



CITY OF
TUMWATER

**PLANNING COMMISSION
MEETING AGENDA**

**Online via Zoom and In Person at
Tumwater Fire Department
Headquarters, Training Room, 311 Israel
Rd. SW, Tumwater, WA 98501**

**Tuesday, March 25, 2025
7:00 PM**

1. Call to Order
2. Roll Call
3. Changes to Agenda
4. New Planning Commissioner Introductions
5. Approval of Minutes
6. Commissioner's Reports
7. Deputy Director's Report
8. Public Comment
9. 2050 Regional Transportation Plan
10. 2025 Comprehensive Plan Periodic Update – Housing
11. Next Meeting Date - 04/08/25
12. Adjourn

Meeting Information

The public are welcome to attend in person, by telephone or online via Zoom.

Watch Online

https://us02web.zoom.us/webinar/register/WN_W5u291TNQHimJAZMHeVf1g

Listen by Telephone

Call (253) 215-8782, listen for the prompts, and enter the Webinar ID 861 1847 3778 and Passcode 585648.

Public Comment

The public is invited to attend the meeting and offer comment. The public may register in advance for this webinar to provide comment:

https://us02web.zoom.us/webinar/register/WN_W5u291TNQHimJAZMHeVf1g

After registering, you will receive a confirmation email containing information about joining the webinar.

The public may also submit comments prior to the meeting by sending an email to:

cdd@ci.tumwater.wa.us. Please send the comments by 1:00 p.m. on the date of the meeting.

Comments are submitted directly to the Commission Members and will not be read individually into the record of the meeting.

If you have any questions, please contact Planning Manager, Brad Medrud at (360) 754-4180 or bmedrud@ci.tumwater.wa.us.

Post Meeting

Audio of the meeting will be recorded and later available by request, please email CityClerk@ci.tumwater.wa.us.

Accommodations

The City of Tumwater takes pride in ensuring that people with disabilities are able to take part in, and benefit from, the range of public programs, services, and activities offered by the City. To request an accommodation or alternate format of communication, please contact the City Clerk by calling (360) 252-5488 or email CityClerk@ci.tumwater.wa.us. For vision or hearing impaired services, please contact the Washington State Relay Services at 7-1-1 or 1-(800)-833-6384. To contact the City's ADA Coordinator directly, call (360) 754-4128 or email ADACoordinator@ci.tumwater.wa.us.

What is the Planning Commission?

The Tumwater Planning Commission is a citizen advisory commission that is appointed by and advisory to the City Council on the preparation and amendment of land use plans and implementing ordinances such as zoning. Actions by the Planning Commission are not final decisions; they are Commission recommendations to the City Council who must ultimately make the final decision. If you have any questions or suggestions on ways the Commission can serve you better, please contact the Community Development Department at (360) 754-4180.

Decorum Statement

Welcome to the Planning Commission meeting. We thank you for attending.

The City Council encourages community engagement in local government and provides a variety of ways to participate.

The Chair of the Planning Commission will be responsible for conducting orderly and efficient meetings within the scheduled time. To accomplish that, the Chair will maintain order and decorum and can regulate inappropriate debate, repetitious discussion, and disruptive behavior when needed.

The Chair will recognize those that wish to speak and may limit the time allowed for individual comments. City staff will record questions and comments during the meeting. If an issue or question cannot be addressed during the meeting, City staff will address the issue or respond to the question by following up with the individual.

We respectfully request that attendees refrain from disruptions during the meeting and comply with decorum rules.

Thank you for participating.

TO: Planning Commission
FROM: Brad Medrud, Deputy Community Development Director
DATE: March 25, 2025
SUBJECT: 2050 Regional Transportation Plan

1) Recommended Action:

This is a discussion item about the 2050 Regional Transportation Plan.

2) Background:

Allison Osterberg, the Planning Manager with the Thurston Regional Planning Council, will be presenting information about the 2050 Regional Transportation Plan update.

The Regional Transportation Plan is the blueprint for the future of our region's transportation system. It looks 25 years into the future, planning for population and employment growth, environmental sustainability, climate change, and the range of community transportation needs. In alignment with federal and state requirements, Thurston Regional Planning Council updates the plan every 5 years.

3) Alternatives:

None.

4) Attachments:

- A. Project Description
- B. Presentation

Regional Transportation Plan 2050

About the Plan

The Regional Transportation Plan (RTP) functions as a blueprint for the future of our region's transportation system. It looks 25 years into the future, planning for population and employment growth, environmental sustainability, climate change, and the range of community transportation needs. In alignment with federal and state requirements, Thurston Regional Planning Council (TRPC) updates the plan every 5 years.

Thurston County in 2050

- **106,000+ more residents** — a 36% increase over 2022
- **58,000+ more housing units** — a 47% increase over 2022
- **52,000+ more jobs** — a 32% increase over 2022
- **52,000+ living near transit** — a 26% increase over 2022

Key Takeaways

- Our region's **planned land use and roadway capacity improvements alone will not be sufficient** to meet regionally adopted targets, goals, or congestion standards.
- **We can still make good progress on our regionally adopted targets and goals**, which will help reduce congestion standards failures expected in the future.
- Growing population will lead to **increased traffic volumes**. Projects in the RTP will help mitigate vehicle congestion associated with this growth.

Regional Targets and Goals

- **Target Zero:** By 2030, reduce traffic fatalities and serious injuries to zero.
- **Sustainable Land Use:** By 2035, locate 72% of all households within half a mile of an urban center, corridor, or neighborhood center, and locate no more than 5% of new housing in rural areas.
- **Vehicle Miles Traveled:** By 2035, reduce the average number of miles that a person travels by car annually to 30% below 1990 levels (around 7,500 miles per year).
- **Greenhouse Gas Emissions:** By 2030, reduce local emissions of greenhouse gases to 45% below 2015 levels (around 5 tons per person per year).

- **Active Transportation and Transit:** By 2050, increase the share of all trips made by walking, bicycling, and transit.

Recommendations for Addressing Needs

- **Safe System:** Our region should prioritize projects that reduce conflicts between different transportation modes, and projects that eliminate fatal and serious injury crashes.
- **Greenhouse Gas Emissions Reduction and Climate Change Resilience:** Our region should target future investments in ways that help people make low-emission transportation choices and increase the resilience of our transportation system to climate-related impacts.
- **Maintenance and Preservation:** Our region should invest in preservation and maintenance activities that ensure transportation infrastructure can dependably perform and reduce the need for costly rebuilds.
- **Regional Projects:** Our region should complete 80 regional projects that emphasize system efficiency, strategically expand the system, and plan for local and state roads as a cohesive system.

Regional Projects

- 18 miles of new roadways
- 36+ miles of new traffic lanes
- 65+ miles of new or rebuilt bicycle and pedestrian paths
- 29+ miles of new multi-use trails
- 3 new or realigned highway interchanges
- Improved transit facilities and expanded service

For More Information

A full draft of the Regional Transportation Plan will be available for review this spring.

- Check [TRPC's webpage dedicated to the RTP](http://www.trpc.org/rtp) for updates: www.trpc.org/rtp
- Participate in the online open house
- Provide feedback during the public comment period
- Email info@trpc.org with questions or comments

Regional Transportation Plan

Tumwater Planning Commission | March 25, 2025

Thurston Regional Planning Council: Who are We?



- ❖ 50+ years of Regional Planning: 1967-2025
- ❖ 23-member intergovernmental board

- ❖ Mission: ***Provide visionary leadership on regional plans, policies, and issues for the benefit of all Thurston region residents.***
 - ❖ Assemble & analyze data
 - ❖ Act as convener
 - ❖ Build intergovernmental consensus
 - ❖ Conduct planning consistent with state and federal requirements

What key takeaways should people know?

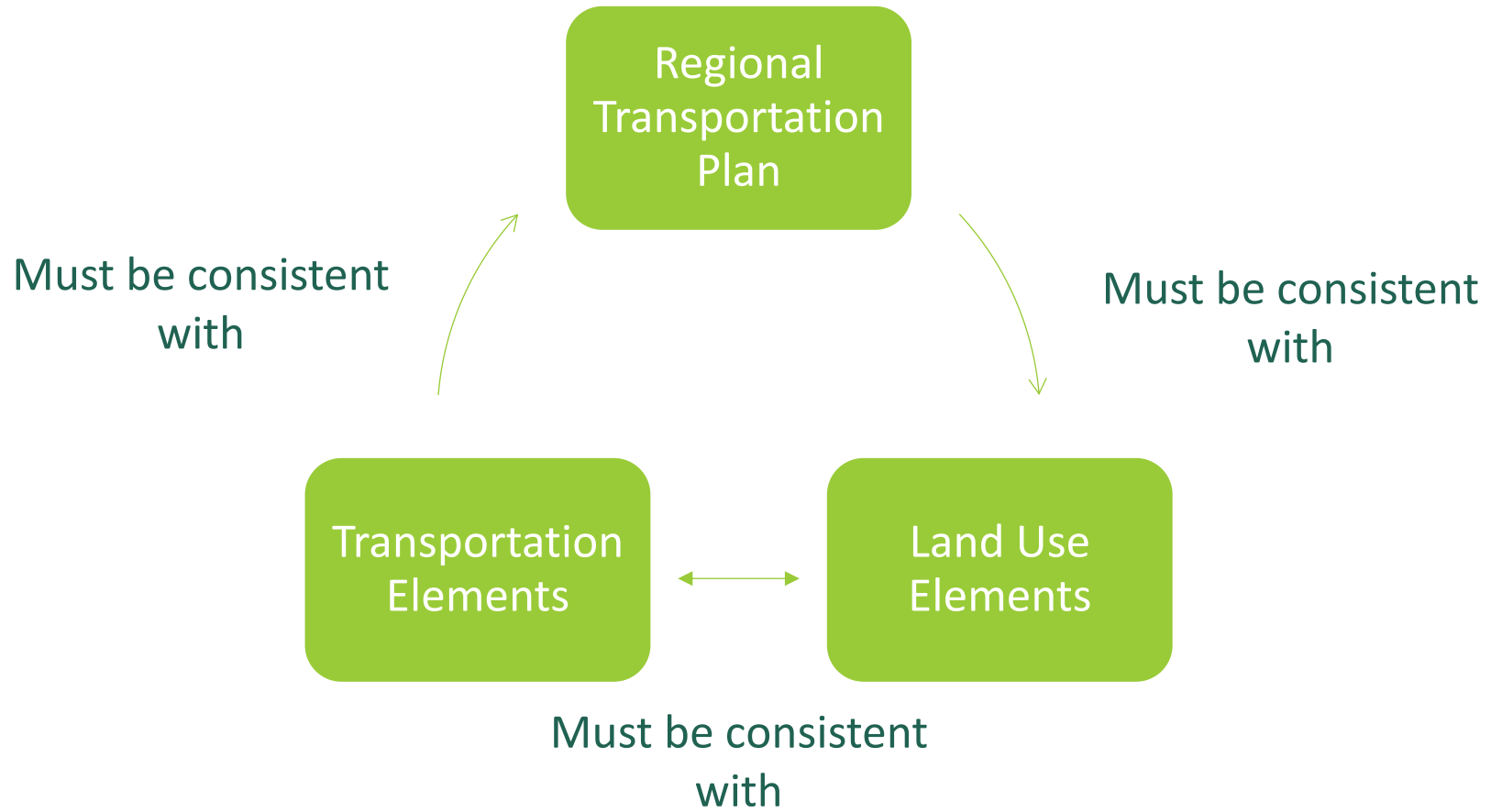
- Growing population will lead to **increased traffic volumes**. Projects in the RTP will help mitigate vehicle congestion associated with this growth.
- Our region's **planned land use and roadway capacity improvements alone will not be sufficient** to meet regionally adopted targets, goals, or level of service standards.
- **We can still make good progress on our regionally adopted targets and goals**, which will help reduce level of service failures expected in the future.



What is *What Moves You 2050?*

The plan is our regional roadmap for a complete and high-functioning transportation system over the next 25 years

Consistency – Comprehensive Plans and RTP



What's in the plan?

- 25-year planning horizon
- All transportation modes
- Regional goals and policies
- Recommendations
- Financial forecast
- Future conditions



Areas of emphasis



- Safety
- Equity
- Climate change & greenhouse gas emissions
- Maintaining the system we've already invested in
- Projects that:
 - Continue to enhance transit options
 - Emphasize system efficiency
 - Strategically expand the system
 - Plan for local and state roads as a cohesive system

What regional targets and goals are we striving for?



