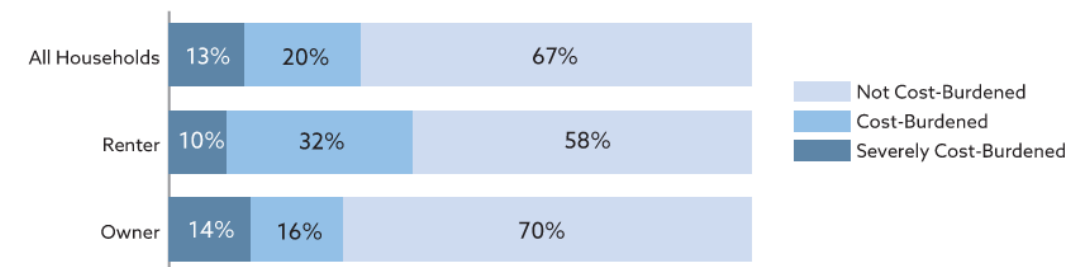
¹ Exhibits were developed from HUD CHAS cost-burdened estimates and reflect data collected from the 2014-2018 ACS 5-Year Estimates. These were the most recent cost-burden estimations at the time the HNA was written.

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



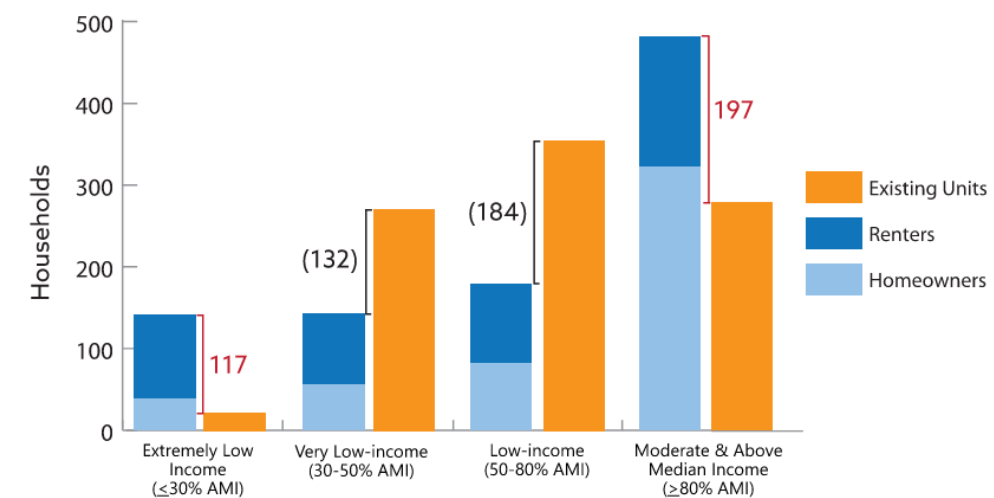
Source: HUD CHAS, 2014-2018 ACS 5-year Estimate.

EXHIBIT 4. COST BURDENS FOR OWNERS AND RENTERS



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

EXHIBIT 5. HOUSING GAP BY INCOME

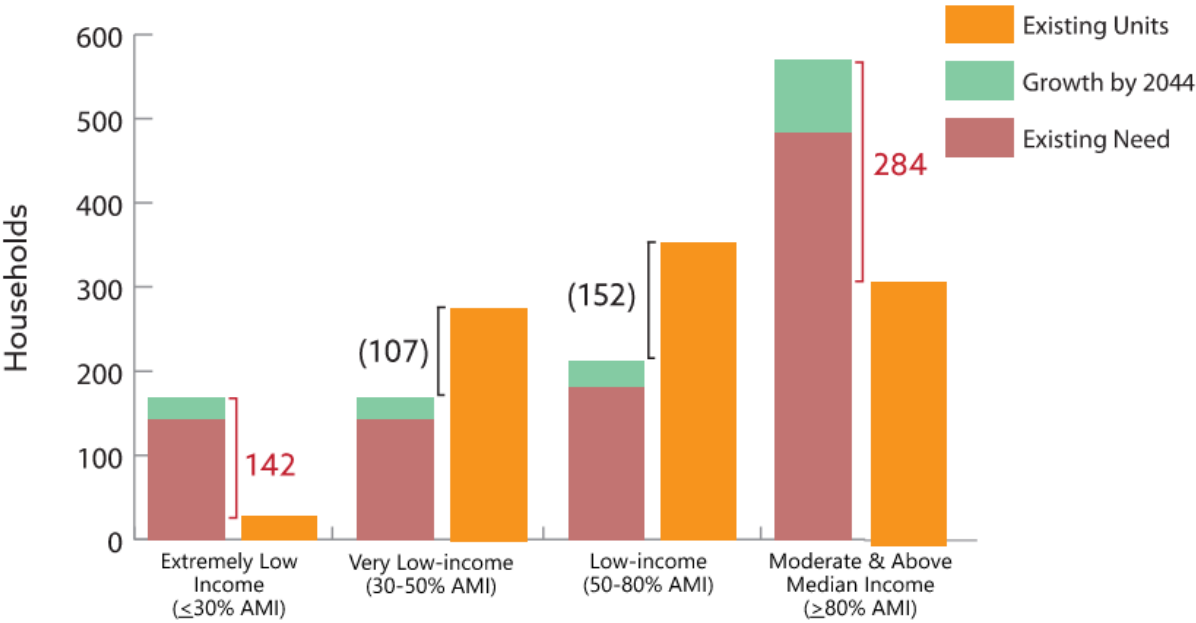


Source: HUD CHAS, 2014-2018 ACS 5-year Estimate.

Future Housing Gaps

Exhibit 6 evaluates how the existing supply gap is projected to change by 2044 for each income level and which type of housing units should be prioritized to meet the countywide projected needs based on the city’s future population. Based on the deficiency of 117 units in the extremely low-income level there is a market for and need of additional units that are affordable to this segment of the population, many of which may need to be rental units as this cohort often has barriers to homeownership. Additionally, based on a deficit of 197 units in the above median-income level the data suggests the market could support new housing that is of higher value than the average that currently exists in Algona and perhaps support rental units that are of the higher end.

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; King County Buildable Lands Report, 2021.

POLICY EVALUATION

The Algona 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 King County Countywide Policies align with Algona’s housing policies and if there are any consistency policy gaps or partial gaps.

