



CITY OF
TUMWATER

**CITY COUNCIL WORK SESSION
MEETING AGENDA**

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

**Tuesday, August 27, 2024
6:00 PM**

1. Call to Order
2. Roll Call
3. Black Home Initiative Pledge (Community Development Department)
4. Workforce Planning Update (Executive Department)
5. Mayor/City Administrator's Report
6. Adjourn

Meeting Information

All Councilmembers will be attending remotely. The public are welcome to attend in person, by telephone or online via Zoom.

Watch Online

<https://us02web.zoom.us/j/87306415756?pwd=TazHKyIR1acpZUEbtKy9C8bDLn0Zy.1>

Listen by Telephone

Call (253) 215-8782, listen for the prompts and enter the Webinar ID 873 0641 5756 and Passcode 999404

Public Comment

The public may submit comments by sending an email to council@ci.tumwater.wa.us, no later than 4:00 p.m. the day of the meeting. Comments are submitted directly to the Councilmembers and will not be read individually into the record of the meeting.

Post Meeting

Video recording of this meeting will be available within 24 hours of the meeting.

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) 754-4129 or email ADACoordinator@ci.tumwater.wa.us

TO: City Council
FROM: Erika Smith-Erickson, Land Use and Housing Planner, and Brad Medrud, Planning Manager
DATE: August 27, 2024
SUBJECT: Black Home Initiative Pledge

1) Recommended Action:

Review the materials on the Black Home Initiative program and discuss whether to join a partner pledge for the program through the Regional Housing Council.

2) Background:

The Black Home Initiative is a regional effort to increase homeownership among Black households. The program currently has a geographic focus in King and Pierce Counties. Pierce County and the Cities of Burien, Tacoma, Tukwila, and Seattle are currently network partners. Thurston County organizations and jurisdictions have been in conversation with the Black Home Initiative and are exploring the possibility of a partnership in the Black Home Initiative network.

Each Regional Housing Council jurisdiction has been asked to consider whether they would like to participate in the Black Home Initiative's efforts by authorizing the Regional Housing Council to sign the Black Home Initiative partner pledge. Signing the partner pledge signifies a commitment to being an active partner in the network to contribute to Black Home Initiative's shared efforts and priorities. While there is not a formal commitment of staff time or a financial contribution with signing the partner pledge, there is an expectation that City staff time will be needed to support the program.

Jurisdictions are asked to report back at the next Regional Housing Council meeting on August 28, 2024, about whether they will sign a partner pledge and the level of the City's support.

Potential ways Tumwater and the Regional Housing Council could participate and support the Black Home Initiative are found on page 3 of the Black Home Initiative Network Partner Pledge (Attachment B).

3) Policy Support:

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.

4) Alternatives:

None.

5) Fiscal Notes:

This is an internally funded program. Additional staff time would need to be allocated to attend meetings and participate in programs as part of the Regional Housing Council.

6) Attachments:

- A. PowerPoint Presentation
- B. Black Home Initiative Network Partner Pledge
- C. Black-Homeownership-7-point-plan-2-7-22
- D. Thurston County Demographic and Lending Data-Maps-iEmergent

Black Home Initiative Partner Pledge

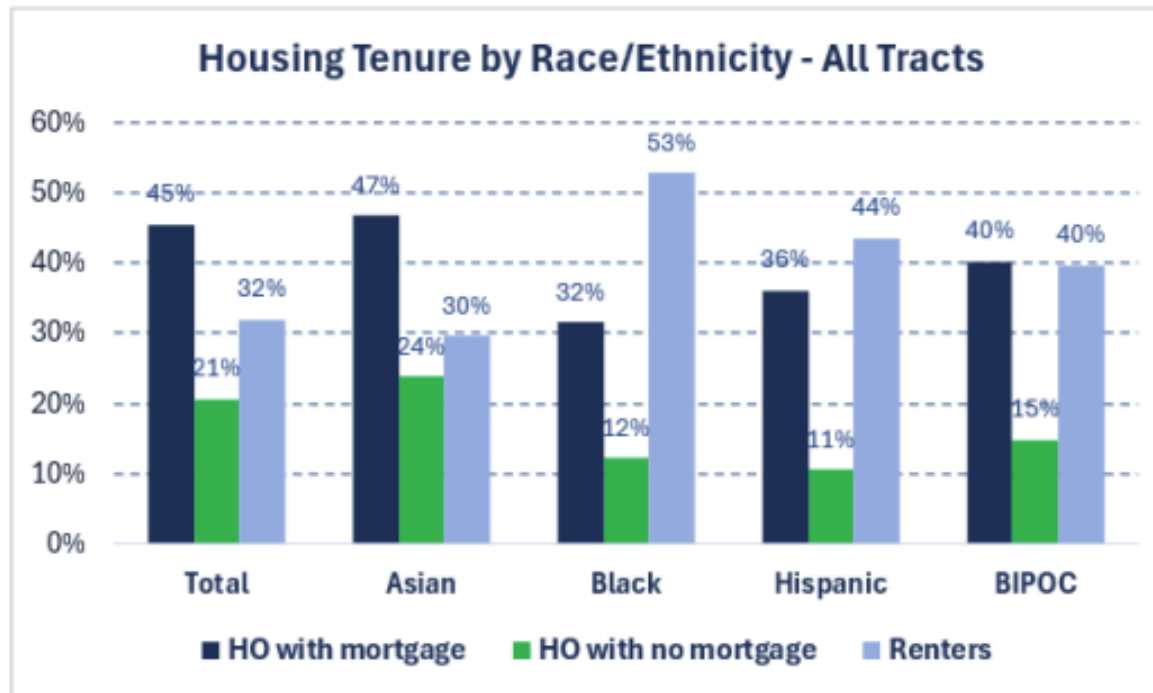
Erika Smith-Erickson, Housing and Land Use Planner

City Council Work Session, August 27, 2024



Issue

- 42% of Black households in Washington state have zero net worth
- Homeownership rate in Thurston County for white, non-Hispanic households is 69%, while the homeownership rate for Black households is 45%



Thurston County- Data provided by iEmergent,
HOUSING AND HOMEOWNERSHIP: THURSTON
COUNTY, WA



What is the Black Home Initiative?