Reduce traffic fatalities and serious injuries to zero



Increase share of households in urban areas and preserve rural areas



Decrease annual vehicle miles traveled per capita

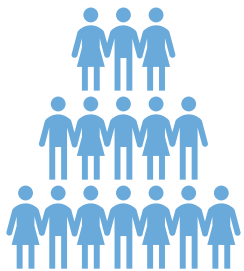


Decrease greenhouse gas emissions



Increase active transportation and transit use

How will the Thurston region change between now and 2050?



106,000+
people



52,000+
jobs

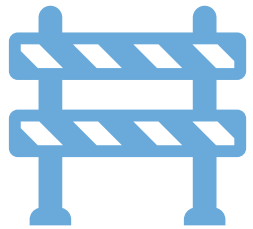


58,000+
housing units



52,000+ living
near transit

How will the Thurston region change between now and 2050?



80 Regional Projects

- 18 miles of new roadways
- 36+ miles of new general purpose lanes and center turn lanes
- 65+ miles of new or rebuilt bicycle and pedestrian facilities
- 29+ miles of new multiuse trails
- 3 new or realigned highway interchanges
- Improved transit facilities and expanded service

Projects in the RTP

CAPACITY PROJECTS

Brewery District Transportation Project	\$18,750,000 Public
Capitol Boulevard – M Street to Israel Road	\$27,000,000 Public
Henderson Boulevard Corridor	\$24,000,000 Public
Old Highway 99 Improvements	\$22,000,000 Public
Tumwater Boulevard Interchange	\$23,000,000 Public
Mottman Road Improvements <i>(Tumwater, Olympia)</i>	\$12,500,000 Public

NEW CONNECTIONS

E Street Connection	\$54,000,000 Public
Tyee Drive Extension	\$4,000,000 Public

Projects in the RTP

TRAIL PROJECTS

Deschutes Valley Trail \$12,000,000 Public

Karen Fraser Woodland Trail Phases 3 and 4 (Olympia) \$29,000,000 Public

PUBLIC TRANSPORTATION PROJECTS

Expansion of Urban Transit Services \$20,000,000 per year

Innovative Service Zone Study \$2,600,000 Public

Lacey/Olympia/Tumwater/Yelm Intra-County Express Corridor Plan and Implementation Strategy \$1,000,000 Public

Smart Corridors Phase 4 \$1,550,000 Public

Projects in the RTP

STUDIES

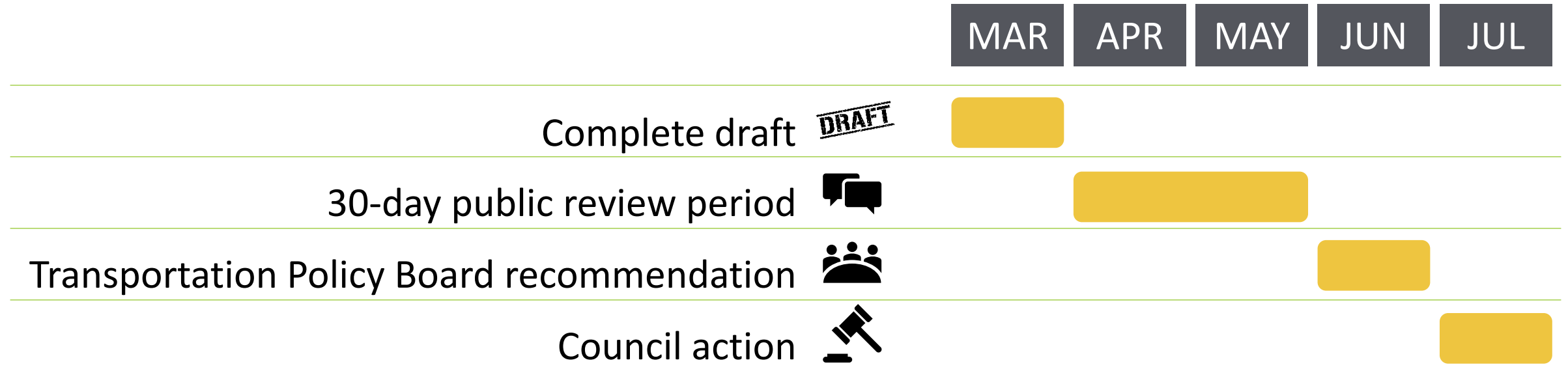
I-5 and 93rd Avenue SE Interchange Improvements Study	\$258,960 Public
---	------------------

Bicycle Connectivity Strategy (TRPC)	\$400,000 Public
---	------------------

Freight Mobility Strategy (TRPC)	\$600,000 Public
-------------------------------------	------------------

Regional Transportation Safety Action Plan (TRPC)	\$415,650 Public
--	------------------

Schedule





Allison Osterberg,
Planning Manager

OsterbergA@trpc.org

(360) 956-7575

Katrina Van Every,
Transportation Manager

VanEveryK@trpc.org

(360) 956-7575

TO: Planning Commission
FROM: Brad Medrud, Deputy Community Development Director, and Erika Smith-Erickson, Housing and Land Use Planner
DATE: March 25, 2025
SUBJECT: 2025 Comprehensive Plan Periodic Update – Housing

1) Recommended Action:

This is a discussion item about the Housing Element for the 2025 Comprehensive Plan periodic update.

2) Background:

On a ten-year cycle, the City is required to conduct a Growth Management Act periodic update of its Comprehensive Plan and related development regulations. For the current cycle, the City is required to complete work on the periodic update by December 31, 2025.

The updated Comprehensive Plan will address diversity, equity, and inclusion throughout the Plan. [2025 Comprehensive Plan Update | City of Tumwater, WA](#) contains links to guidance material and information about the update.

The initial Planning Commission review of the Housing Element started on August 22, 2023, with a discussion of the current version of the Housing Element, continued with a presentation of the new state Housing Element update requirements from Laura Hodgson, a senior housing planner with Growth Management Services at the State Department of Commerce on September 26, 2023, a joint City Council and Planning Commission middle housing tour on April 9, 2024 and a discussion of the draft goals, policies, and implementation actions on August 13, 2024.

Staff have also met with the housing stakeholder group, which is made up of housing developers, service providers, and residents in the spring and fall of 2024.

Work on the technical section of the Housing Element is underway. The intent of this work session is to continue the discussion of the Housing Element by reviewing proposed goals, policies, and implementation actions and their presentation in the new section.

3) Alternatives:

None.

4) Attachments:

- A. Staff Report
- B. Housing Element Part 1 – Goals, Policies, and Implementation Actions

STAFF REPORT



Date: March 25, 2025
To: Planning Commission
From: Brad Medrud, Deputy Community Development Director, and Erika Smith-Erickson, Housing and Land Use Planner

2025 Comprehensive Plan Periodic Update – Housing Element

On a ten-year cycle, the City is required to conduct a Growth Management Act periodic update of its Comprehensive Plan and related development regulations. For the current cycle, the City is obligated to complete work on the periodic update by December 31, 2025.

The updated Comprehensive Plan will address diversity, equity, and inclusion throughout the Plan and incorporate many State required changes addressing housing, climate change, and other topics, as well as City amendments identified through the public engagement process.

The intent of the Planning Commission meeting on Tuesday, March 25, 2024, is to discuss the first part of the Housing Element, which contains draft housing goals, policies, and implementation actions. The Planning Commission will be asked to consider whether the proposed housing goals, policies, and implementation actions are appropriate and whether the information in the Element is presented effectively.

Staff are working on the housing technical report, which is the second part of the Housing Element. The complete Housing Element is expected to be ready for Planning Commission review in late May 2025.

Contents

- 1. The Need for Housing in Tumwater 2
 - A. Supply and Need 2
 - B. Who Are We Planning For?..... 3
 - C. Anticipated Future Housing Need 5
- 2. Growth Management Act – Housing Goal 5
- 3. Racially Disparate Impacts 8
- 4. Housing Action Plan 9
- 5. Housing Goals, Policies, and Implementation Actions Review..... 10

- A. Introduction 10
- B. Goals, Policies, and Implementation Actions 10
- C. Policy Strength Continuum 11
- D. Next Steps in the Review Process..... 12
- Appendix A. Resources and Guidance 14
 - 1. City of Tumwater 14
 - 2. State Department of Commerce..... 14
 - A) General Guidance 14
 - B) Housing Guidance..... 14
 - 3. Municipal Research Services Center 15
- Appendix B. Current Housing Goals, Policies, and Actions..... 16

1. The Need for Housing in Tumwater

A. Supply and Need

Figure 1 shows the 2020 housing supply of the City and its associated urban growth area, and the expected 2020-2045 housing need based on the State’s allocation to the Thurston County and subsequent process through the Thurston Regional Planning Council to allocate housing needs across all the jurisdictions in the County.

Table 1. Total 2020 Supply and 2045 Need.

	City	UGA	Total
2020 Housing Supply	11,064	1,210	12,274
2020-2045 Housing Need	6,676	2,516	9,192

Figure 1. 2045 Housing Allocation by Area Median Income (AMI).

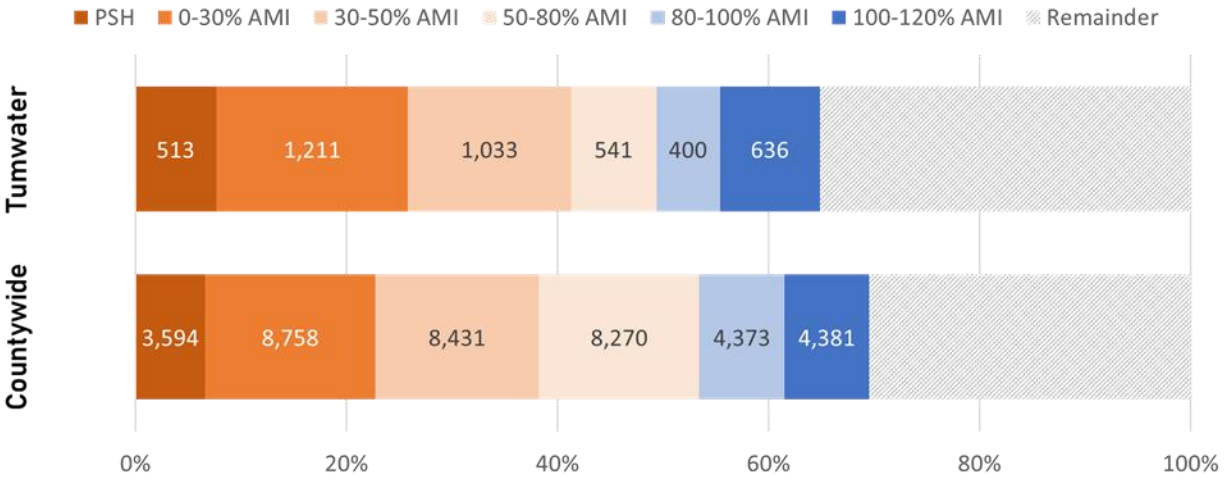


Table 2. Tumwater and Urban Growth Area Population Growth Projection.

Type	Number
Housing Units Needed (2020-2045)	9,192
Household Size (2020)	2.39
Population (2020) ¹	28,707
Projected Population Increase (2020-2045) ²	21,969
Projected Population (2045)	50,676

B. Who Are We Planning For?

The State Growth Management Act requires Tumwater to **“plan for and accommodate housing affordable to all economic segments of the population.”**

Housing is one of the most important parts of the everyday lives of Tumwater residents. One of the City’s top priorities is to work to provide opportunities for residents to have a range of housing options within their budget so that their home is suitable and affordable.

According to HUD, a moderate income at 100% of area median income (AMI) for a Thurston County household of three would be \$102,500.

¹ 2020 Population includes the Census calibrated numbers both within the City of Tumwater (25,573) and its urban growth area (3,134).

² Determined by multiplying housing units needed from 2020-2045 by 2020 household size.

Table 3. Income Categories by Thurston County Household Incomes.

Income Category	Percent of Area Median Income	Equivalent Household Income*
Permanent Supportive Housing	0-30% AMI	Less than \$30,750
Extremely Low-Income		
Very Low-Income	30-50% AMI	\$30,751 to \$51,250
Low-Income	50-80% AMI	\$51,251 to \$82,000
Moderate-Income	80-100% AMI	\$82,001 to \$102,500
	100-120% AMI	\$102,501 to \$123,000
Remainder	>120% AMI	\$123,001 and greater

Also: Emergency Shelter, Emergency Housing (temporary shelter for people experiencing homelessness or at imminent risk of becoming homeless).

* - 2023 HUD Estimate from the Thurston Regional Planning Council

Table 4. Income Categories by Typical Jobs.