HOUSING POLICY CONSISTENCY REVIEW				
Vision 2050 Housing Policy and Chapter	Implementing King Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Suggested Actions	Aligning HAP Action
MPP-H-1 <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>	DP-12 GMPC shall allocate housing and employment growth to each city and urban unincorporated area in the county. This allocation is predicated on: A) Accommodating the most recent 20-year population projection from the state Office of Financial Management and the most recent 20- year regional employment forecast from the Puget Sound Regional Council, informed by the 20-year projection of housing units from the state Department of Commerce;	Partial Gap HU-2.1 Encourage the development of a wide range of housing types to meet the needs of all citizens of Algona. LU5.2 Encourage a variety of affordable housing types in addition to single-family homes. HU-2.7 Maintain a balance of percentages of housing availability for low, moderate and high income residents.	The 2024 HAP is planned from the most recent population projections. The state and county are still drafting final growth targets for municipal jurisdictions. The next Comprehensive Plan should be based on the most recent job predictions.	No Aligning Action

HOUSING POLICY CONSISTENCY REVIEW				
Vision 2050 Housing Policy and Chapter	Implementing King Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Suggested Actions	Aligning HAP Action
MPP-H-1 <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) Planning for a pattern of growth that is consistent with the Regional Growth Strategy including focused growth within cities and Potential Annexation Areas with designated centers and within high-capacity transit station areas, limited development in the Rural Area, and protection of designated Natural Resource Lands;	Policy Gap HU-2.3 Encourage single and multi-family housing close to transportation facilities and public services.	The city does not mention the Regional Growth Strategy in their policies, it is only adopted by reference. Similarly, they are missing an annexation strategy, high-capacity transit planning, and protection of critical areas and natural resource lands. The Land Use Element of the Comprehensive plan should account for these gaps.	No Aligning Action
	c) Efficiently using existing zoned and future planned development capacity as well as the capacity of existing and planned infrastructure, including sewer, water, and stormwater systems; d) Promoting a land use pattern that can be served by a connected network of public transportation services and facilities and pedestrian and bicycle infrastructure and amenities;	No Policy Gap HU-5.2 Allow for clustering and smaller lot sizes in return for protection and rehabilitation of sensitive areas. ED-2.1 Develop and maintain accurate and up-to-date capital facility plans for domestic water, storm sewers, sanitary sewers, transportation and parks. LUP-1.5 Manage growth so that the delivery of public facilities and services will occur in a fiscally responsible manner to support development and redevelopment in the City. HU-2.3 Encourage single and multi-family housing close to transportation facilities and public services.		

HOUSING POLICY CONSISTENCY REVIEW				
Vision 2050 Housing Policy and Chapter	Implementing King Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Suggested Actions	Aligning HAP Action
MPP-H-1 <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>	e) Improving jobs/housing balance consistent with the Regional Growth Strategy, both between counties in the region and within subareas in the county;	Partial Gap ED-5.1 Work cooperatively with Port of Seattle, King County, and other agencies to focus on economic growth and job creation in Algona. ED-6.1 Balance zoning and land use regulations to stimulate economic growth and re-development.	The city could implement language specifically about balancing jobs and housing in the city in the Economic Development Element of the upcoming Comprehensive Plan	Action A.1.4 Strategic Infrastructure Investments Action B.2.2 Subarea Plan Action C.2.1 Increase Middle Housing Types
	f) Promoting opportunities for housing and employment throughout the Urban Growth Area and within all jurisdictions in a manner that ensures racial and social equity;	Partial Gap HU-1 Provide fair and equal access to housing for all persons regardless of race, color, religion, gender, sexual orientation, age, national origin, family status, source of income or disability. HU-1.1 Encourage the use of affordable housing techniques and incentives to assure housing opportunities for people of all incomes, ages, and assistance needs. This could include siting of manufactured housing. HU-2.1 Encourage the development of a wide range of housing types to meet the needs of all citizens of Algona. HU-2.2 Balance the housing needs of the entire community when determining development regulations. HU-2.7 Maintain a balance of percentages of housing availability for low, moderate and high income residents.		

HOUSING POLICY CONSISTENCY REVIEW				
Vision 2050 Housing Policy and Chapter	Implementing King Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Suggested Actions	Aligning HAP Action
MPP-H-1 <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>	<p>g) Allocating growth to Potential Annexation Areas within the urban unincorporated area proportionate to their share of unincorporated capacity for housing and employment growth; and</p> <p>h) Allocating growth based on the amount of net new housing needed to plan for and accommodate an equitable distribution of housing choices across all jurisdictions that is affordable to all economic segments of the population of the county, as provided by the Department of Commerce.</p>	Policy Gap	The city should consider adding policy to address annexation strategy. Considering Algona's placement, this likely will allude to the lack of available annexable lands.	No Aligning Action

HOUSING POLICY CONSISTENCY REVIEW				
Vision 2050 Housing Policy and Chapter	Implementing King Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Suggested Actions	Aligning HAP Action
MPP-H-1 <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>	DP-13 <p>The Growth Management Planning Council shall:</p> <p>a) Update housing and employment growth targets and housing needs periodically to provide jurisdictions with up-to-date growth allocations to be used as the land use assumption in state-mandated comprehensive plan updates;</p> <p>b) Adopt housing and employment growth targets and housing needs in the Countywide Planning Policies pursuant to the procedure described in policy FW-1;</p> <p>c) Create a coordinated countywide process to reconcile and set growth targets that implements the Regional Growth Strategy through countywide shares of regional housing and job growth, countywide shares of statewide housing needs, allocations to Regional Geographies, and individual jurisdictional growth targets;</p> <p>d) Ensure that each jurisdiction's growth targets and housing need are commensurate with their role in the Regional Growth Strategy by establishing a set of objective criteria and principles to guide how jurisdictional targets and housing needs are determined;</p> <p>e) Ensure that each jurisdiction's growth targets allow it to meet the need for housing affordable to households with moderate-, low-, very low-, and extremely low-incomes;</p> <p>f) Adjust targets and housing needs administratively upon annexation of unincorporated Potential Annexation Areas by cities. Growth targets for the planning period are shown in Table DP-1. Net new housing needs for the planning period are shown in Tables H-1 and total projected housing needs are shown in Table H-2.</p>	Partial Gap <p>LU5.2 Encourage a variety of affordable housing types in addition to single-family homes.</p> <p>HU-1.1 Encourage the use of affordable housing techniques and incentives to assure housing opportunities for people of all incomes, ages, and assistance needs. This could include siting of manufactured housing.</p> <p>HU-1.3 Encourage and assist in rehabilitating and preserving existing affordable housing</p> <p>HU-2.1 Encourage the development of a wide range of housing types to meet the needs of all citizens of Algona.</p> <p>HU-2.2 Balance the housing needs of the entire community when determining development regulations.</p> <p>HU-2.7 Maintain a balance of percentages of housing availability for low, moderate and high income residents.</p>	<p>These policies refer to the Growth Management Planning Council, not to municipal jurisdictions. It is recommended new language is added to the housing policies referencing interjurisdictional coordination on housing targets and tracking housing needs and gaps, consistency with the regional growth strategies,</p> <p>It is recommended HU-2.7 is amended to include the precise income band breakdowns consistent with the Growth Management Act.</p>	<p>Action A.1.2 Performance Zoning</p> <p>Action A.2.3 Reduce Minimum Lot Sizes</p> <p>Action B.1.5 Temporary Emergency Housing</p> <p>Action B.2.1 Local Programs to Help Build Missing Middle Housing</p> <p>Action B.2.3 Transfer of Development Rights for Affordable Housing</p> <p>Action C.1.4 Re-evaluate ADU Program.</p>

