

City of George- Population Projections & HNA



"Home of the World's Largest Cherry Pie"

Planning for 20 Years of Projected Growth

Background

As the City of George grows over the next 20 years, it has a responsibility to accommodate its fair share of people living in Washington State with an expected 1.1 million growth over the next 20 years. In supporting this population, it must address economic and housing needs across diverse demographics per the Growth Management Act. The first step in planning for this growth is to understand what the projected population will be in 20 years and identify the amount of each different types of housing needed to shelter all economic segments of the population.

Commerce has produced projections of countywide housing needs for all counties in Washington state. These county-level projections are based on the Washington State Office of Financial Management's (OFM) 2022 GMA population projections.

In coordination with Countywide Planning Policies, the City has worked with Grant County to acquire a population and housing projection through 2047. The County's process is summarized for the City of George in the next section.

Process

The County determines the population allocation of the county and Cities under the regulatory framework of the GMA. OFM provides official countywide population projections (Low, Medium, and High) under RCW 43.62.035, which serve as the basis for planning assumptions across the state.

The County then compares the growth projections from OFM projections to historical growth trends using Compounded Annual Growth Rates (CAGR), which is "is a measure that expresses how fast something grows on average each year, assuming the growth happened at a steady, compounded rate, even if actual year-to-year changes were uneven." These numbers are shown in Figure 1 below.

Jurisdiction	2047 OFM			2047 CAGR Projection		
	Low	Medium	High	2010-2020 CAGR	2000-2020 CAGR	2023-2025 CAGR
Grant County	109,099	130,995	154,235	134,266	145,038	144,825
George	924	1,110	1,306	2,583	1,439	1,083

Figure 1: OFM targets per jurisdiction are based on 2025 population share breakdown. Nexus Planning Services, 2025

Additionally, the County checked development activity trends. These analyses confirm which growth rate for the County to use from the OFM, and the Medium rate was determined to be most recommended for initial forecasts, which shows George with a population of 1,110 in 2047.

The full population allocation report can be found on the County’s website at:

https://static1.squarespace.com/static/69014700f158a9044f512038/t/6968083d3fc41852b9b56de6/1768425533691/FINAL+Population+Allocation+Memo+to+Cities+1_12_25.pdf

Population Projections

Using the results from County’s process and providing additional feedback from observations of current development projects and developer interest in the community, the City has been allocated a **population growth of 308 from 2025 through 2047** as noted in the figure below. This growth rate is higher than the standard medium growth rate from the OFM that was recommended for most jurisdictions use, because of a major subdivision currently under land use review within City limits. This development includes an additional 56 housing lots, and a proposed 56-unit multifamily development with a 5-year completion schedule depending on market factors. The City is also in the process of upgrading its sewer system capacity as it began reaching its current capacity in 2023, meaning the infrastructure will be ready to accommodate this growth and not be a limiting factor.

Jurisdiction	2025 OFM Population Estimates	Current % of total County Population	2047 Population Targets	2047 Share of total County Population
Grant County	106,250	100%	133,612	100%
George	900	0.85%	1,208	0.90%

Figure 2: Source- OFM, 2025; Nexus Planning Services, 2025

Housing Needs Assessment (HNA)

Understanding the population allocation the City needs to responsibly plan to accommodate during the next 20-year period, making sure these people have homes available is the next step in updating the City’s Housing Element. “At its core, a housing needs assessment is a study to identify future housing needs to serve all economic segments of the community. Based on the 20-year growth target, the housing needs assessment identifies how many units of different types or for different market segments are needed in your community.”¹

Working with the County, a preliminary housing allocation for the City has been established of **401 total housing units in 2047, adding 157 units to the current housing inventory**. This is further broken down by income brackets using the Department of Commerce Housing for All Planning Tool (HAPT) shown in figure 4 below. Using the HNA the City can see how this compared with demographic data and help inform the City what housing types are most needed in the community.