Income Category	Percent of Area Median Income	Typical Jobs that May Fall in this Range for Household Income
Permanent Supportive Housing	0-30% AMI	Farm workers, Fixed Incomes
Extremely Low-Income		
Very Low-Income	30-50% AMI	Childcare, Food Preparation, Landscaping
Low-Income	50-80% AMI	Vet. Technicians, Construction, Truck Drivers
Moderate-Income	80-100% AMI	Nurses, Plumbers
	100-120% AMI	Analysts
Remainder	>120% AMI	Lawyers, Managers

C. Anticipated Future Housing Need

Table 5. 2045 Housing Unit Allocation by AMI.

0-30% AMI	31-50% AMI	51-80% AMI	81-120% AMI	Above 120% AMI
1,724 units 26% of total	1,033 units 15% of total	541 units 8% of total	1,036 units 16% of total	2,342 units 35% of total
Rental: Public support needed in all markets	Rental: Public support needed in most markets	Rental: Incentives needed in many markets Home Ownership: Subsidy or incentives needed in many markets	Rental or Home Ownership: Incentives or zoning flexibility needed in some markets	Market Rent and Home Ownership

2. Growth Management Act – Housing Goal

The state Growth Management Act (Chapter 36.70A Revised Code of Washington (RCW)) requires that the City demonstrate that each Element in its Comprehensive Plan addresses the relevant fifteen planning goals contained within the Act. The fifteen goals guide the development and adoption of the City’s Comprehensive Plan and development regulations.

The following is a summary of how the updated Housing Element will need to meet the housing goal of the Growth Management Act, which was substantially updated in 2022 by the state legislature.

- Housing.** Plan for and accommodate housing affordable to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock.

How affordable housing will be accommodated for residents of all incomes of the City will be specifically set forth in the Housing Element. The Housing Element will work with the Land Use Element to allocate sufficient land to ensure an adequate supply of buildable land for housing serving all incomes.

All residential and commercial land use designations will provide a variety of housing types at varying intensities. Each Neighborhood subarea will also contain a sufficient variety of housing types to ensure housing needs can be met for all segments of the City's population for the next 20 years. The 2021 Tumwater Housing Action Plan will inform the update of the Land Use and Housing Elements. The goals, policies, and actions of the current Housing Element are found in Appendix C of this staff report.

In addition to the state requirements in WAC 365-196-410, the City will need to address new state legislation regarding accessory dwelling units and conversion of existing commercial or office uses to residential uses. State required Development Code amendments required as part of the update will be addressed at the Planning Commission's September 24, 2024, work session.

New GMA Framework for Updating Housing Elements

✱ New or modified housing needs (PHN) requirement
 ✱ New equity (RDI) requirement

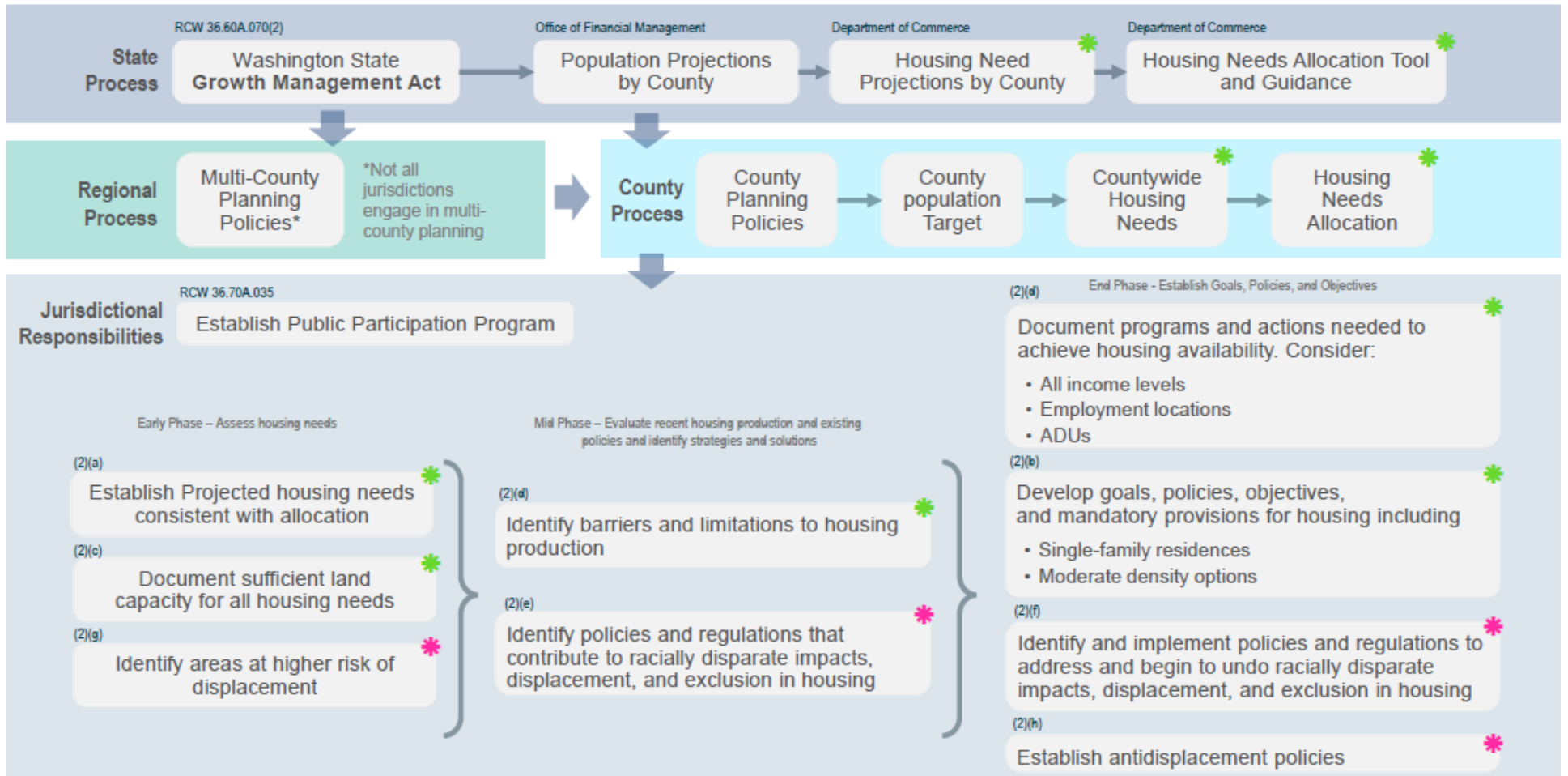


Figure 6. State Department of Commerce.

3. Racially Disparate Impacts

As part of its Comprehensive Plan update, under HB 1220 (2023) the City must now do the following:

1. Identify local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing, including:
 - a. Zoning that may have a discriminatory effect;
 - b. Disinvestment; and
 - c. Infrastructure availability;
2. Identify and implement policies and regulations to address and begin to undo racially disparate impacts, displacement, and exclusion in housing caused by local policies, plans, and actions;
3. Identify areas that may be at higher risk of displacement from market forces that occur with changes to zoning development regulations and capital investments; and
4. Establish anti-displacement policies, with consideration given to the preservation of historical and cultural communities as well as investments in low, very low, extremely low, and moderate-income housing; equitable development initiatives; inclusionary zoning; community planning requirements; tenant protections; land disposition policies; and consideration of land that may be used for affordable housing.

The State Department of Commerce released the final version of the *Racially Disparate Impacts Guidance* April 2023. The Guidance offers recommendations on how the City's Housing Element might be updated to address new Growth Management Act requirements regarding racially disparate impacts, displacement, exclusion, and displacement risk.

Addressing the new housing element requirements warrants recognition that the City's current housing is the product of many forces including policy, regulations, macroeconomic changes, lending practices, cost of development, and individual preference.

Land use and related policies contribute to the City's housing conditions as they can impact who has access to "areas of opportunity" in our communities, including access to healthy environments, safety, recreational opportunities, education, jobs, nutrition, and other basic needs. Land use decisions also shape the cost to produce housing, by defining the types and sizes of homes that can be built. These constraints affect the affordability and accessibility of housing for different households, and more specifically, determining if and where households can live within a community, based on their income.

Increasing housing supply and opportunity, specifically at prices affordable to Black, Indigenous, and People of Color (BIPOC) households, is one approach to reduce equity-related effects that discriminatory practices have created. Examples of these effects include:

- Past practices like redlining and restrictive covenants have denied many minorities and low-income households the opportunity to share in wealth building offered by homeownership, resulting in lasting racial and economic inequities seen today.

- Homeownership is out of reach of many minorities and low-income households, making these households particularly vulnerable to housing insecurity and displacement caused by rising rents.
- Higher poverty rates in certain minority neighborhoods have contributed to disinvestment of capital, businesses, and services from these neighborhoods.
- Compared to wealthier neighborhoods, residents in lower income and minority neighborhoods are often less engaged and less represented in local government processes and decisions that directly affect their neighborhoods and quality of life.

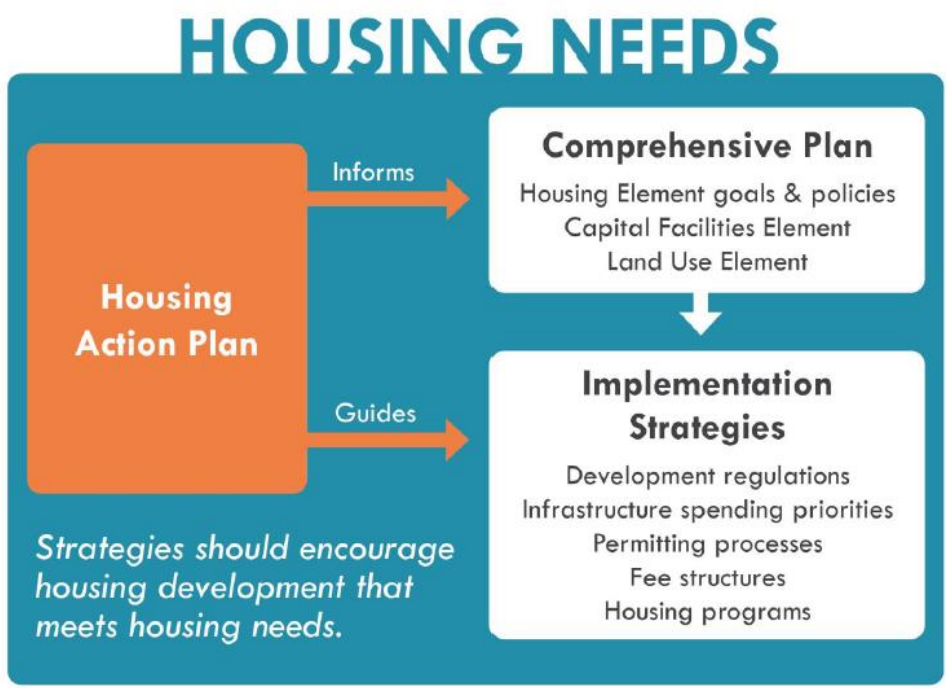
As part of the update, the City is required to review any history of racially disparate impacts, exclusion, and displacement, and take actions to begin to undo patterns of racial segregation and exclusion in land use policy making. This work is part of the regional Displacement Study that is currently underway.

Most directly, land use decisions shape the cost to produce housing, and thus the affordability and accessibility of housing for different households. The City's review and updates to housing policies and regulations will seek to provide equitable opportunity for safe and healthy housing for all members of the community.

4. Housing Action Plan

The City Council adopted the Tumwater Housing Action Plan in 2021. The Plan is intended to inform the City's Comprehensive Plan policies and development regulations and to guide implementation strategies to help the City meet its housing needs and strategic objectives.

Figure 7. State Department of Commerce and BERK



The Plan built on the affordable housing work the City had started in 2018. It was the next step in the process of identifying actions to increase the amount of affordable housing in the City. The Plan consolidated all affordable housing action items into one document that the City uses to support the development of more affordable housing in the City.

Many of the actions from the Housing Action Plan have been used as implementation actions in the update of the Housing Element.

5. Housing Goals, Policies, and Implementation Actions Review

A. Introduction

Housing Element review to date has included:

- Initial Planning Commission review of the current adopted version the Housing Element – August 2023.
- A presentation of the new state Housing Element update requirements to the Planning Commission by Laura Hodgson, a senior housing planner with Growth Management Services at the State Department of Commerce in September 2023.
- A joint City Council and Planning Commission middle housing tour of the City on April 9, 2024.
- Further discussion of Housing Element with the Planning Commission in April 2024.
- Staff discussions with housing stakeholders in April and May 2024.
- Community housing open houses in person in June 2024 and online into the fall of 2024.
- Initial discussion of Housing Element goals, policies, and implementation actions with the Planning Commission in August 2024.
- Further staff discussions with housing stakeholders in October 2024.
- A discussion of the housing allocation and land capacity analysis with the Planning Commission and General Government Committee in September and October 2024.
- A joint work session with the City Council and Planning Commission in December 2024.