HOUSING POLICY CONSISTENCY REVIEW				
Vision 2050 Housing Policy and Chapter	Implementing King Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Suggested Actions	Aligning HAP Action
MPP-H-1 <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>	DP- 14 All jurisdictions shall accommodate housing and employment by: a) Using the adopted growth targets as the land use assumption for their comprehensive plan;	Policy Gap	It is recommended a reference is made in a new policy to the growth target process and consistency with the Land Use element.	No Aligning Action
	b) Establishing local growth targets for regional growth centers and regional manufacturing/industrial centers, where applicable;	Not Applicable	Algona currently has no designated regional growth centers under the adopted "centers" terminology in the Growth Management Act.	No Aligning Action
	c) Ensuring adopted comprehensive plans and zoning regulations provide sufficient capacity at appropriate densities for residential, commercial, and industrial uses that is sufficient to meet 20-year growth targets, allocated housing needs, and is consistent with the desired growth pattern described in VISION 2050;	No Gap LUP-1.1 Plan for a balanced mix of land uses based on land availability and the capacity to provide public services. LUP-4.1 Identify a diversity of zoning designations within this plan that permit a full range of residential dwelling types within Algona, with minimum densities of four dwellings per acre.		Action A.2.4 Upzoning Action A.2.3 Reduce Minimum Lot Sizes Action C.2.1 Increase Missing Middle Housing types in Existing Zones

HOUSING POLICY CONSISTENCY REVIEW				
Vision 2050 Housing Policy and Chapter	Implementing King Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Suggested Actions	Aligning HAP Action
MPP-H-1 <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>	d) Ensuring adopted local water, sewer, transportation, utility, and other infrastructure plans and investments, including special purpose district plans, are consistent in location and timing with adopted targets as well as regional and countywide plans; and	Partial Gap LUP-1.5 Manage growth so that the delivery of public facilities and services will occur in a fiscally responsible manner to support development and redevelopment in the City. CF-11 Proposed capital improvement projects should be evaluated and prioritized using all the following criteria: a. Whether the project is needed to correct existing deficiencies, to replace aging facilities or to provide facilities needed for future growth. b. Elimination of public hazards. c. Elimination of capacity deficits. d. Financial feasibility. e. Site needs based on projected growth patterns. f. New development and redevelopment. g. Plans of state agencies. h. Budget impact CF-1.3 Reassess policies, plans, zoning and capital facilities plan as necessary to balance those facilities with future growth and development. Amend plans accordingly.	No housing policies reference consistency with adopted water, sewer, and utility plans, however Land Use and Capital Facilities element policies do reference capacity coordination. It is recommended a policy is incorporated in the Housing Element describing proactive coordination efforts to build greater housing capacity in priority areas of the city.	Action A.1.3 Interjurisdictional Coordination Action A.1.4 Strategic Infrastructure Investments
	e) Transferring and accommodating unincorporated area housing and employment targets and housing need as annexations occur.	Policy Gap LUP-9.1 Coordinate the review and approval of development proposals with applicable federal, state, and local environmental agencies within the adopted Urban Growth Area or proposed Planned Action Area.	The city should consider adding a policy to address an annexation strategy. Considering Algona's placement, this likely will allude to the lack of available annexable lands.	No Aligning Action

HOUSING POLICY CONSISTENCY REVIEW				
Vision 2050 Housing Policy and Chapter	Implementing King Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Suggested Actions	Aligning HAP Action
MPP-H-2 <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>	H-1 Plan for and accommodate the jurisdiction's allocated share of countywide future housing needs for moderate-, low-, very low- and extremely low-income households as well as emergency housing, emergency shelters, and permanent supportive housing. Projected countywide and jurisdictional net new housing needed to reach projected future need for the planning period is shown in Table H-1.	Partial Gap HU-1.1 Encourage the use of affordable housing techniques and incentives to assure housing opportunities for people of all incomes, ages, and assistance needs. This could include siting of manufactured housing. HU-2.1 Encourage the development of a wide range of housing types to meet the needs of all citizens of Algona. HU-2.2 Balance the housing needs of the entire community when determining development regulations. HU-2.6 Support opportunities to accommodate home buyers and renters with varying income levels. HU-2.7 Maintain a balance of percentages of housing availability for low-, moderate- and high-income residents.	Income band policies should be aligned with the breakdown of different bands from the Growth Management Act. There are no policies on emergency, permanent supportive, and transitional housing. Reference to the countywide and jurisdictional net housing should be included in revised Housing element policies.	Action B.1.1 Alternative Homeowner Models Action B.1.5 Temporary Emergency Housing Action B.2.3 Transfer of Development Rights for Affordable Housing Action C.1.5 Partner with Local Housing Providers