¹ Guidance for Developing a Housing Needs Assessment_Public Review Draft_031720.pdf

((2047 Population share – Group Qtrs. Population) / household size per jurisdiction) * 6% for Vacant Homes

Jurisdiction	2047 Population	Group Quarters (2020)	Household Size (2024)	2047 Housing Units (Total)
Grant County	133,612	2,200	2.79	49,927
Unincorporated Grant	58,236	1,575	2.95*	20,658
Incorporated Grant	75,377	625	2.60**	29,270
George	1,208	0	3.19	401

Figure 3: Preliminary Housing Allocation- Sources: 2024 OFM Population Estimates, 2020 Decennial Census (Table P5), 2024 Census ACS Estimates (Table S1101). Nexus Planning Services, 2025

Jurisdiction	% Share	Total Units Allocated (2020-2047)	Permanent Housing Needs by Income Level (% of Area Median Income)							Emergency Housing Needs (Temporary)
			0-30%							
			Non-PSH	PSH	30 - 50%	50 - 80%	80 - 100%	100 - 120%	>120%	
George	0.8	157	26	11	37	28	14	13	28	1
City										
Unincorporated UGA										

Figure 4: Preliminary Housing Share- Sources: HAPT, 2026; Nexus Planning Services, 2025

This HNA process prepares the City for completing a Land Capacity Analysis, which will inform the City of any zoning or boundary changes needed to assure capacity can fulfil these needs.

Community Profile

The following demographics show the City’s current ability to house its population, then how the projected growth will impact that ability to do so. This is informative of what type of housing will be needed in future years.

2025 Population through 20-year Forecast (OFM and County)

The City currently has a population of roughly 900 per OFM data. That population roughly pairs with the 230 units within the City, with an even split between renting and ownership of the units. While 76% the household incomes in the City are below 100% of the HUD Area Median Family Income (HAMFI), 16% are cost burdened, paying over 30% or 50% of their income on housing costs. “Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.”

George Population (OFM data)

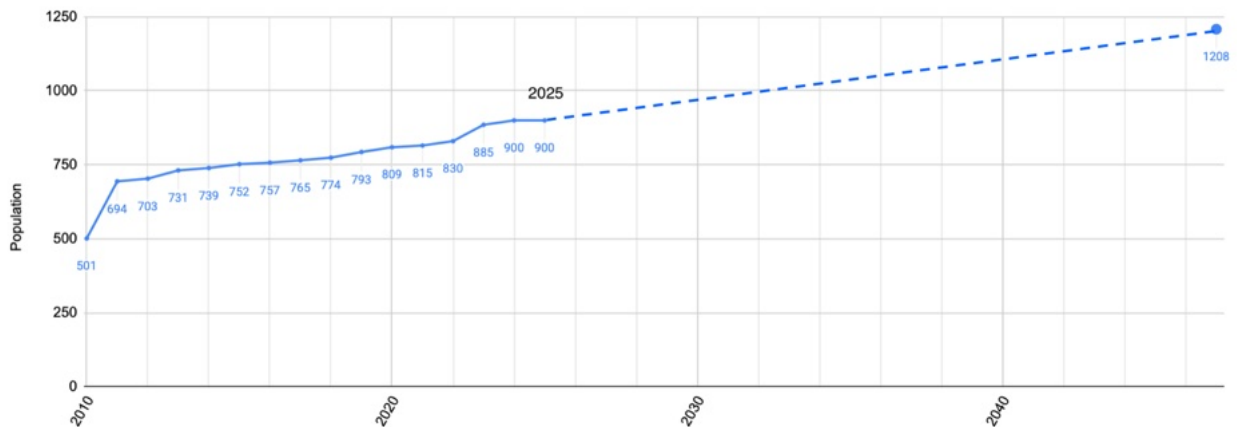


Figure 5: OFM 2025 Population Estimates and 20 Year Projection Per Grant County Allocation