Work on the technical portion of the Housing Element is underway and is expected to be completed this spring.

B. Goals, Policies, and Implementation Actions

Goals and policies describe how the City proposes to address identified needs. Goals are statements of desired outcomes or intended achievements. Policies are specific statements that guide actions and provide a framework for future decision-making. Actions are specific implementations of goals and policies.

How key terms are used in goals, policies, and actions:

- “Shall” means implementation of the policy is mandatory and imparts a higher degree of substantive direction than “should”.
- “Should” means implementation of the policy is expected but its completion is not mandatory.
- “May” means the actions described in the policy are either advisable or are allowed.
- “Ensure” means actions described in the policy are guaranteed.
- “Must” means implementation of the policy is an obligation.
- “Require” means implementation of the policy is compulsory.
- “Support” means to advocate for implementation of the policy.
- “Promote” means to help bring about implementation of the policy.
- “Encourage” means to foster or help implementation of the policy.
- “Consider” means to take into account.
- “Coordinate” means to bring into a common action, movement, or condition.
- “Implement” means to carry out or accomplish.
- “Integrate” means to form, coordinate, or blend into a functioning or unified whole.
- “Make” means to enact or establish.
- “Engage” means to do or take part in something.

Example from the current Housing Element:

GOAL H-1: To conserve and improve the existing city housing stock and quality of life of neighborhoods.

<u>Policy</u>	<u>Action</u>
H-1.1	Assist city neighborhoods in maintaining and rehabilitating the existing housing stock as decent, safe, sanitary, and affordable housing.
	H-1.1.1 Create a formal maintenance and rehabilitation program beyond the current City code enforcement procedures to support Policy H-1.1 in coordination with the City’s work with the Regional Housing Council.

C. Policy Strength Continuum

When developing goals and policies, it is important to understand the policy strength continuum. The Puget Sound Regional Council developed the following example.

Passive	Policy Strength	Active
<p>Statements of Inclination</p> <p>Conveys intent, but establishes no target or definition of success</p>	<p>Statements of Principle</p> <p>Describes clear targets or conditions of success</p>	<p>Statements of Impact</p> <p>Go further, describing specific situations where protecting critical areas is a priority</p>
<p>Example</p> <p>The City shall encourage more affordable housing.</p>	<p>Example</p> <p>The City shall endeavor to designate zoning for multifamily housing.</p>	<p>Example</p> <p>Work with the development community and local agencies to create an affordable housing project for those with less than 80% Area Median Income based on framework established by the Tumwater Housing Action Plan.</p>

For an example of how policies can be written to be more active and how implementation strategies can be established for policies, include identifying who will be responsible for implementing the policy and the timeframes to do so.

D. Next Steps in the Review Process

The Growth Management Act requirements related to addressing racially disparate impacts, displacement, and exclusion focus primarily on the update of the Housing Element. The City is coordinating with other regional partners and a consultant on completing a Displacement Study that will be used in the development of the Housing Element.

In addition, the Growth Management Act’s internal consistency requirements will lead to amendments to the Land Use, Lands for Public Purposes, and Utilities Elements as well as the Transportation Plan, so they are consistent with the Housing Element.

The section “Step 3: Evaluate Policies”³ of the State Department of Commerce’s Racially Disparate Impacts Guidance provides a recommended process for assessing goals and policies according to two lenses that both contribute to the policy impacts. The first lens focuses on actions the policies support or prohibit, and the second lens focuses on the narrative effect of the policy and if it furthers harmful biases about groups of people and communities.

³ State Department of Commerce, Racially Disparate Impacts Guidance – Final (April 2023), pp. 33-41.

There will be a follow up discussion on the Housing Element's goals, policies, and actions with the Planning Commission on March 25, 2025. The Planning Commission is scheduled for May 27, 2025, to discuss the draft Housing Element.

Appendix A. Resources and Guidance

1. City of Tumwater

[2025 Comprehensive Plan Update | City of Tumwater, WA](#) contains links to guidance material and information about the update.

2. State Department of Commerce

A) General Guidance

The State Department of Commerce has provided guidance specific to the periodic update on their Periodic Update webpage.

<https://www.commerce.wa.gov/serving-communities/growth-management/periodic-update/>

www.commerce.wa.gov/serving-communities/growth-management/growth-management-topics

The State Department of Commerce has prepared a general webinar on the periodic update process.

[Periodic Update Workshop Kickoff](#)

B) Housing Guidance

The State Department of Commerce's Growth Management Act Housing Element webpage contains guidance on planning for housing under the Growth Management Act, including the new requirements established by House Bill 1220 (2021).

[Updating GMA Housing Elements - Washington State Department of Commerce](#)



Middle Housing in Washington: May 2023 Fact Sheet for Implementing E2SHB 1110

In 2023, the Washington State Legislature passed E2SHB 1110, which substantially changes the way many cities in Washington are to plan for housing. The bill requires cities of certain size and locations to allow multiple dwelling units per lot in a middle housing type of form.

What is middle housing? "Middle housing" is defined in the bill as "buildings that are compatible in scale, form, and character with single-family houses and consist two or more attached, stacked, or clustered homes including duplexes, triplexes, fourplexes, fireplaces, townhomes, stacked flats, courtyard apartments, and cottage housing."

What are cities required to do? Table 1 summarizes the middle housing requirements that apply to cities in each of the population tiers established by the bill.¹ Commerce will provide more detail in the coming year on the requirements of the bill and implementation tools.

Which cities are required to allow middle housing? Over the 2024-2027 periodic update cycle, cities that must allow middle housing, in accordance with the bill, include cities over 25,000 in population, as well as any city of any population size that is in a county of over 250,000 population, and which is contiguous with an urban growth area that includes the largest city in the county. Table 2, at the end of this document, identifies cities currently subject to the requirements of E2SHB 1110, based on 2020 population estimates, and Commerce's best understanding.²

When does a local government need to allow middle housing? Section 3(1)(a) of E2SHB 1110 requires cities to implement the bill's requirements no later than six months after their next periodic update required under RCW 36.70A.130. Cities in the central Puget Sound region (within King, Kitsap, Snohomish and Pierce counties) have the earliest upcoming periodic review deadline in the state, that being December 31, 2024, which means that they must implement E2SHB 1110 by June 30, 2025.

Additional cities may be added to this list over time or moved to the next tier, should they meet the population threshold using OFM population estimates in future years. Commerce recommends cities look ahead to when their population might meet the thresholds in the bill and be prepared to meet the requirement if applicable, within 12 months after their next implementation progress report.³

¹ E2SHB 1110, Section 3(1)(b) requires use of the Washington State Office of Financial Management's 2020 April 1 population estimate: <https://ofm.wa.gov/washington-data-research/population-demographics/population-estimates>
² If any city is listed as not being currently subject to the requirements of E2SHB 1110, please contact Commerce.
³ E2SHB 1110, Section 3(1)(b)

The State Department of Commerce has prepared a number of webinars on how to address the new requirements.

[Guidance and Data for Updating Housing Elements: Implementing HB 1220](#)

[Guidance and Data for Updating Housing Elements: Land Capacity Analysis and Adequate Provisions](#)

[Updating your Housing Element: Racially Disparate Impacts Training](#)

[Talking Race for Planners Toolkit](#)

The State Department of Commerce maintains an Affordable Housing Planning Resource webpage containing a number of useful resources related to housing issues.

[Affordable Housing Planning Resources](#)

The State Department of Commerce recently released several materials related to missing middle housing and accessory dwelling units.

[Planning for Middle Housing](#)

3. Municipal Research Services Center

The Municipal Research Services Center has a Comprehensive Planning webpage.

<https://mrsc.org/getdoc/d7964de5-4821-4c4d-8284-488ec30f8605/Comprehensive-Planning.aspx>

And prepared held a webinar on updating a Housing Element

[MRSC Webinar on Housing Elements](#)

Appendix B. Current Housing Goals, Policies, and Actions

The Housing Element contains goals, policies, and actions meant to set forth a direction for how housing will be provided and maintained in the City based on its 20-year community vision. The goals, policies, and actions ensure coordination with the Comprehensive Plan Elements, Sustainable Thurston, and County-Wide Planning Policies.

The current Housing Elements goals, policies, and actions, found in Section 5.1 of the Housing Element include the following.

GOAL H-1: To conserve and improve the existing city housing stock and quality of life of neighborhoods.

<u>Policy</u>	<u>Action</u>
H-1.1	Assist city neighborhoods in maintaining and rehabilitating the existing housing stock as decent, safe, sanitary, and affordable housing.
	H-1.1.1 Create a formal maintenance and rehabilitation program beyond the current City code enforcement procedures to support Policy H-1.1 in coordination with the City's work with the Regional Housing Council.
H-1.2	Encourage a range of housing, economic development, and community revitalization in the city.
H-1.3	Promote the quality of life of existing communities and implementation of community housing goals through the preparation of comprehensive plans and the development review process.
H-1.4	Provide assistance to improve community surroundings and infrastructure in residential areas.
H-1.5	Encourage and facilitate economic development as an important part of provision of housing by providing jobs.
	H-1.5.1 Continue implementation of economic development efforts to provide jobs in Tumwater.

GOAL H-2: To provide a sufficient number of single family dwelling units, multi-family dwelling units, manufactured homes, and group housing to provide an affordable selection of housing to each economic segment of the Tumwater population.

<u>Policy</u>	<u>Action</u>
H-2.1	Provide sufficient, suitably zoned land for development of all housing types to accommodate the future needs for each type of housing, including single-family detached dwellings, accessory dwelling units, townhouses, duplexes, triplexes, fourplexes, multi-family dwellings, cottage housing, senior housing, roominghouses, group housing, and manufactured homes in manufactured home parks and on single lots.

H-2.2 Provide opportunities for a range of housing types to provide for all economic segments of Tumwater's population.

H-2.2.1 Monitor the Land Use Element and Zoning Code to ensure an adequate supply of suitably zoned land.

GOAL H-3: To provide adequate, affordable housing for residents of all income groups, including sufficient housing affordable to low and moderate-income groups.

Policy **Action**

H-3.1 Encourage the development of innovative plans, codes, standards, and procedures in order to take advantage of new private and public sector approaches to housing provision.

H-3.1.1 The Zoning Code allows manufactured homes on single-family lots in all residential zones. It is the intent of the Housing Element to promote the designation of a sufficient supply of land for traditional mobile/manufactured home parks and to recognize that modular/manufactured housing on single family lots and in manufactured home parks is a viable form of housing construction.

H-3.1.2 Increase code enforcement efforts and build public private partnerships to encourage renovations of unfit structures for use as transitional or affordable housing.

H-3.2 Encourage provision of adequate building sites through appropriate land use planning and zoning codes, infrastructure supply, and overall regulatory climate.

H-3.3 Tumwater should assume its "fair share" of housing for low and moderate income groups, in cooperation with other jurisdictions in Thurston County.

H-3.3.1 Monitor land supply, census data, and housing policies to ensure Tumwater accommodates its fair share of housing for low and moderate income groups.

H-3.3.2 Work with Tumwater School District, Housing Authority, and other agencies and organizations to pursue grant funding and implement transitional housing strategies for families with children.

H-3.3.3 Establish a multi-family tax exemption program that gives financial incentive for developers to create multi-family structures in target areas and to set aside a percentage of units as low-income housing.

H-3.4 Tumwater should work with the other jurisdictions in Thurston County as part of the Regional Housing Council to share decision making responsibilities related to homelessness and affordable housing in Thurston County to allow for collaboration in expanding affordable housing options and sharing the planning for, identification

of, and resource allocation to activities and programs intended to support individuals experiencing homelessness in Thurston County.

GOAL H-4: To provide adequate opportunities for housing for all persons regardless of age, race, color, national origin, ancestry, sex, sexual orientation, familial status, marital status, ethnic background, source of income use of federal housing assistance, or other arbitrary factors.

<u>Policy</u>	<u>Action</u>
H-4.1	Support the inclusion of living opportunities for families with children throughout the city.
H-4.2	Support and encourage a variety of housing types and price ranges through appropriate policies and regulations.
H-4.2.1	Continue the requirement for reasonable maximum lot sizes in order to create smaller lots that are more affordable and that allow a more efficient use of City services.
H-4.2.2	Encourage homeowner associations to adopt Covenants, Conditions, and Restrictions (CCRs) consistent with this policy.