HOUSING POLICY CONSISTENCY REVIEW				
Vision 2050 Housing Policy and Chapter	Implementing King Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Suggested Actions	Aligning HAP Action
MPP-H-5 <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>	H-6 Document the local history of racially exclusive and discriminatory land use and housing practices, consistent with local and regional fair housing reports and other resources. Explain the extent to which that history is still reflected in current development patterns, housing conditions, tenure, and access to opportunity. Identify local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing, including zoning that may have a discriminatory effect, disinvestment, and infrastructure availability. Demonstrate how current strategies are addressing impacts of those racially exclusive and discriminatory policies and practices. The County will support jurisdictions in identifying and compiling resources to support this analysis.	Partial Gap HU-2.6 Support opportunities to accommodate home buyers and renters with varying income levels.	The city does not have any policies in its Comprehensive plan or 2024 HAP which seek to examine the history and effects of past discriminatory housing practices. The 2024 Comprehensive Plan should undertake this racial equity analysis to determine the best mitigation policies.	Action A.1.3 Interjurisdictional Cooperation Action B.1.3 Local Housing Fund Action C.1.5 Partner with Local Housing Providers
	H-19 Lower barriers to and promote access to affordable homeownership for extremely low-, very low-, and low-income households. Emphasize:	Partial Gap HU-2.1 Encourage the development of a wide range of housing types to meet the needs of all citizens of Algona. HU-2.7 Maintain a balance of percentages of housing availability for low-, moderate- and high-income residents.	There are no specific or actionable policies improving housing barriers, conditions, and opportunities to housing for extremely low, very low, and low income households. It is recommended policies targeting low income groups are established.	Action B.1.1 Alternative Homeowner Models Action B.2.1 Local Programs to Build Missing Middle Housing Action C.1.1 Multifamily Tax Exemption Action C.1.6 Strategic Marketing of Housing Incentives

HOUSING POLICY CONSISTENCY REVIEW				
Vision 2050 Housing Policy and Chapter	Implementing King Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Suggested Actions	Aligning HAP Action
MPP-H-5 <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>	a) Supporting long-term affordable homeownership opportunities for households at or below 80 percent AMI (which may require up-front initial public subsidy and policies that support diverse housing types); and	Partial Gap HU-1.2 Encourage housing opportunities for those with housing assistance needs through the use of available regional and federal funding programs.	Greater transparency on this policy can be made that regional and federal funding programs would specifically be targeting households at or below 80 percent AMI.	Action A.1.3 Interjurisdictional Cooperation
	b) Remedying historical inequities in and expanding access to homeownership opportunities for Black, Indigenous and People of Color communities.	Policy Gap	The city is missing the racial and social justice lens to adjust historical inequality in current policy. There is no specific language about improving opportunities for Black, Indigenous, and People of Color communities.	No Aligning Action
	H-20 Adopt and implement policies that address gaps in partnerships, policies, and dedicated resources to eliminate racial and other disparities in access to housing and neighborhoods of choice.	Policy Gap	The city is missing the racial and social justice lens to adjust historical inequality in current policy. There is no specific language about improving opportunities for Black, Indigenous, and People of Color communities.	No Aligning Action

HOUSING POLICY CONSISTENCY REVIEW				
Vision 2050 Housing Policy and Chapter	Implementing King Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Suggested Actions	Aligning HAP Action
MPP-H-6 <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>	H-15 Increase housing choices for everyone, particularly those earning lower wages, that is co-located with, accessible to, or within a reasonable commute to major employment centers and affordable to all income levels. Ensure there are zoning ordinances and development regulations in place that allow and encourage housing production at levels that improve jobs housing balance throughout the county across all income levels.	Partial Gap HU-1.1 Encourage the use of affordable housing techniques and incentives to assure housing opportunities for people of all incomes, ages, and assistance needs. This could include siting of manufactured housing. HU-2.6 Support opportunities to accommodate home buyers and renters with varying income levels. HU-2.7 Maintain a balance of percentages of housing availability for low-, moderate- and high-income residents.	The city should revise policies to acknowledge affordable housing for front-line or lower wage earners which should be proximal to commercialized or employment center areas or transportation facilities.	Action B. 1.1 Alternative Homeowner Models Action B.1.4 Tenant Protections Action B.2.1 Local Programs to Build Missing Middle Housing Action B.2.2 Subarea Plan Action C.1.3 Alternative Development Standards for Affordable Housing

HOUSING POLICY CONSISTENCY REVIEW				
Vision 2050 Housing Policy and Chapter	Implementing King Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Suggested Actions	Aligning HAP Action
MPP-H-7 <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>	H-16 Expand the supply and range of housing types, including affordable units, at densities sufficient to maximize the benefits of transit investments throughout the county.	Partial Gap HU-2.7 Maintain a balance of percentages of housing availability for low-, moderate- and high-income residents. TR-7.2 Review all development proposals and other City actions to ensure coordination with the Transportation Element.	Language could be improved in policy to reference the emphasis of adapting density development policies around transit planning.	Action B.2.2 Subarea Plan Action C.1.2 Density Bonus Program
	H-17 Support the development and preservation of income-restricted affordable housing that is within walking distance to planned or existing high-capacity and frequent transit.	Partial Gap HU-1.3 Encourage and assist in rehabilitating and preserving existing affordable housing. HU-2.3 Encourage single and multi-family housing close to transportation facilities and public services.	There are no employment centers or station areas within the city's limits. It is recommended language is updated in the Housing Policies to specific priority development of affordable housing near key commercial or transit-oriented areas.	Action B.2.4 Public Land for Affordable Housing

HOUSING POLICY CONSISTENCY REVIEW				
Vision 2050 Housing Policy and Chapter	Implementing King Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Suggested Actions	Aligning HAP Action
MPP-H-8 <i>Promote the development and preservation of long-term affordable housing options in walking distance to transit by implementing zoning, regulations, and incentives.</i>	H-17 Support the development and preservation of income-restricted affordable housing that is within walking distance to planned or existing high-capacity and frequent transit.	Partial Gap HU-1.3 Encourage and assist in rehabilitating and preserving existing affordable housing. HU-2.1 Encourage the development of a wide range of housing types to meet the needs of all citizens of Algona. HU-2.2 Balance the housing needs of the entire community when determining development regulations. HU-2.3 Encourage single and multi-family housing close to transportation facilities and public services. HU-2.4 Encourage the development of townhomes or other housing types in appropriate zones to promote affordable housing. HU-2.5 Allow manufactured housing in all residential zones, subject to City development regulations. HU-2.6 Support opportunities to accommodate home buyers and renters with varying income levels. HU-2.7 Maintain a balance of percentages of housing availability for low, moderate and high income residents. HU-4.1 Encourage property owners to retain and rehabilitate existing older residential stock.	The city should create policies which better link the Transportation and Housing element policies, specifically public transportation and housing affordable for low-income residents. Additional policies with specific programmatic or actions should be incorporated to describe how the city will preserve existing affordable housing near and developed by transit.	Action A.2.2 Preservation and Rehabilitation Action B.2.4 Public Land for Affordable Housing Action C.1.3 Alternative Standards for Affordable Housing Action C.1.5 Partner with Local Housing Providers