2018-2022 Household count, tenure (rent vs Own), and income and cost burden

Displaying data for George city, Washington
Year Selected: 2018-2022 ACS

Income Distribution Overview	Owner	Renter	Total
Household Income <= 30% HAMFI	15	4	19
Household Income >30% to <=50% HAMFI	15	70	85
Household Income >50% to <=80% HAMFI	40	30	70
Household Income >80% to <=100% HAMFI	4	0	4
Household Income >100% HAMFI	40	15	55
Total	110	120	230

Housing Cost Burden Overview ³	Owner	Renter	Total
Cost Burden <=30%	98	90	188
Cost Burden >30% to <=50%	0	20	20
Cost Burden >50%	8	8	16
Cost Burden not available	0	0	0
Total	110	120	230

Figure 6: Source- https://www.huduser.gov/portal/datasets/cp.html#2006-2016_query

Workforce Profile

This data point is recommended for review, to estimate how much the City’s economy could potentially employ its local residences, minimizing traveled miles and transportation costs for overburdened community members. This can also be informative to the City’s Economic Development Element and planning policy.

housing inventory in George. The following figures summarize key data points about the City's housing supply.

Unit County By Type

The City has a majority of single-family residence with most being site built homes, though there is a large remaining stock of older manufactured and mobile homes within the City limits.

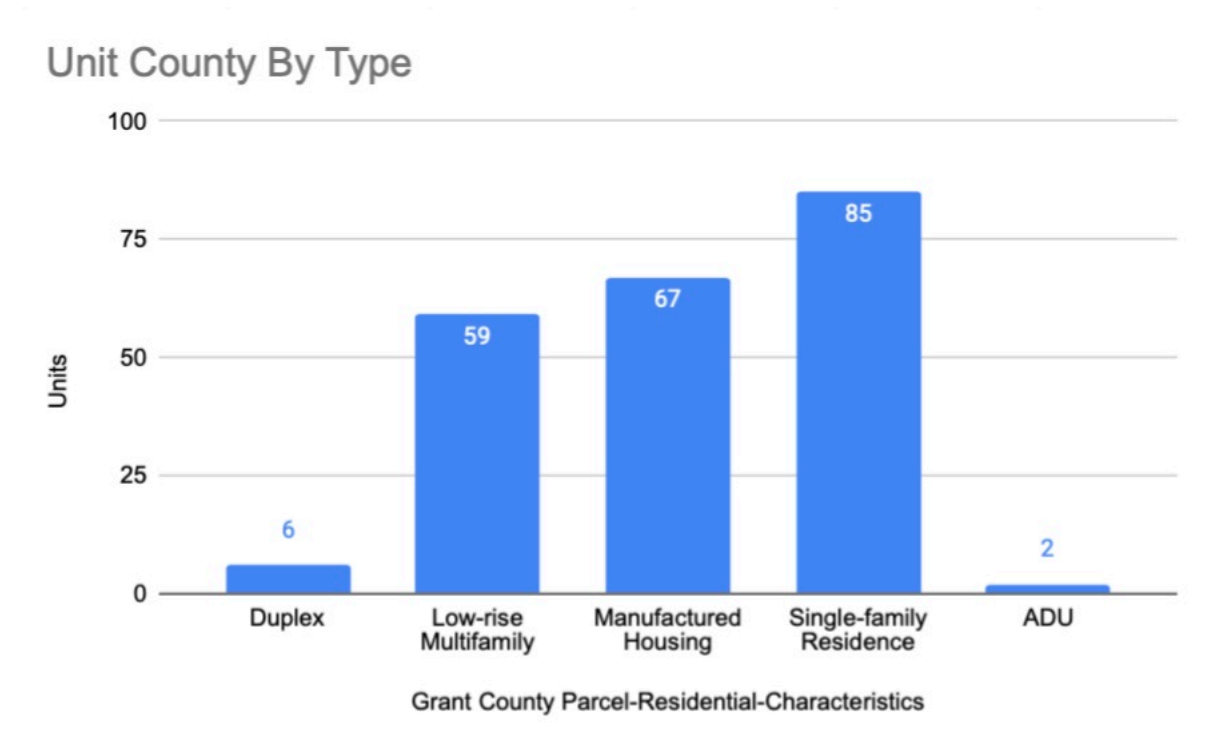


Figure 8: Source- Grant County GIS Parcel Residential Characteristics 2025

Size (number of bedrooms)

Out of the housing inventory, most homes are 2 or three bedrooms homes which typically matches with family occupancy. This is consistent with census data, showing that almost 75% of households have children under 18 years of age. The Census data shows the City has an average of about 3.8 occupants per household. With over 963 bedrooms in the housing stock, that's about 1.4 people per bedroom.