GOAL H-5: To supply sufficient, safe, suitable housing sites and housing supply to meet projected future housing needs for Tumwater over the next 20 years.

<u>Policy</u>	<u>Action</u>
H-5.1	Ensure appropriate land use designations and Zoning Code designations to provide sufficient land for housing construction.
H-5.1.1	Monitor the Land Use Element and Zoning Code to ensure an adequate supply of suitably zoned vacant land. (2.1.1)
H-5.1.2	Continue joint planning with Thurston County to plan for future growth in Tumwater.
H-5.2	Lands not suitable for development due to site constraints such as wetlands, steep slopes, geologically hazardous areas, etc., should be identified and considered when determining sufficient land for new housing in accordance with Tumwater's Conservation Plan.
H-5.3	Encourage construction practices, which exceed minimum standards. Tumwater will support the use of alternative building designs and methods that exceed the minimum standards set by Tumwater.

GOAL H-6: To promote a selection of housing that is decent, safe, and sound, in close proximity to jobs and daily activities, and varies by location, type, design, and price.

<u>Policy</u>	<u>Action</u>
H-6.1	Protect residential areas from undesirable activities and uses through aggressive enforcement of adopted City codes.
H-6.2	Provide for a dynamic mix of residential land uses and zones in order to create a diverse mix of sites available for different housing types.
	H-6.2.1 Continue to monitor the available land supply, census data, and City policies to ensure a diverse mix of land for residential housing stock.
	H-6.2.2 Continue to implement innovative design techniques, such as zero lot line developments, architectural design standards, alley houses, and attached single-family housing. Zero lot line developments are residential real estate in which the structure comes up to or very near to the edge of the property. Zero-lot-line houses are built very close to the property line in order to create more usable space.
H-6.3	Support increasing housing opportunities along urban corridors and centers.
H-6.4	Encourage provision of affordable housing near public transit routes to promote efficient transportation networks.
	H-6.4.1 Continue to involve Intercity Transit in Tumwater's development review process.
H-6.5	Tumwater will maintain current Building Code standards and will use the most up to date future Code editions.
H-6.6	Increase the variety of housing types outside of corridors and centers of appropriate intensities with supporting design guidelines to meet the needs of a changing population.

GOAL H-7: To ensure that housing is compatible in quality, design, and density with surrounding land uses, traffic patterns, public facilities, and environmentally sensitive areas.

<u>Policy</u>	<u>Action</u>
H-7.1	Support the stability of established residential neighborhoods through appropriate plans and codes.
	H-7.1.1 Continue to implement design standards for multi-family and attached single-family dwellings in order to ensure compatibility with existing neighborhoods.
H-7.2	Assure housing will be well maintained and safe.

- H-7.3 Enhance the appearance of and maintain public spaces in residential areas.
- H-7.4 Promote community involvement to achieve neighborhood improvement.

GOAL H-8: To support healthy residential neighborhoods which continue to reflect a high degree of pride in ownership or residency.

Policy Action

- H-8.1 Support the stability of established residential neighborhoods.
- H-8.2 Assure housing will be well maintained and safe.
 - H-8.2.1 Protect residential areas from undesirable activities and uses through aggressive enforcement of adopted City codes.
- H-8.3 Enhance the appearance of and maintain public spaces in residential areas.
- H-8.4 Promote community involvement to achieve neighborhood improvement.
 - H-8.4.1 Encourage neighborhood meetings to discuss community issues as situations and concerns arise.
- H-8.5 Encourage home ownership for Tumwater residents.

GOAL H-9: To encourage a variety of housing opportunities for those with special needs, particularly those with problems relating to age or disability.

Policy Action

- H-9.1 Require housing to meet the needs of those with special housing requirements without creating a concentration of such housing in any one area.
- H-9.2 Assist social service organizations in their efforts to seek funds for construction and operation of emergency, transitional, and permanent housing.
- H-9.3 Support and plan for assisted housing opportunities using federal, state, or local aid.
- H-9.4 Encourage and support social and health service organizations, which offer support programs for those with special needs, particularly those programs that help people remain in the community.
- H-9.5 Encourage alternative housing strategies for homeless youth, which may include Host Homes.

GOAL H-10: To provide housing that is compatible and harmonious with existing neighborhood character through use of innovative designs that enhance the appearance and quality of Tumwater's neighborhoods.

Policy Action

H-10.1 Encourage innovation and variety in housing design and development. Tumwater will support efforts to build housing with unique individual character, which avoids monotonous neighborhood appearance.

H-10.2 Multi-family residential housing should be subject to design criteria that relate to density, structure bulk, size and design, landscaping, and neighborhood compatibility.

H-10.2.1 Continue to implement multi-family housing design standards.

GOAL H-11: To provide housing to accommodate Tumwater's housing needs in the urban growth area and make the most efficient use of infrastructure and services.

Policy Action

H-11.1 Reference the Transportation Element and anticipated transportation impacts when making housing decisions affecting the location and density of housing.

H-11.2 Reference utility plans and the impact of housing decisions on capital improvements planning.

H-11.3 Encourage the construction of affordable housing, including cottage housing and accessory dwelling units, within a half mile or twenty minute walk of an urban center, corridor or neighborhood center with access to goods and services to provide access to daily household needs.

GOAL H-12: To encourage urban growth within the city limits with gradual phasing outward from the urban core.

Policy Action

H-12.1 Encourage the construction of housing on vacant property within the city and the redevelopment of underdeveloped property within residential areas to minimize urban sprawl and associated public service costs.

H-12.1.1 Continue to review and revise, as necessary, City Development Standards deemed unnecessary and make development more expensive and/or difficult.

H-12.1.2 Continue to support high-density zoning within specific areas of the city that have the infrastructure and services to support high-density housing.

H-12.1.3 Continue to implement minimum density levels for all residential zoning districts to ensure efficient use of the urban growth area.

H-12.1.4 Work cooperatively with Thurston County to provide for more efficient and orderly annexations to facilitate urban service delivery.

GOAL H-13: Ensure consistency with RCW 36.70A.070(2)(c) which requires sufficient land be available for all types of housing including manufactured housing.

Policy Action

H-13.1 Maintain the manufactured home park district zoning in appropriate areas in order to prevent conversion of affordable housing to other uses without replacement.

H-13.1.1 Encourage manufactured housing park district zoning to locate near transit services.

H-13.2 When locating zones and designations for manufactured home parks, carefully consider the risks from natural hazards, such as flooding and liquefaction, and the impacts of those hazards on the future residents of those manufactured home parks, Tumwater's emergency responders, and the city as a whole.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions

City of Tumwater 2025 Comprehensive Plan

Balancing Nature and Community: Tumwater's Path to Sustainable Growth

DRAFT VERSION February 25, 2025

December 2025

Ordinance No. O2025-0XX



Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Table of Contents

- 1. Introduction 4
 - A. Background 4
 - B. How to Read this Document 4
- 2. Growth Management Act – Element Goals 5
- 3. County-Wide Planning Policies 6
- 4. Summary of Element Goals..... 8
- 5. Element Goals, Policies, and Implementation Actions 9
 - A. How to Read These Tables 9
 - 1) Housing Needs 9
 - 2) Effort to Achieve..... 9
 - 3) Effect on Housing Supply 9
 - B. Housing Goals, Policies, and Implementation Actions 10
 - Goal H-1 Increase the supply and variety of housing for every income and age group. 10**
 - 1) Why is this Goal Important? 10
 - 2) How Does the Goal Reduce Housing Costs? 10
 - 3) How Does this Goal Address Equity? 11
 - Goal H-2 Expand the supply of permanent, income-restricted affordable housing. 19**
 - 1) Why is this Goal Important? 19
 - 2) How does this Goal Reduce Housing Costs? 19
 - 3) How Does this Goal Address Equity? 20
 - Goal H-3 Maintain and improve existing housing stock. 22**
 - 1) Why is this Goal Important? 22
 - 2) How Does the Goal Reduce Housing Costs? 22
 - 3) How Does this Goal Address Equity? 22
 - Goal H-4 Make it easier for households to access housing and stay housed..... 25**
 - 1) Why is this Goal Important? 25
 - 2) How does this Goal Reduce Housing Costs? 25
 - 3) How Does this Goal Address Equity? 25
 - Goal H-5 Continually develop partnerships to improve implementation of housing strategies. 26**

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



- 1) Why is this Goal Important? 26
- 2) How does this Goal Reduce Housing Costs? 27
- 3) How Does this Goal Address Equity? 27
- Goal H-6 Explore a Permanent Source of Funding for Low-Income Housing. 31**
- 1) Why is this Goal Important? 31
- 2) How does this Goal Reduce Housing Costs? 31
- 3) How Does this Goal Address Equity? 31

DRAFT

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



1. Introduction

A. Background

The Housing Element is part of Tumwater's Comprehensive Plan and was prepared in response to the Growth Management Act (Chapter 36.70A RCW) and meets the requirements of RCW 36.70A.070(2) for the housing elements that are found in Appendix B *State Requirements*.

Part 1 of the Housing Element specifies goals, policies, and implementation actions that set forth a direction to create and maintain housing in Tumwater. These goals, policies, and implementation actions also serve to coordinate with separate Comprehensive Plan Elements,

regional plans, and the County-Wide Planning Policies.

Tumwater's Vision, Mission, and Belief Statements that provide overarching direction for the future of Tumwater are found in the Comprehensive Plan Summary.

The 2021 goals and actions to address homelessness and create more housing identified in Tumwater Housing Action Plan were incorporated into the Housing Element.

Commented [BM1]: This will be the document that has the Comprehensive Plan wide goals and policies.

B. How to Read this Document

The first two chapters of Part 1 discuss the Housing Element's connection to the housing goals of the state Growth Management Act and the Thurston County-Wide Planning Policies.

The last chapter provides an explanation of how to read the tables and then presents each of Tumwater's housing goals in detail with an explanation of the importance of each goal and how it helps to reduce the cost of housing and address equity.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



2. Growth Management Act – Element Goals

Chapter 36.70A RCW requires that Tumwater show how the Housing Element meets the relevant planning goals contained within the Act. The following is a listing of the applicable goals for the Housing Element and an analysis of how the Element addresses these goals:

1. **Urban growth.** *Encourage development in urban growth areas where adequate public facilities and services exist or can be provided in an efficient manner.*

The Housing Element has policies supporting development in the urban growth area that support the goals of the Land Use Element.

2. **Reduce sprawl.** *Reduce the inappropriate conversion of undeveloped land into sprawling, low density development.*

The Housing Element has goals and policies requiring urban growth to be phased outward from the urban core and supports the development of housing on vacant and underdeveloped properties to reduce urban sprawl.

4. **Housing.** *Plan for and accommodate housing affordable to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock.*

The Housing Element includes a variety of policies expressly designed to keep housing affordable, including a number of regulatory changes dispersed throughout the document.

7. **Permits.** *Applications for both state and local government permits should be processed in a timely and fair manner to ensure predictability.*

Tumwater tracks the time it processes permits and has historically achieved short turnaround times for permits.

11. **Citizen participation and coordination.** *Encourage the involvement of citizens in the planning process, including the participation of vulnerable populations and overburdened communities, and ensure coordination between communities and jurisdictions to reconcile conflicts.*

During the 2025 Comprehensive Plan update, staff met with a housing stakeholder group made up of a wide range of individuals and groups involved in providing housing construction and services. Staff held an in person housing open house and an online housing story, conducted an informational survey and met regularly with the Planning Commission, General Government Committee, and City Council to discuss the development of the Element. The 2025 Comprehensive Plan update webpage was updated with all materials presented publicly. Tumwater staff also attended meetings with homeowner associations, civic and business groups. This approach allowed for public participation in the planning process for the Housing Element.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



3. County-Wide Planning Policies

The Growth Management Act requires that Tumwater’s Comprehensive Plan be consistent with Thurston County’s County-Wide Planning Policies, which were last amended in 2025.

The following is a list of the relevant sections of the County-Wide Planning Policies that apply to the Housing Element. All County-Wide Planning Policies are adopted as part of the Comprehensive Plan and are found in Appendix A of the Plan Introduction.

The Housing Element is Tumwater’s principal policy document concerning affordable housing. The Land Use Element works with the Housing Element to provide adequate suitably zoned vacant land to further the policies of the Housing Element. Each residential designation as well as a number of designations that allow for mixed use development in the Land Use Element provide a variety of housing types to allow for affordable housing to be provided for all economic segments of the Tumwater population. The Land Use Element, in conjunction with the Housing Element, includes policies and land use designations designed to support the provision of affordable housing.