HOUSING POLICY CONSISTENCY REVIEW				
Vision 2050 Housing Policy and Chapter	Implementing King Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Suggested Actions	Aligning HAP Action
MPP-H-10 <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>	H-13 Implement strategies to overcome cost barriers to housing affordability. Strategies to do this vary but can include updating development standards and regulations, 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.	Partial Gap ED-6.2 Regularly evaluate how regulations promote or constrain economic development. ED-6.3 Provide high quality customer service for development review/land use permitting process.	The Economic Development element includes a handful of policies in line with PSRC and KCPP's, however additional policies can be built into the Housing element specific to reducing cost barriers to residential development.	Action C.1.6 Strategic Marketing of Housing Incentives

HOUSING POLICY CONSISTENCY REVIEW				
Vision 2050 Housing Policy and Chapter	Implementing King Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Suggested Actions	Aligning HAP Action
MPP-H-12 <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>	H-6 Document the local history of racially exclusive and discriminatory land use and housing practices, consistent with local and regional fair housing reports and other resources. Explain the extent to which that history is still reflected in current development patterns, housing conditions, tenure, and access to opportunity. Identify local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing, including zoning that may have a discriminatory effect, disinvestment, and infrastructure availability. Demonstrate how current strategies are addressing impacts of those racially exclusive and discriminatory policies and practices. The County will support jurisdictions in identifying and compiling resources to support this analysis.	Policy Gap	There is no specific language about improving opportunities for Black, Indigenous, and People of Color communities. Documentation and recognition of historic racially exclusive and discriminatory land use practices should be recognized in a policy perspective. It is recommended that policies that support racial equity in planning and public investment should be made and identify impacted areas and groups within the city.	No Aligning Action
	H-20 Adopt and implement policies that address gaps in partnerships, policies, and dedicated resources to eliminate racial and other disparities in access to housing and neighborhoods of choice.	Partial Gap ED-5 Strengthen partnerships with other government and not-for-profit organizations.	Clarifying language can be added to specifically describe gaps in partnerships, nonprofits, and shared dedicated resources in housing affordability and racial disparities.	Action A.1.3 Interjurisdictional Cooperation Action B.1.3 Local Housing Fund

HOUSING POLICY CONSISTENCY REVIEW				
Vision 2050 Housing Policy and Chapter	Implementing King Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Suggested Actions	Aligning HAP Action
H-ACTION-4 (LOCAL) <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>	H-4 Conduct an inventory and analysis in each jurisdiction of existing and projected housing needs of all segments of the population and summarize the findings in the housing element. The inventory and analysis shall include: A. The number of existing and projected housing units necessary to plan for and accommodate projected growth and meet the projected housing needs articulated in Tables H-1 and H-2, including: 1. Permanent housing needs, which includes units for moderate-, low-, very low-, and extremely low-income households and permanent supportive housing 2. Emergency housing needs, which includes emergency housing and emergency shelters; B. Number of existing housing units by housing type, age, number of bedrooms, condition, tenure, and area median income limit (for income-restricted units); C. Number of existing emergency housing, emergency shelters, and permanent supportive housing facilities and units or beds, as applicable; D. Percentage and geographic distribution of residential land zoned for moderate- and high-density housing and accessory dwelling units in the jurisdiction; E. Number of income-restricted units and, where feasible, total number of units, within a half-mile walkshed of high-capacity or frequent transit service where applicable and regional and countywide centers;	Partial Gap HU-2.1 Encourage the development of a wide range of housing types to meet the needs of all citizens of Algona. HU-2.8 Maintain a balance of percentages of housing availability for low, moderate and high income residents.	<p>The city will conduct a housing needs analysis with the most recent projections from PSRC and Washington OFM.</p> <p>Policy language could be added to the Comprehensive Plan indicating the need to update the housing needs analysis between periodic updates to track progress.</p> <p>While the 2015 Comprehensive plan does not conduct this complete housing needs assessment, the 2024 HAP includes an HNA which analyzes all of the attributed described. Income breakdowns will be released in Spring 2023 by King County for incorporation in the Comprehensive Plan update.</p> <p>The evaluation of the effectiveness of the existing 2015 Housing policies is performed as part of the 2024 HAP</p>	Action A.1.2 Performance Zoning Action A.2.4 Upzoning Action B.1.5 Temporary Emergency Housing Action B.2.1 Local Programs to Help Build Missing Middle Housing Action C.1.6 Strategic Marketing of Housing Incentives Action C.2.1 Increase Missing Middle Housing types in Existing Zones

HOUSING POLICY CONSISTENCY REVIEW				
Vision 2050 Housing Policy and Chapter	Implementing King Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Suggested Actions	Aligning HAP Action
H-ACTION-4 (LOCAL) <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>	<p>F. Household characteristics, by race/ethnicity:</p> <p>1.Income (median and by area median income bracket)</p> <p>2.Tenure (renter or homeowner)</p> <p>3. Size</p> <p>4.Housing cost burden and severe housing cost burden;</p> <p>G. Current population characteristics:</p> <p>1. Age by race/ethnicity;</p> <p>2.Disability;</p> <p>H. Projected population growth;</p> <p>I. Housing development capacity within a half-mile walkshed of high-capacity or frequent transit service, if applicable;</p> <p>J. Ratio of housing to jobs in the jurisdiction;</p> <p>K. Summary of existing and proposed partnerships and strategies, including dedicated resources, for meeting housing needs, particularly for populations disparately impacted;</p> <p>L. The housing needs of people who need supportive services or accessible units, including but not limited to people experiencing homelessness, persons with disabilities, people with medical conditions, and older adults;</p> <p>M. The housing needs of communities experiencing disproportionate harm of housing inequities including Black, Indigenous, and People of Color; and</p> <p>N. Areas in the jurisdiction that may be at higher risk of displacement from market forces that occur with changes to zoning development regulations and public capital investments.</p>			

HOUSING POLICY CONSISTENCY REVIEW				
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H-ACTION-4 (LOCAL) <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>	H-5 Evaluate the effectiveness of existing housing policies and strategies to meet the jurisdiction's housing needs. Identify gaps in existing partnerships, policies, and dedicated resources for meeting housing needs and eliminating racial and other disparities in access to housing and neighborhoods of choice.			