2023 ACS Housing Size

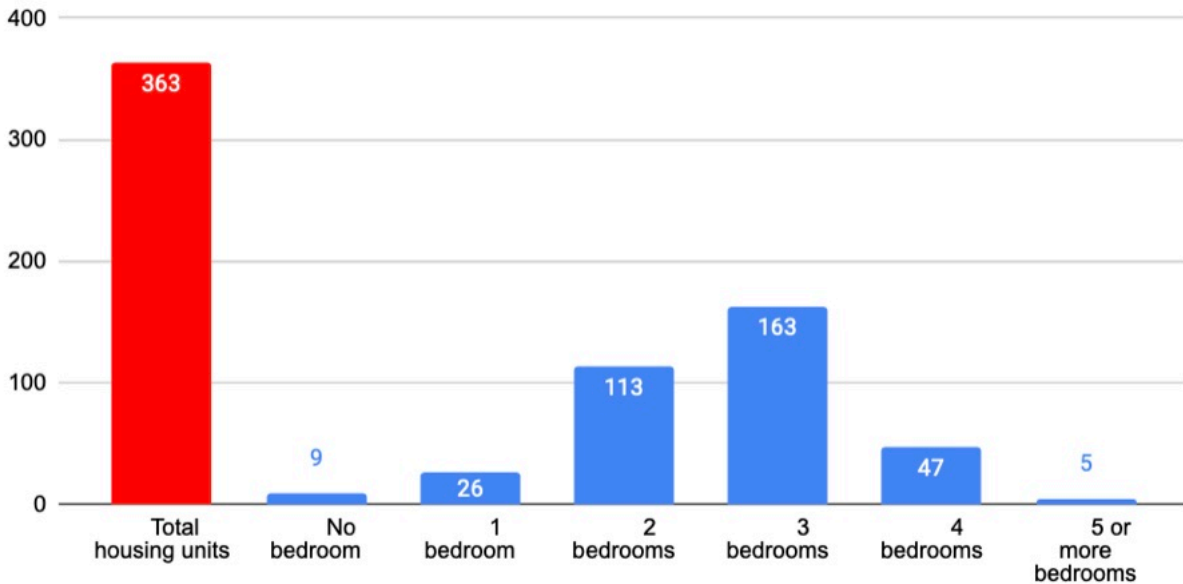


Figure 9: ACS 2023- Size of homes by bedroom count

Age of Housing Inventory

There are a number of much older manufactured homes in the City, and many of them are in the City's R-3 Zone. Having a much higher use available to those properties, makes the land more valuable than the improvements, eventually becoming feasible to re-develop the land.