The Housing Element includes a variety of policies expressly designed to support housing affordability, including but not limited to, suggested regulatory changes found throughout the document.

VIII. *Affordable Housing*

8.1 *Increase housing choices to support all ranges of lifestyles, household incomes, abilities, and ages.*

Encourage a range of housing types and costs that are commensurate with the employment base and income levels of jurisdictions’ populations, particularly for low, moderate and fixed income families.

The Housing Element addresses how best to provide affordable housing for all economic segments of Tumwater’s population by examining current housing conditions, regulatory barriers, and projected housing needs. The Element contains a variety of policies supporting a wide range of housing choices, such as providing sufficient, suitably zoned land for housing and developing innovative plans, codes, and standards for affordable housing.

8.2 *Accommodate low and moderate income housing throughout each jurisdiction rather than isolated in certain areas.*

The Housing Element discourages the concentration of low and moderate income housing, favoring dispersal of such housing.

8.3 *Exploring ways to reduce the costs of housing.*

The Housing Element’s purpose is to support ways to reduce the cost of housing so that Tumwater residents of all income groups can afford housing suitable to their needs.

8.4 *Establish and maintain a process to accomplish a fair share distribution of affordable housing among the jurisdictions.*

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



The Housing Element recommends that the fair share distribution of affordable housing among the jurisdictions be decided on a regional basis.

8.5 Working with the private sector, Housing Authority, neighborhood groups, and other affected citizens, to facilitate the development of attractive, quality, low and moderate income housing that is compatible with the surrounding neighborhood and located within easy access to public transportation, commercial areas and employment centers.

Throughout the Housing Element, there are many goals and policies that support the development of housing to serve the needs of all income groups in Tumwater. Tumwater will address these goals by increasing density in specified areas, increasing the range of housing types, and building partnerships with other agencies and organizations including homeowners' associations to reduce restrictions and increase

permanent, income-restricted affordable housing stock.

8.6 Regularly examine and modify policies that pose barriers to affordable housing.

The chapter on barrier assessment in the Housing Element provides specific recommendations on regulatory amendments to support the development and maintenance of affordable housing.

8.7 When possible, provide assistance in obtaining funding and/or technical assistance for the expansion or establishment of low cost affordable housing for low, moderate, and fixed income individuals and families.

The Housing Element includes language supporting low income housing providers in Tumwater.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



4. Summary of Element Goals

The Housing Element establishes six goals for addressing housing needs in the Tumwater. The goals are not listed in order of priority.

- Goal H-1** Increase the supply and variety of housing for every income and age group.
- Goal H-2** Expand the supply of permanent, income-restricted affordable housing.
- Goal H-3** Maintain and improve existing housing stock.
- Goal H-4** Make it easier for households to access housing and stay housed.
- Goal H-5** Continually develop partnerships to improve implementation of housing strategies.
- Goal H-6** Explore a permanent source of funding for low-income housing.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



5. Element Goals, Policies, and Implementation Actions

A. How to Read These Tables

The Housing Element goals, policies, and the implementation actions associated with them are not in priority order.

Implementation actions that can only be undertaken by other entities are not included in this plan.

1) Housing Needs

The Housing Element’s policies and implementation actions are associated with one of the six goals in the Housing Element. Each policy and implementation action addresses one or more of the seven areas of housing need identified in the Tumwater Housing Action Plan:



Affordability. Reduce the cost of housing for low-income and cost-burdened households.



Supply. Increase the inventory of housing for all households.



Variety. Increase the variety of housing types.



Seniors. Increase the stock of housing options needed for aging seniors.



Improvements. Maintain the existing housing stock, including improving energy efficiency and air quality.



Stability. Increase household wealth by providing safe, stable options for rental housing and pathways to homeownership.



Supportive Housing. Increase permanent supportive housing options for people with disabilities and those at risk of or experiencing homelessness.

2) Effort to Achieve

Each of the Housing Element’s implementation actions are ranked according to the level of effort to achieve:

High

Action would require significant funding or staff resources or political effort to implement.

Medium

Action would require moderate funding or staff resources or political effort to implement.

Low

Action would require few funding or staff resources or political effort to implement.

3) Effect on Housing Supply

Each of the Housing Element’s implementation actions are ranked according to their expected effect on housing supply in Tumwater:

High

Action could result in a significant increase in desired housing units.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Medium

Action could result in a moderate increase in desired housing units.

Low

Action could result in a small increase in desired housing units.

B. Housing Goals, Policies, and Implementation Actions

Goal H-1 Increase the supply and variety of housing for every income and age group.

Goal H-1 is intended to streamline the development and construction of both owner and renter-occupied market rate and publicly supported housing to increase the amount and variety of housing types.

1) Why is this Goal Important?

Between 2020 and 2045, the population of Tumwater and its urban growth area is projected to increase by 21,969 people. This growth will require 9,192 new housing units in Tumwater and its urban growth area by 2045, of which 3,298 of those units would need to be affordable to a household of four making 80% or less of the Area Median Income, which was \$82,000 in Thurston County in 2023. When demand for housing is high, but supply stays low, housing costs increase, reducing affordability. The increase in costs affects both renters and those looking to buy.

As household formation and composition have changed over time, so have housing needs. Increasing the variety of housing types allows households more choices and creates a dynamic housing market better able to meet the needs of people wanting to live in Tumwater.

2) How Does the Goal Reduce Housing Costs?

Tumwater will see a growth of households in all income categories over the next twenty years, from the lowest earning ones to those earning

well above the median income. This will require housing affordable to a wide range of incomes.

Expanding the housing supply also means people can find housing better suited to their needs. For example, a young family looking to buy their first home may continue to rent or pay more than 30 percent of their household income on a mortgage if home sale prices are too high.

Middle housing, a small part of Tumwater’s current housing stock, is an important part of an affordable housing strategy. Middle housing includes duplexes, triplexes, quadplexes, stacked units attached townhomes, and cottage housing.

Per unit costs for middle housing tend to be lower than single-family homes, because the units are smaller, and developers can benefit from economies of scale. Per unit costs are also less than larger multifamily developments because they do not require structured parking or concrete and steel structures and are typically in neighborhoods with existing infrastructure. This leads to lower costs for both homeowners and renters.

Diversifying the housing stock also recognizes that households are unique and have a wide range of housing needs. This is particularly true as Tumwater’s population ages. Middle housing is one way for seniors to downsize while staying in the neighborhoods they love.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



3) How Does this Goal Address Equity?

When demand for housing is high, but supply is low, housing costs rise, decreasing affordability.

Those with the lowest incomes, who are disproportionately people of color, are most affected. Rising rents are correlated with increased evictions and homelessness.

Rising home prices means homeownership, a way for disadvantaged households to build wealth and increase financial stability, becomes more difficult.

Increasing costs can also lead to gentrification or cultural displacement as people move to new neighborhoods that lack the businesses and institutions important to their community. While this process may be voluntary, it can be destabilizing for communities of color. When higher income households, those that can afford to rent or buy at market rates, find housing that better meets their needs and budgets, more units are freed up that lower income households can afford. Expanding the overall housing stock

also slows the increases in rent and housing prices that disproportionately affect people of color.

Market rate housing alone will not address the needs of the most disadvantaged populations, and pressure to develop market rate housing in communities of color can cause displacement. Goal H-1 includes implementation actions to increase the supply of housing for the lowest-income households.

Increasing the variety of housing options gives more affordable housing options to low-income households, who are disproportionately people of color. Middle housing can be both rental and owner-occupied. Affordable owner-occupied units are a way to build financial equity.

Middle housing also expands the housing options available in predominantly single-family neighborhoods, leading to a mix of household incomes. This allows low-income households to access some of the resources, such as better school districts or healthier neighborhoods, available to higher-income households.

Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-1.1 Strive for equity and opportunities for housing regardless of age, race, color, national origin, ancestry, sex, sexual orientation, familial status, marital status, ethnic background, source of income use of federal housing assistance, disability, veteran status, protected classes, or other arbitrary factors.	Term of the Plan	H	H	

Commented [BM2]: New policy.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-1.1.1 Consider City programs to offset the displacement of community members by new housing development while not resulting in unnecessary barriers to housing production.	2026-28	M	L	
H-1.1.2 Develop programs to address racially disparate impacts and exclusion in housing caused by local policies, plans, and implementation actions.	2026-28	M	L	
H-1.1.3 Evaluate the impact on housing affordability, especially for low-income households, as part of the Comprehensive Plan and development code amendment processes.	Term of the Plan	M	L	
H-1.1.4 Monitor the rental market in Tumwater and implement appropriate tenant protection programs in coordination with landlords and tenants that improve household stability.	Term of the Plan	H	M	
H-1.2 In conjunction with the Land Use Element, provide sufficient land to meet projected future housing needs.	Term of the Plan	M	H	

Commented [BM3]: New implementation action.

Commented [BM4]: New implementation action.

Commented [BM5]: New implementation action based on Tumwater Housing Action Plan – Action 1.e.
It is important to recognize that sometimes impacts are unavoidable when trying to balance multiple priorities, such as implementation of the Thurston Climate Mitigation Plan, Building Code updates, and the Housing Action Plan.

Commented [BM6]: New implementation action based on Tumwater Housing Action Plan – Action 2.e.
The City has begun the work necessary to implement the action.

Commented [BM7]: Update of 2016 goals as a policy.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-1.2.1 Designate sufficient land for all types of housing to accommodate the future needs of every income group and make the most efficient use of infrastructure and services.	Term of the Plan	M	H	
H-1.2.2 Determine the capacity of land for publicly assisted housing, housing for moderate, low, very low, and extremely low-income households, manufactured housing, middle housing, multifamily housing, group homes, foster care facilities, emergency housing, emergency shelters, and permanent supportive housing.	Term of the Plan	M	M	
H-1.3 In conjunction with the Transportation Plan and Lands for Public Purposes Element, support capital facilities planning that meets projected future housing needs over the next 20 years.	Term of the Plan	M	H	
H-1.3.1 Review transportation impacts and update the Transportation Plan and the Capital Facilities Plan as needed when making housing decisions affecting the location and density of housing.	Term of the Plan	M	M	

Commented [BM8]: Update of 2016 goals as a policy.

Commented [BM9]: New implementation action.

Commented [BM10]: Updates 2016 policy.

Commented [BM11]: Updated 2016 policy as an implementation action.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-1.3.2 Review impacts to public utilities and services and update the Lands for Public Purposes Element and the Capital Facilities Plan when making housing decisions affecting the location and density of housing.	Term of the Plan	M	M	
H-1.3.3 Increase multimodal transportation options to allow for greater variety of housing.	2026-28	M	M	
H-1.4 Support the construction of affordable housing on vacant or unused lots, such as abandoned commercial buildings to minimize urban sprawl and reuse existing infrastructure.	Term of the Plan	L	L	
H-1.4.1 Donate or lease surplus City-owned land as it is available to developers that provide permanent supported housing and explore a process for coordinating the acceptance of land donations from others.	Term of the Plan	M	M	
H-1.5 Direct mixed use and high density residential development along transit corridors and into urban centers to support employment and place-making opportunities.	Term of the Plan	L	L	

Commented [BM12]: Updated 2016 policy as an implementation action.

Commented [BM13]: New implementation action.

Commented [BM14]: Updated 2016 policy.

Commented [BM15]: New implementation action based on Tumwater Housing Action Plan Action 1.a.

While the City does not have any land to donate for housing that is not already committed to other uses, the City could accept or coordinate the acceptance of land donations from others this action.

Commented [BM16]: Updated policy based on Tumwater Housing Action Plan – Action 3.d: Continue to look for place-making opportunities along urban corridors.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-1.5.1 Lower transportation impact fees for multifamily and mixed use developments near frequent transit service routes.	2026-28	H	M	
H-1.5.2 Review options for deferring impact fee payments for desired housing development types.	2026-28	M	L	
H-1.6 Support innovative plans, codes, standards, and procedures to take advantage of the best private and public sector approaches to creating housing.	Term of the Plan	M	M	
H-1.6.1 Update the development code to allow for a range of housing for all income segments and housing types.	Term of the Plan	M	M	
H-1.6.2 Develop incentives for the development of accessory dwelling units within new and existing single-family developments.	2026-28	M	L	
H-1.6.3 Collaborate with the development community to support the construction of life cycle housing, particularly for young adults and seniors.	2026-28	M	L	

Commented [BM17]: New implementation action based on Tumwater Housing Action Plan – Action 3.a.