HOUSING POLICY CONSISTENCY REVIEW				
Vision 2050 Housing Policy and Chapter	Implementing King Countywide Planning Policy	City Comprehensive Plan Policy implementing the new or revised policy?	Suggested Actions	Aligning HAP Action
H-ACTION-5 (LOCAL) <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>	H-18 Adopt inclusive planning tools and policies whose purpose is to increase the ability of all residents in jurisdictions throughout the county to live in the neighborhood of their choice, reduce disparities in access to opportunity areas, and meet the needs of the region's current and future residents by: 1)Providing access to affordable housing to rent and own throughout the jurisdiction, with a focus on areas of high opportunity; b) Expanding capacity for moderate-density housing throughout the jurisdiction, especially in areas currently zoned for lower density single-family detached housing in the Urban Growth Area, and capacity for high-density housing, where appropriate, consistent with the Regional Growth Strategy; c) Evaluating the feasibility of, and implementing, where appropriate, inclusionary and incentive zoning to provide affordable housing; and d) Providing access to housing types that serve a range of household sizes, types, and incomes, including 2+ bedroom homes for families with children and/or adult roommates and accessory dwelling units, efficiency studios, and/or congregate residences for single adults.	Partial Gap HU-1.1 Encourage the use of affordable housing techniques and incentives to assure housing opportunities for people of all incomes, ages, and assistance needs. This could include siting of manufactured housing.	There are no specific affordable housing incentive policies to encourage very low-income housing to be developed. Multiple policies should be written specifically regarding developing and removing barriers to affordable housing. The 2024 HAP includes a number of additional strategies which are oriented to increase the amount of missing middle housing offered and provide opportunities for performance zoning and affordable housing incentives. The city should continue to implement policy which creates greater diversity of housing type.	Action A.1.2 Performance Zoning Action B.2.4 Public Land for Affordable Housing Action C.1.3 Alternative Development Standards for Affordable Housing Action C.2.1 Increase Missing Middle Housing Types in Existing Zones

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

IMPLEMENTATION EVALUATION

The purpose of the evaluation is to analyze the effectiveness of Algona’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
HU-1 Provide fair and equal access to housing for all persons regardless of race, color, religion, gender, sexual orientation, age, national origin, family status, source of income or disability.				
HU-1.1 <i>Encourage the use of affordable housing techniques and incentives to assure housing opportunities for people of all incomes, ages, and assistance needs. This could include siting of manufactured housing.</i>	Programs, policies, or partnerships Code adoptions or amendments Public Incentives Streamlining of permitting and/or development Unit or in-lieu fee provisions	Any code adoption or amendment Number of building permits for affordable housing	Code amendments because of funding from HB 1923 in 2021: -AMC 22.24.010 Medium Density Residential District (Ordinance 1190-21) -AMC 22.80.020.F.4 Development Agreements General Provisions -AMC 22.48.070 Manufactured Homes Unknown number of building permits in medium-density residential district Unknown number of development agreements with affordable housing provisions Unknown number subsidized units developed in Algona	It is recommended that the city track the number of permits issued for different housing types in different zones. By interpreting the usage of these housing permitting programs, the city can develop targeted incentive and outreach programs. The city should consider increasing the types of housing allowed in different types of zones and using incentive programs to increase the usage of non-standard detached SFR permitting programs.

IMPLEMENTATION EVALUATION				
Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
HU-1 Provide fair and equal access to housing for all persons regardless of race, color, religion, gender, sexual orientation, age, national origin, family status, source of income or disability.				
HU-1.2 <i>Encourage housing opportunities for those with housing assistance needs through the use of available regional and federal funding programs.</i>	Programs, policies, or partnerships Transitional, supportive, or subsidized housing Applications for state and federal grants	Financial support of housing trust fund or partnership Number of transitional, supportive, or subsidized housing units. Number of grants awarded for housing.	Algona is not part of any housing partnership. There are 0 transitional, supportive, or subsidized units in Algona as of 2022. \$65,000 Grant Funding from HB 1923 for the Housing Action Plan	It is recommended that the City develop a housing assistance fund or housing trust fund, or join a regional housing coalition or partnership, that is supported by regional and federal funding programs and reallocated to encourage housing opportunities for those with housing assistance needs. It is recommended Algona adopts a new code that supports the development of transitional and supportive housing, per the requirements of HB1220. It is recommended that Algona consider partnerships or coordination with non-profits to coordinate development of subsidized housing units.
HU-1.3 <i>Encourage and assist in rehabilitating and preserving existing affordable housing.</i>	Programs, policies, or partnerships Preservation/ rehabilitation programs Public Outreach Strategy	Financial support of housing trust fund or partnership Development of a preservation or rehabilitation program Number of building permits issued for remodeling existing affordable housing units. Availability of resources on city media platforms.	Algona is not part of any housing partnership Algona does not have a preservation or rehabilitation program but does reference Sound Generations Unknown number of building permits for remodeling existing affordable housing Outreach for Sound Generations	It is recommended that the City develop a housing assistance fund or housing trust fund that encourages and assists in the rehabilitation and preservation of existing affordable housing. The city can support this resource through tax funding or housing partnerships. It is recommended to continue partnerships with Sound Generations as they provide minor home repair to King County homeowners of any age who have low or moderate incomes. Greater advertising of resources on the City's media platforms can also help people understand the variety of options and opportunities to seek assistance in home maintenance costs and enable them to go after funding. The city can improve its partnership with Sound Generations, which provides services to senior community members, by further publicizing their services to the Algona community.