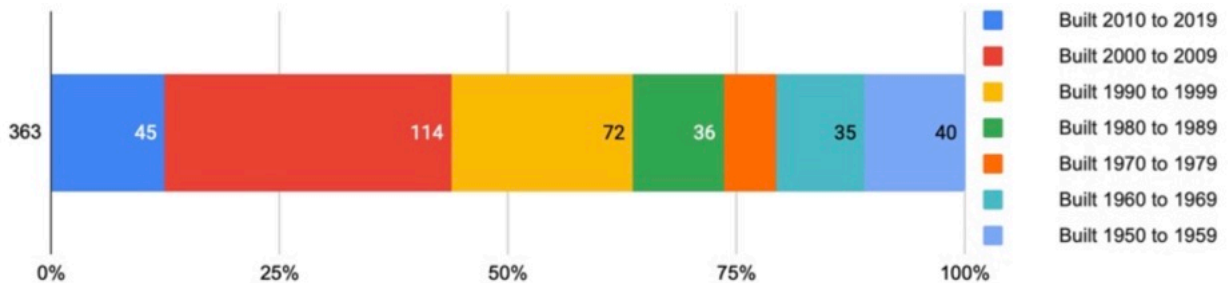


Figure 10: ACS 2023- Year of Structure Built

Special Housing Inventory

Per the Dept. of Commerce guidance, “An HNA should include a count of the number of subsidized units available to those who qualify for income-restricted affordable housing. The HNA should also identify the location of these units to understand the access to jobs, schools, and other local amenities that are important features for affordable housing units.”

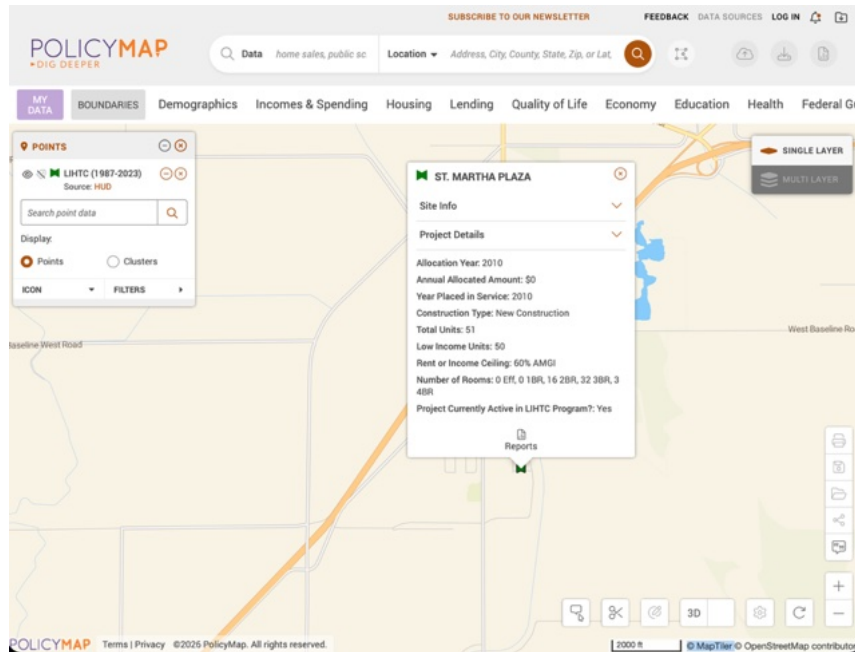


Figure 11: Policy Map identifying subsidized housing

Subsidized Housing

Catholic Charities has St. Martha Plaza, with 50 low-income units, which use the Low-Income Tax Credit as seen in the Policy Map resource above³. Since George is a small rural community, the placement of this housing is within walking distance of the City’s commercial core, including shops, the post office, City Hall, the Community parks and the Elementary School.

Group Homes or Care facilities

There are no Group Home or Care Facilities within the City Limits of George.

Gap Analysis and Summary

The City of George is doing well serving a diverse range of incomes with its current housing inventory. While there are number of cost burdened families in the community, it is a relatively low number. Moving into the future though, the City needs to continue to provide housing that can support all income demographics to keep that number low, especially considering the potential for displacement as older housing stock becomes financially incentivized by market values to be re-developed into new homes.

Quantity of Housing to income Brackets

This brings us back to Figure 4, to assess whether the County housing allocation using the HAPT is consistent with the demographics and data gathered through the Housing Need Assessment. Understanding this HNA data above informs us that the housing allocation appears to be accurate of the communities needs.

³ <https://www.policymap.com/newmaps/e/www>

Land Capacity Analysis

Using this HNA data above, a Land Capacity Analysis will be completed next to see if the City’s land inventory and zoning can accommodate these. See the City of George LCA report.

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