The City has begun the work necessary to implement the action for low-income households, but it is not yet fully implemented.

Commented [BM18]: New implementation action.

Commented [BM19]: Update of policy.

Commented [BM20]: Update of 2016 policy as a new implementation action that addresses state goals, policies, and objectives for:

The preservation, improvement and development of housing, RCW 36.70A.070(2)(b); and Middle housing, RCW 36.70A.070(2)(b) and WAC 365-196-410(2)(a).

Commented [BM21]: Update of 2016 policy as a new implementation action.

Commented [BM22]: New implementation action.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-1.6.4 Continually review permitting requirements and processes to streamline housing development review.	Term of the Plan	M	M	
H-1.6.5 Reduce off street parking requirements in appropriate locations served by other modes of transportation to allow for more housing.	2026-28	M	M	
H-1.6.6 Update permitting processes to support condominium ownership.	2026-28	L	L	
H-1.6.7 Identify where and how to extend public water and sewer to unserved areas to allow infill residential development in underdeveloped areas.	2026-28	H	M	
H-1.6.8 Use SEPA Planned Actions in specific areas of Tumwater to reduce the need for SEPA reviews for individual residential developments.	2026-28	M	M	
H-1.7 Support manufactured home parks as a source of affordable housing.	Term of the Plan	M	M	
H-1.7.1 Maintain the manufactured home park district land use designation and zone district to prevent conversion of affordable housing to other uses without replacement.	Term of the Plan	M	M	

Commented [BM23]: New implementation action.

Commented [BM24]: New implementation action.

Commented [BM25]: New implementation action.

Commented [BM26]: New implementation action based on Tumwater Housing Action Plan – Action 1.m.

The Comprehensive Plan describes where the City expects, and is trying to direct, growth over the next twenty years. The private sector has traditionally done utility extension and upgrades as areas grow. For infill development, the City could invest to promote development in areas where new housing is desired, but upgrades to infrastructure, such as utilities and sidewalks, would be needed to support it.

Commented [BM27]: New implementation action based on Tumwater Housing Action Plan – Action 3.c.

Commented [BM28]: Update of 2016 policy.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-1.8 Support housing opportunities for those with special needs, particularly those related to age or disability.	2026-28	M	L	
H-1.8.1 Require housing to meet the needs of those with special housing requirements throughout Tumwater.	2026-28	M	L	
H-1.8.2 Support social and health service organizations, which offer support programs for those with special needs, particularly those programs that help people remain in Tumwater.	2026-28	M	L	
H-1.8.3 Support actions to secure grants and loans tied to the provision of special needs housing by agencies, private developers, and nonprofit organizations.	2026-28	L	L	
H-1.8.4 Work with agencies, private developers, and nonprofit organizations to locate housing to serve Tumwater's special needs populations, particularly those with challenges related to age, health or disability.	2026-28	M	L	

Commented [BM29]: Update of 2016 goal as a policy.

Commented [BM30]: Update of 2016 policy as an implementation action.

Commented [BM31]: Update of 2016 policy as an implementation action.

Commented [BM32]: New implementation action.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-1.8.5 Strive to increase the range of housing types for seniors affordable at a variety of incomes, including independent various degrees of independent and assisted living and skilled nursing care facilities.	2026-28	M	L	
H-1.9 Strive for housing that is compatible in quality and design with surrounding land uses, traffic patterns, public facilities, and environmentally sensitive areas through use of innovative designs that enhance the appearance and quality of Tumwater's neighborhoods.	Term of the Plan	M	L	
H-1.9.1 Update Citywide Design Guidelines for residential uses on a regular basis.	Term of the Plan	M	L	
H-1.9.2 Develop a form-based code that would allow more flexibility in incorporating different housing types into development projects and addressing compatibility in neighborhoods.	2029-2030	H	M	
H-1.9.3 Strategically allow live/work units in nonresidential zones.	2026-28	L	L	

Commented [BM33]: Update 2016 goals as a policy.

Commented [BM34]: New implementation action.

Commented [BM35]: Based on Tumwater Housing Action Plan – Action 4.a.

Commented [BM36]: Based on Tumwater Housing Action Plan – Action 4.b.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-1.9.4 Work with the development community to support innovation and variety in housing design and development to build housing with unique individual character.	Term of the Plan	M	L	

Commented [BM37]: Update of 2016 policy as an implementation action.

Goal H-2 Expand the supply of permanent, income-restricted affordable housing.

Goal H-2 includes implementation actions that increase the supply of housing affordable to low-income households (those making eighty or less percent of the area median family income) and implementation actions that support the providers of low-income housing.

Reducing the cost of renting and owning a home are both parts of the solution. For households looking towards homeownership, the up-front costs associated with purchasing a home can put this option out of reach. Low-income households, however, can benefit from the stabilization in housing costs that owning a home offers, in general, monthly mortgage payments stay the same over 30 years while monthly rent payments increase.

Commented [BM38]: New goal, based in part on the Tumwater Housing Action Plan Strategy 1:

“Increase the supply of permanent, income-restricted affordable housing.”

1) Why is this Goal Important?

Demand for housing is straining the limited supply of affordable options. For households with the lowest incomes, such as those headed by a retail clerk, a home health aide, or a childcare provider, market rate housing is unlikely to be an affordable option. For these households, even home maintenance costs, let alone rent or mortgage payment costs, can be unaffordable.

These implementation actions also address the need for permanent supportive housing for people with disabilities, seniors on limited incomes, and others in similar situations. For people moving out of emergency housing situations, such as a homeless shelter, permanent supportive housing provides not only affordable housing but also access to health and social services. These services build stability and decrease the likelihood residents experiencing homelessness again.

2) How does this Goal Reduce Housing Costs?

Increasing opportunities for developing housing affordable to households with the lowest incomes increases housing affordability for these households.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



3) How Does this Goal Address Equity?

People who have systematically had less access to generational wealth building, such as communities of color, or who have experienced homelessness, stand to benefit the most from income restricted housing. Equity means getting people and communities to have equal possible outcomes, which requires eliminating barriers and providing support to those who need it the most. This goal seeks to address equity by

providing affordable, stable housing options tailored to meet the needs of our community.

Housing affordable to households with the lowest incomes can be rental or owner units, both of which help stabilize households. Programs that expand homeownership opportunities can significantly improve a household’s wealth; this is especially important to addressing inequities for households of color stemming from historical policies like redlining and zoning.

Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-2.1 Support permanent, income-restricted affordable housing in variety of locations, types, and designs that is safe, and near jobs and daily activities.	Term of the Plan	H	M	
H-2.1.1 Expand incentives to incorporate permanent, income-restricted affordable housing into residential developments.	2029-30	H	M	
H-2.1.2 Develop regulations that require a portion of a new Planned Unit Development used for residential development be permanent, income-restricted affordable housing units of different types.	2029-30	H	M	

Commented [BM39]: Update goal as a policy that addresses state goals, policies, and objectives for consideration of housing locations in relation to employment locations. [RCW 36.70A.070\(2\)\(d\)](#).

Commented [BM40]: New implementation action that addresses Tumwater Housing Action Plan – Action 1.h.

Commented [BM41]: New implementation action.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-2.1.3 Mix market rate and low-income housing to avoid creating areas of concentrated low-income housing.	Term of the Plan	M	L	
H-2.2 Support permanent, income-restricted affordable housing through budgeting and funding decisions.	Term of the Plan	H	M	
H-2.2.1 Review deferral of park and transportation impact fee payments and utility connection charges for permanent, income-restricted affordable housing.	2026-28	M	M	
H-2.2.2 Review and update permit fee waivers for low-income housing developments.	2026-28	M	M	
H-2.2.3 Coordinate with nonprofit developers on projects that increase permanent, income-restricted affordable housing through federal, state, or local grants or loans.	Term of Plan	H	M	
H-2.2.4 Coordinate with social service organizations in their efforts to seek funds for construction and operation of emergency, transitional, and permanent supportive housing.	Term of Plan	M	M	

Commented [BM42]: New implementation action based on Tumwater Housing Action Plan – Action 3.e.

Commented [BM43]: New implementation action based on Tumwater Housing Action Plan – Action 1.g.

Commented [BM44]: Update of 2016 policy as an implementation action and new implementation action based on Tumwater Housing Action Plan – Action 1.i.

The City is currently implementing this action through funding to nonprofits, CDBG funding, and work through the Regional Housing Council.

Commented [BM45]: Update of 2016 policy as an implementation action.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-2.2.5 Meet regularly with housing providers and developers and help inform and educate on programs that support affordable housing.	Term of the Plan	M	M	
H-2.2.6 Coordinate with the Housing Authority of Thurston County and other non-profit organizations in the purchase of income-restricted units proposed to be converted to market rate housing.	Term of Plan	H	M	

Commented [BM46]: New policy based on Tumwater Housing Action Plan – Action 5.a.
Need to define clearly the purposes and expected outcomes of such programs by clearly defining the purposes and expected outcomes of programs and use trained volunteers were possible.

Commented [BM47]: New implementation action based on Tumwater Housing Action Plan – Action 1.d.

Goal H-3 Maintain and improve existing housing stock.

Goal H-3 is intended to support the ongoing maintenance of Tumwater’s housing stock.

Maintaining and improving Tumwater’s existing housing stock also improves energy efficiency, which reduces costs and climate impacts, and air quality, which improves resident’s health.

1) Why is this Goal Important?

One of the most important methods to keep an adequate supply of housing in Tumwater is to retain existing housing in good condition. The policies and implementation actions for Goal H-3 are intended to support the maintenance and improvement of the existing housing stock to avoid prematurely needing new housing to replace existing housing.

3) How Does this Goal Address Equity?

Existing housing stock is more likely to serve low- and moderate-income residents of Tumwater. Providing public funding to help with renovating and maintaining existing housing that serves low-income households, seniors, or residents with disabilities is a good way of ensuring that residents of all incomes can continue to live in the City.

2) How Does the Goal Reduce Housing Costs?

Goal H-3 helps to reduce costs by addressing ongoing maintenance on a regular basis to avoid creating a larger, more expensive problem later by not dealing with a smaller, less expensive problem now.

Tumwater has implemented this goal in the part through funding to nonprofits, CDBG funding, and work through the Regional Housing Council.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-3.1 Support efforts to maintain existing housing stock as healthy and safe.	Term of the Plan	H	M	
H-3.1.1 Explore formal maintenance and rehabilitation programs with nonprofit providers to help residents stay housed.	2029-30	H	M	
H-3.1.2 Work with nonprofit providers to support services that work with property owners and renters to maintain housing in good condition.	Term of the Plan	M	M	
H-3.2 Support Federal, State, and local financing opportunities to maintain, upgrade, or retrofit the existing housing stock.	Term of the Plan	M	M	
H-3.2.1 Build and maintain public and private partnerships to address renovations of unfit structures for use as permanent, income-restricted affordable housing.	Term of the Plan	M	M	
H-3.2.2 Explore funding for low income and disabled residents to purchase housing through community land trusts.	Term of the Plan	H	L	

Commented [BM48]: Update of 2016 implementation action as a policy based on Tumwater Housing Action Plan – Action 1.k.

Commented [BM49]: New policy.

Commented [BM50]: Update of 2016 implementation action as a policy.

Commented [BM51]: Based on Tumwater Housing Action Plan – Action 1.f.

This should be explored on a regional level through the Regional Housing Council, nonprofits, and whether the Housing Authority of Thurston County could do this.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-3.2.3 Consider an energy assistance program for rental housing to help landlords with making upgrades when the unit is sold.	2029-30	M	L	
H-3.2.4 Explore programs for septic and well conversions to allow for more housing capacity and density.	2029-30	H	M	
H-3.3 Strive to increase equity and quality of life by improving community surroundings and infrastructure in residential areas.	Term of the Plan	H	M	
H-3.3.1 Focus improvements on green space, transportation, and utilities in areas that are cost burdened and at elevated risk of displacement to strive for equity and health.	Term of the Plan	H	M	
H-3.4 Support manufactured home parks to maintain existing sources of affordable housing.	Term of the Plan	M	M	
H-3.4.1 Facilitate a program to preserve and maintain healthy and viable manufactured home parks.	2029-30	M	M	
H-3.4.2 Explore programs with non-profits to acquire mobile home parks so that lot rental fees can be managed.	Term of the Plan	H	M	

Commented [BM52]: New implementation action based on Tumwater Housing Action Plan – Action 2.h.

Commented [BM53]: Updated 2016 policy.

Commented [BM54]: New implementation action.