IMPLEMENTATION EVALUATION				
Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
HU-2 Provide a range of housing types to ensure an adequate choice of living accommodations for those desiring to live in Algona.				
HU-2.1 <i>Encourage the development of a wide range of housing types to meet the needs of all citizens of Algona.</i>	Code adoptions or amendments new housing forms Incentives for different housing typologies	Code adoption or amendment on permitted uses Number of permits issued to residential structures that are non-SFR or -MFR projects	Land Division and Zoning Code ordinances – ORD.1190-21 2 building permits issued for structures that are not single-family residential projects	AMC 22.33 demonstrates a variety of housing types permitted throughout various zoning districts within Algona. Townhouse and duplex projects were permitted and developed between 2015 and 2022. Higher density forms of housing were not developed and it is recommended that code adjustments and incentive programs are considered to encourage more high-density development.
HU-2.2 <i>Balance the housing needs of the entire community when determining development regulations.</i>	Housing studies, needs assessments, action plans Code adoptions or amendments	A completed housing study, needs assessment, or action plan Any code adoption or amendment	2022 Housing Needs Assessment 2023 Housing Action Plan	The city should continue to monitor the housing needs of their community past the 2022 Housing Needs Assessment and determine the effectiveness of the policies implemented because of the 2024 Housing Action Plan. Actions recommended in the HAP should be considered and prioritized in the upcoming municipal code update. Continued engagement with the community should occur when revising or developing new regulations.

IMPLEMENTATION EVALUATION				
Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
HU-2 Provide a range of housing types to ensure an adequate choice of living accommodations for those desiring to live in Algona.				
HU-2.3 <i>Encourage single and multi-family housing close to transportation facilities and public services..</i>	Code adoptions or amendments supporting housing development; TOD Overlay	Any code adoption or amendment Number of building permits issued for single or multi-family housing units near transportation facilities or public services	Zoning Code or Map Amendments Unknown number of building permits for housing units close to transportation facilities and public services.	DART Route 917 services Algona, Auburn, and Pacific and links commuters to the Pacific DART service area and the King County Metro Community van program supplements the bus route with ride-share services to popular destinations. Additionally, the Interurban Trail serves as transportation amenity utilized by cyclists and pedestrians. It is recommended that multifamily or denser housing units are proposed along the bus route, DART service area, along popular destinations within the city, and the Interurban Trail to encourage trail use and connectivity to the Auburn Station. It is recommended that incentives or zoning changes are done to further encourage housing close to transportation facilities and public services.
HU-2.4 <i>Encourage the development of townhomes or other housing types in appropriate zones to promote affordable housing.</i>	Programs, policies, or partnerships Code adoptions or amendments Missing Middle Housing Incentives for diverse housing typologies	Any code adoption or amendment Number of building permits for townhomes or other housing types in zones appropriate for affordable housing	Land Division and Zoning Code Ordinance 1190-21.	Townhomes and duplexes were permitted in 2021 under Ordinance 1190-21. This policy has been achieved. Continued evaluation of Middle Housing is recommended to create a variety of housing development opportunities, considerations for Triplex, Fourplex, and Cottage housing legalization. Recommend considering incentivization of Middle Housing forms to continue implementation of policy.

IMPLEMENTATION EVALUATION				
Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
HU-2 Provide a range of housing types to ensure an adequate choice of living accommodations for those desiring to live in Algona.				
HU-2.5 <i>Allow manufactured housing in all residential zones, subject to City development regulations.</i>	Code adoptions or amendments	Manufactured housing code adoption or amendment	Zoning Code Ordinance 1190-21	Manufactured housing is permitted in the same zones as single family attached and detached housing units under Ordinance 1190-21.
			AMC 22.48.070 Manufactured Homes	City should consider if this policy should remain for the 2024 update; does the city want to prioritize development of manufactured housing considering the limited annexation areas available for future growth? Or should other forms of denser housing be prioritized?
		Number of building permits issued for manufactured housing	1 permit issued for manufactured housing permits or improvements.	If manufactured housing is a priority solution to develop affordable housing, a re-visit of the Manufactured Homes code should be done with developers to identify any barriers to development.

IMPLEMENTATION EVALUATION				
Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
HU-2 Provide a range of housing types to ensure an adequate choice of living accommodations for those desiring to live in Algona.				
HU-2.6 <i>Support opportunities to accommodate home buyers and renters with varying income levels.</i>	Code adoptions or amendments	Code adoptions or amendments supporting development of multifamily or affordable housing	Zoning Code Ordinance 1190-21 defined affordable housing and created design guidelines around MFR housing.	It is recommended to specify and clarify this policy to better measure and track the effectiveness and outcomes resulting from its implementation.
	Incentives for diverse housing typologies	A decrease in the number of cost-burdened or severely cost-burdened residents		It is recommended that the city create or participate in a Local Housing Fund to subsidize low- and middle-income home buyers and renters.
	Advertising financial assistance programs	Adopted incentive programs for multifamily or affordable housing		HNA was the first opportunity the city has had to recently measure cost burdened and severely cost burdened residence.
HU-2.7 <i>Maintain a balance of percentages of housing availability for low, moderate and high income residents.</i>		Webpage describing financial assistance programs		No incentives are established for affordable or MFR housing.
	Housing Study	Complete Housing Needs Assessment (2022)	Zoning Code Ordinance 1190-21 granted greater use provisions across more zones than previously allowed and added new housing forms.	Implementation of HAP recommended actions will likely address the intent of this policy. It is recommended that continued monitoring of housing production is conducted to inform decisions surrounding housing policies, regulations, incentives, and programs.
	Programs, policies, or partnerships	Zoning Code Amendment granting flexibility of housing uses in zones		
	Code adoptions or amendments			

IMPLEMENTATION EVALUATION				
Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
HU-2 Provide a range of housing types to ensure an adequate choice of living accommodations for those desiring to live in Algona.				
HU-2.8 <i>Maintain the ability of different types of group homes to locate in appropriate residential neighborhoods.</i>	Code adoptions or amendments	Number of permits for: <ul style="list-style-type: none">• Group Homes• Senior Facilities• Community Residential Facilities• Halfway houses• Boarding Houses	No permits have been issued since 2020 for any of the following uses: <ul style="list-style-type: none">• Group Homes• Senior Facilities• Community Residential Facilities• Halfway houses• Boarding Houses	Development of group forms of housing has been happening in Algona despite a net benefit and interest in these types of facilities. Considerations should be made on streamlining the group home licensing process, including a straightforward permit process, development of a tip sheet, and training for permitting staff.
HU-3 The City of Algona should undertake actions that promote residential development at densities that will allow pedestrian access to commercial areas, employment and park or recreational areas.				
HU-3.1 <i>Continue to allow home occupations.</i>	Development Regulations	Number of business permits issued for home occupations.	267 business licenses were permitted for home occupations between 2015 and 2022.	Home occupations were previously allowed in the city under Ordinance 965-05 in 2005. No changes to home occupation regulations were made between 2015 and 2022. It is recommended that this policy is revisited in the Utilities element since home occupation is currently permitted in the city and utility constraints are likely reducing the number of suitable sites for home occupation. It is also recommended that this policy is relocated to the land use section since it relates to the generation of livable wage jobs within the city rather than the production and maintenance of housing affordable to all income levels.