Commented [BM55]: New policy.

Commented [BM56]: Based on Tumwater Housing Action Plan – Action 1.j.

The City has discussed how to get manufactured home parks into a land trust arrangement and inventorying existing manufactured home parks in the City to develop a list of needs.

Commented [BM57]: Based on Tumwater Housing Action Plan – Action 2.g.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Goal H-4 Make it easier for households to access housing and stay housed.

Goal H-4 address housing stability in Tumwater by preventing evictions and displacement and creating opportunities to build financial equity through homeownership.

also include application fees, deposits, and other costs associated with finding new rental housing.

Commented [BM58]: New goal based on Tumwater Housing Action Plan – Strategy 2.

1) Why is this Goal Important?

Housing stability is an important component of housing affordability. When households face housing insecurity because they live paycheck to paycheck or other issues, there can be a fine line between being housed and being homeless. Evictions and foreclosures are both destabilizing and can lead to long-term poverty. These events also make it more likely a household will experience homelessness.

3) How Does this Goal Address Equity?

Goal H-4 includes implementation actions to make it easier for households to access housing and stay housed.

Homeownership is an important way for a household to build financial equity, move people out of poverty, and create generational wealth. Creating these opportunities for people of color, who were historically denied access to mortgages and loans, is particularly important.

2) How does this Goal Reduce Housing Costs?

For Tumwater, our priority is to prevent our residents from experiencing homelessness. Not only is that more humane, but it is also more cost-effective.

As a result of these structural past and present harms, people of color are more likely to rent and more likely to have a lower income than their white, non-Hispanic counterparts. This makes them particularly vulnerable to being evicted when rent increases exceed their ability to pay. This concern is reflected in the population experiencing homelessness, which are also disproportionately people of color.

Households that can avoid evictions and foreclosures also avoid increases in their monthly housing costs, if they are even able to find a new home to live in. For renters, this can

Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-4.1 Coordinate with and promote social service organizations in their efforts to help prospective homeowners with financial assistance.	Term of the Plan	M	M	

Commented [BM59]: New policy.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-4.1.1 Support down payment assistance programs for homeownership and programs that help people entering the rental market.	2031-32	H	M	
H-4.2 Develop policies that protect vulnerable populations from displacement and inflated housing costs when on fixed incomes.	2026-28	M	M	
H-4.2.1 Work with non-profits and organizations on programs that help vulnerable populations stay housed.	Term of the Plan	M	M	
H-4.2.2 Identify areas at risk of displacement and update policies and regulations to address.	2026-28	M	M	
H-4.2.3 Consider short-term rental regulations to minimize impacts on long-term housing availability.	2029-31	H	L	

Commented [BM60]: New implementation action based on Tumwater Housing Action Plan – Action 2.d.

While it is beyond the financial capacity of the City to manage such programs and it would be better as state or regional programs, the City could support regional programs with non-profit management.

Commented [BM61]: New policy.

Commented [BM62]: New implementation action.

Commented [BM63]: New implementation action.

Commented [BM64]: New implementation action based on Tumwater Housing Action Plan – Action 2.c.

Goal H-5 Continually develop partnerships to improve implementation of housing strategies.

Goal H-5 recognizes the need for Tumwater to engage with its community and maintain strong relationships with affordable housing and housing service providers to address housing affordability.

1) Why is this Goal Important?

While Tumwater does not build or manage housing, the policies and codes the City enacts can affect how much housing can be built and at what cost.

Commented [BM65]: New goal based on Tumwater Housing Action Plan – Strategy 5.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



2) How does this Goal Reduce Housing Costs?

By establishing partnerships with organizations who build housing and that serve below median income households, Tumwater can work with them to direct resources and enact policies that best serve the community.

For some, changes brought on by growth and new development in their established neighborhoods can be seen as difficult. As a result, residents may support more affordable housing while at the same time want to prevent implementation actions needed to increase affordable options.

By also engaging with its community, Tumwater can build a shared understanding of the challenges faced by low-income households and develop consensus around the strategies needed to increase housing affordability.

3) How Does this Goal Address Equity?

Building public understanding and compassion around the challenges faced by low-income households includes recognizing the historic and systemic reasons why they are disproportionately people of color.

The people who typically engage in public review processes, especially land use processes, are often white and have a higher income, which is

not reflective our entire community. Developing relationships with organizations that work with or represent communities of color and disadvantaged groups can help Tumwater better:

- Serve our community.
- Identify who benefits or is burdened by an action.
- Examine potential unintended consequences of taking an action.
- Mitigate unintended negative consequences of taking an action.
- Build in strategies to advance racial equity.

Initiative-taking efforts to strive for engagement in decision-making processes are broadly inclusive and grounded in achieving equity is necessary. With broader input representative of the whole community, decisions are better balanced and implementation actions Tumwater take can be more successfully implemented in an equitable fashion.

Inviting and bringing in people of all levels of society in Tumwater into conversation provides the most direct means of collaborating with leaders of disadvantaged populations to foster government action that does not increase inequities faced by people of color.

Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-5.1 Maintain relationships with for profit housing developers and services.	Term of the Plan	M	M	

Commented [BM66]: New policy.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-5.1.1 Start local housing stakeholder group that meets regularly to continue collaboration.	Term of the Plan	L	M	
H-5.1.2 Collaborate with the for profit and nonprofit development community on mixed use, infill, and reuse of existing buildings for housing.	Term of the Plan	L	L	
H-5.1.3 Work with builders on construction practices and alternative building designs and methods that exceed the minimum standards.	Term of the Plan	M	L	
H-5.1.4 Work with local landlords to identify incentives to increase the amount of rental housing and units that accept housing vouchers and housing assistance.	2026-28	M	M	
H-5.1.5 Work with developers and home lenders to make middle housing more desirable and financially feasible.	2026-28	M	L	
H-5.1.6 Work with regional partners to develop a technical assistance program for small landlords.	2026-28	M	L	
H-5.2 Maintain relationships with nonprofits housing providers and services.	Term of the Plan	M	M	

Commented [BM67]: Update of 2016 policy as an implementation action.

Commented [BM68]: Update of 2016 policy as an implementation action.

Commented [BM69]: New implementation action.

Commented [BM70]: New implementation action.

Commented [BM71]: New implementation action based on Tumwater Housing Action Plan – Action 2.f.

Commented [BM72]: New policy.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-5.2.1 Explore collaborates with low-income housing developers to expand homeownership opportunities.	Term of the Plan	M	M	
H-5.2.2 Work with regional partners on housing strategies for homeless youth, which may include Host Homes.	2026-28	M	L	
H-5.2.3 Collaborate with financial institutions and non-profits to encourage housing land trusts for manufactured home parks.	2029-30	M	L	
H-5.2.4 Work with non-profits, financial institutions, and other agencies to increase opportunities for home ownership, especially within BIPOC communities, lower income households, and families with children.	Term of the Plan	M	L	
H-5.2.5 Identify and develop partnerships with organizations that provide or support low-income, workforce, young adult, and senior housing as well as other populations with unique housing needs.	2026-28	M	M	
H-5.2.6 Explore opportunities to work with local trade schools that provide renovation and retrofit services for low-	2029-30	M	L	

Commented [BM73]: New implementation action based on Tumwater Housing Action Plan Action 1.i.

The City is currently implementing this action through funding to nonprofits, CDBG funding, and work through the Regional Housing Council.

Commented [BM74]: Update of 2016 policy as an implementation action.

Commented [BM75]: New implementation action based on Tumwater Housing Action Plan Action 1.f.

Commented [BM76]: Update of 2016 policies as an implementation action.

Commented [BM77]: New policy based on Tumwater Housing Action Plan – Action 5.c.

The City has begun the work necessary to implement the action through partnerships with low-income housing providers and work through the Regional Housing Council.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
income households as part of on-the-job training.				
H-5.3 Work with the other jurisdictions as part of the Regional Housing Council to address homelessness and affordable housing in Thurston County.	Term of the Plan	M	M	
H-5.3.1 Coordinate allocation of housing for all income groups in cooperation with other jurisdictions in Thurston County.	Term of the Plan	M	M	
H-5.3.2 Track data on affordable housing at the regional level.	2029-30	M	M	
H-5.4 Maintain partnerships with agencies that provide or support housing.	Term of the Plan	M	M	
H-5.4.1 Work with local post-secondary schools to develop strategies for developing off campus housing	2026-28	M	L	
H-5.4.2 Work with the Tumwater School District, Thurston County Housing Authority, and other nonprofits to pursue grant funding and implement transitional housing strategies for families with children.	Term of Plan	M	M	

Commented [BM78]: New implementation action based on Tumwater Housing Action Plan – Action 2.b.

The City would like to see how to get more people into the building trades to help alleviate the labor shortage.

Furthermore, the City could ask the Thurston Economic Development Council to focus on helping people who want to start a construction company.

Commented [BM79]: Update of 2016 policy.

Commented [BM80]: Update of 2016 policy as an implement action.

Commented [BM81]: New implementation action based on Tumwater Housing Action Plan – Action 5.f.

Commented [BM82]: Updated 2016 implementation action as a new policy.

Commented [BM83]: New implementation action.

Commented [BM84]: Update of 2016 policy as an implementation action.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-5.4.3 Consider support for Housing Navigators to help households, renters, homeowners, and landlords with housing issues.	2029-30	H	M	

Commented [BM85]: New policy based on Tumwater Housing Action Plan – Action 5.b.
 It would be good to have an ombudsperson resource for renters established through the Regional Housing Authority or another regional organization.
 Use trained volunteers were possible.

Goal H-6 Explore a Permanent Source of Funding for Low-Income Housing.

Goal H-6 addresses the need to increase funding for low-income housing and to provide a regional strategy for distributing funds.

1) Why is this Goal Important?

While the private sector will build most of the housing needed to meet demand in the Cities of Lacey, Olympia, and Tumwater, a significant portion of households earn less than 80 percent of the median area income. Paying market rate rents or mortgages may not be affordable for them.

For nonprofit or for-profit developers, it is difficult for a low-income development project to be feasible without public support.

2) How does this Goal Reduce Housing Costs?

Providing affordable housing for the lowest income households and those experiencing homelessness requires significant public resources; right now, those resources are scarce, leaving many households unable to afford a decent and affordable place to live that does not have unsafe or unhealthy living conditions.

Many of the implementation actions identified in this Element are not possible without more funding. Tumwater can play a significant role in leveraging local, state, and federal dollars for low-income housing. Tumwater also recognizes the need to collaborate regionally on a funding strategy so that funds are used efficiently and distributed to the areas of greatest need. With more funding, housing units become more affordable for households, when costs for developing and maintaining units are reduced.

While Tumwater will explore ways to increase funding, the City recognizes the need for action at the state and federal level to increase funding for affordable housing.

3) How Does this Goal Address Equity?

People of color are disproportionately low-income, at risk of experiencing homelessness, or homeless. The implementation actions in Goal H-6 will help to address these issues.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-6.1 Work with the state and regional partners to explore permanent sources of funding for the construction and maintenance of low-income housing.	Term of the Plan	H	H	
H-6.1.1 Develop a comprehensive funding strategy for affordable housing that addresses both the sources of funding and how the funds should be spent.	2026-28	H	H	
H-6.1.1 Support legislative action to increase permanent sources of funding for low-income housing.	Term of the Plan	H	H	
H-6.1.3 Explore an affordable housing property tax levy to finance permanent affordable housing for very low-income households.	2029-30	H	H	
H-6.1.4 Consider an affordable housing sales tax.	2029-30	H	H	
H-6.1.5 Work with the Housing Authority of Thurston County to take greater advantage of State and Federal housing grants and tax incentives.	Term of the Plan	L	M	

Commented [BM86]: New policy.

Commented [BM87]: New implementation action based on Tumwater Housing Action Plan – Action 6.a.

The City has begun the work necessary to implement the action, but work is needed through the Regional Housing Council and other regional forums to determine overall allocation goals for shelters, transitional and permanent low income housing. Otherwise, the City will continue to spend most of its money on shelters and not build enough affordable units.

Continue to provide funding for shelters and transitional housing through non-profits.

Commented [BM88]: New implementation action.

Commented [BM89]: New implementation action based on Tumwater Housing Action Plan – Action 6.b.

The City should survey taxpayers and its large property tax generators as a first step.

Commented [BM90]: New implementation action based on Tumwater Housing Action Plan – Action 6.c.

The City should survey taxpayers and its big sales tax generators as a first step.

Commented [BM91]: New implementation action based on Tumwater Housing Action Plan – Action 6.e.

Could be part of the Regional Housing Council discussions as well.