IMPLEMENTATION EVALUATION				
Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
HU-3 The City of Algona should undertake actions that promote residential development at densities that will allow pedestrian access to commercial areas, employment and park or recreational areas.				
HU-3.2 <i>Promote flexibility and creativity in the layout and design of new residential development.</i>	Development Requirements Code adoptions or amendments	Adoption of flexible lot standards, design regulations, or use regulations. Number of building permits issued for applicable regulated housing units.	Zoning Code Ordinance 1190-21 22.48 Supplementary Use Regulations 22.80 Development Agreements 22.82 Design Guidelines	The City allows for departures from the Zoning Code and Public Works Standards through the variance and deviation processes. However, there are no other design deviation processes available that reduce developer requirements when appropriate. It is recommended that the city codify the strategies in the 2024 HAP related to housing design flexibility to create greater design flexibility for housing developments and spur new development. Design creativity is guided by the codified Design Guidelines (AMC 22.82). Recommend re-evaluating chapter to include design incentives and bonuses to encourage creative development of housing. Special departures should be allowed for housing that creates more affordable units.
HU-3.3 <i>Design guidelines should be developed and added to the Algona Municipal Code to implement this strategy.</i>	Design Guideline Code adoptions or amendments	Adopted code Number of building permits for uses with design guidelines	Zoning Code Ordinance 1190-21 0 ADU permits 0 Duplex permits 2 of Townhouse permits 0 of Courtyard Apartments permits 2 Multiple Unit Residential permits	Design creativity is guided by the codified Design Guidelines (AMC 22.82). Recommend re-evaluating chapter to include design incentives and bonuses to encourage creative development of housing. Special departures should be allowed for housing that creates more affordable units.

IMPLEMENTATION EVALUATION				
Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
HU-4 Encourage rehabilitation of older housing and infrastructure and preserving existing housing units.				
HU-4.1 <i>Encourage property owners to retain and rehabilitate existing older residential stock.</i>	Preservation/ rehabilitation programs Non-profit or inter-jurisdictional coordination	Advertisement of preservation/ rehabilitation resources Number of building permits issued for remodeling residential structures	Outreach campaign to increase Algona Residents usage of Sound Generations services 31 permits for remodeling and 72 permits for re-roofing	It is recommended that the city create a resource to help homeowners access preservation and home maintenance resources. This resource should reference all programs that residents could take advantage of. The city should aim to remove barriers to residents accessing programs that fund housing preservation and rehabilitation. It is recommended that the city improve internal permit-tracking systems to better identify residential remodel projects, particularly of older and affordable housing stock.
HU-4.2 <i>Encourage rehabilitation of older commercial buildings.</i>	Preservation/ rehabilitation programs Non-profit or inter-jurisdictional coordination	Advertisement of preservation/ rehabilitation resources Number of building permits issued for remodeling commercial structures	There are no programs, regulations, policies, or partnerships in place for this. Unknown remodel permits for commercial structures	It is recommended to incorporate this policy into an economic development element of the City's comprehensive plan since it is related to commercial buildings. It is recommended that the city distinguish between commercial and residential remodel permits within city permit tracking systems.
HU-4.3 <i>Encourage improvements of streets and sidewalks on both sides of rights-of-way.</i>	Code adoptions or amendments	Any code adoption or amendment Number of contracts for road improvements	AMC 12.05 Sidewalk, Curb and Gutter Requirements	It is recommended to incorporate this policy into a transportation element of the City's comprehensive plan. AMC 12.05 was developed in 2009 and no changes to the code have been made since adoption.

IMPLEMENTATION EVALUATION				
Goals/Policies	Implementation	Success Indicators	Outcomes	Recommendations
HU-4 Encourage rehabilitation of older housing and infrastructure and preserving existing housing units.				
HU-4.4 <i>Pursue state and federal funding for housing assistance.</i>	Grant Funding Nonprofit Partnership	Number of state and federal funding programs applied to for housing assistance Number of housing units developed or supported through grant funding	0 number of state and federal funding programs applied to for housing assistance 0 housing units developed or supported through grant funding	It is recommended that the city seek out and apply for state and federal funding for housing assistance programs with the assistance of interested nonprofit partners.
HU-5 Minimize environmental impacts of new housing developments.				
HU-5.1 <i>Services for new housing development shall be in place concurrently with the occupancy of the structures.</i>	Impact Fees	Funding collected from impact fees	No funding was spent on public improvements from impact fee funds	Impact fees are collected for parks and utility services but have not been updated since 2017. It is recommended that impact fees are revisited to reflect costs from adjacent, similar sized jurisdictions and are re-evaluated on an annual basis for appropriate fee rates.
HU-5.2 <i>Allow for clustering and smaller lot sizes in return for protection and rehabilitation of sensitive areas.</i>	Code adoptions or amendments Development requirements	Code adoption for small lot development, residential clustering, or cottage housing.	Unknown number of building permits for clustered or small lot developments	It is recommended that code is considered to implement this comprehensive plan policy and policies in the 2024 HAP which recommend reducing minimum lot sizes and density bonus programs. Additionally, it is recommended to keep track of clustering or smaller lot size housing development.

HU = Housing policy

APPENDIX E

Tables and Figures

62

Table 1 Implementation Evaluation Table

74

Table 2 Monitoring Table

11

Figure 1 Planning Process

18

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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BLUELINE
AN ATWELL COMPANY

25 Central Way
Suite 400
Kirkland, WA 98033

425.216.4051

THEBLUELINEGROUP.COM

f Facebook.com/thebluelinegroup

@ __Blueline

in <https://www.linkedin.com/company/the-blueline-group/>



City of Algona

200 Washington Blvd

Algona, WA 98001

(253) 833-2897

<https://www.algonawa.gov/>