The Black Home Initiative is a new regional effort that seeks to target the racial inequities at the core of the housing ecosystem to increase homeownership among Black households

- Goal: 1,500 new low- and moderate-income Black households by 2027
- Over 100 entities have signed partner pledges to participate in the network
- 7-point plan: marketing and outreach, pre/post-purchase counseling, purchase supports and tools, credit and lending, housing production, policies and practices and sustaining existing homeowners
- Helped develop the Covenant Homeownership Program



Current Meetings

- Small local group of stakeholders have met regularly since April
- Participants include:
 - Financial institutions (WSECU and Olympia Federal Savings)
 - Real estate industry representative (Thurston County Realtors' Association)
 - Nonprofit organizations (Habitat for Humanity, Thurston Housing Land Trust, Thurston Asset Building Coalition, Northwest Cooperative Development Center)
 - Jurisdictions (Thurston County, Cities of Olympia, Tumwater, Lacey, and Yelm)
- Representative from Black Home Initiative has joined most of the meetings to provide information and answer questions



Opportunity to join BHI

- Partnership or expansion of the Black Home Initiative network to include Thurston County in the geographic focus area
- Connect with existing project teams who have been working on these issues for the past 3+ years
- Collaborate with organizations that have a statewide presence
- Potential for facilitation and administrative support available to our local group if Thurston County joins
- Partner Pledge through the Regional Housing Council no specific time or financial commitment



Alignment with RHC & jurisdictional work plans

- Housing Action Plans
- Assessment of Fair Housing identifies increasing BIPOC access to homeownership as a key goal for our region
- Recent Regional Housing Council efforts to increase communication with the community and advocate for statewide policies and funding
- 2025 Comprehensive Plan update and the Housing Element



Discussion

- Support Partner Pledge with Black Home Initiative through the Regional Housing Council
- Determine level of City involvement

Next Steps

- Regional Housing Council meeting August 28, 2024

Black Home Initiative

NETWORK

NETWORK PARTNER PLEDGE

What is Black Home Initiative (BHI)?

The primary purpose of [Black Home Initiative \(BHI\)](#) is to increase the number of BIPOC households who successfully secure homeownership. The ultimate impact we aspire to is the reduction of inequity and an increase in intergenerational household wealth. Our initial emphasis, and our shared priority, is on Black households; within five years, the goal is to make the opportunity to own a home, and the potential benefits of that asset, available to 1,500 new low- and moderate-income Black homeowners in South Seattle, South King County, and North Pierce County. The initiative will concurrently focus on the essential work of clearly defining, and transforming, the systems that have impeded access to homeownership for Black households in our area.

Why is BHI Needed?

The racial wealth gap in our area is substantial. This gap is a direct consequence of barriers erected by historical structural racism and by current institutional policies and practices that perpetuate, and build on, that history. This persistently discriminatory framework suppresses both the economic vitality of communities and the generational wealth-building of households of color.¹ Approximately 42% of Black households in Washington state have zero net worth, compared to 14% of white households.² This disparity is influenced by the stark statewide difference in Black-white homeownership rates: while rising costs have made purchasing a home a challenge for many people in our state and region, the goal is even less attainable for Black households. Recent data estimate a 22% rate of homeownership among Black households in Seattle, less than half the 49% rate among white households, and a 32% rate among Black households in Tacoma, compared to a 60% rate among white households.³

Why is a BHI Network Needed?

Because we are stronger together. The BHI Network Partner Pledge has been signed by nearly 100 entities. All agree: Making BHI's shared priority a reality requires change in many aspects of several intersecting systems. This involves the biggest-picture principles, the most detailed metrics, and the large, complex web of policies and practices in between. No single organization, no matter how determined or well-resourced, can do it alone. This "Shared Priority" needs an approach that breaks with traditional ways of approaching affordable homeownership.

Breakthrough success will only come from doing these three things:

1. **Bringing together and unifying** those who make decisions for, and carry out the work of, many relevant sectors,
2. **Elevating the voices of community members** impacted by that work, and
3. **Combining the depth and breadth** of their diverse experience, expertise, tools, resources, and commitment...

...while focusing on these three critical areas of work:

1. **Increasing the supply of ownership homes** available to purchase in South Seattle, South King County, and North Pierce County.
2. **Supporting LMI Black households** who want to buy a home, helping them complete the process and obtain an appropriate mortgage.
3. **Overcoming the existing fragmented “housing ecosystem”** of public, private, and nonprofit organizations (to view BHI’s Issue Tree, click [here](#), then scroll down to “The Approach” and click on “Learn More”).

This is a *shared* priority. So, the key will be shifting our mindset away from working as bright but separate stars and towards working like a highly connected constellation. By aligning ourselves in a network, our joint impact can be far greater than the sum of our individual efforts. If our intent is to increase affordable housing supply, prepare Black homebuyers for their journey, support them along the way, and facilitate their ability to live out their homeownership dreams, then our target is systemic change that rights the wrongs of the past and the present and ensures equitable access to opportunity in the future. Impact networks offer us the power and the pathway we need to achieve that kind of fundamental and lasting transformation.

BHI Network Partner Principles

We strive to right the wrongs of past discriminatory practices and commit to a focus on doing all we can to ensure Black homebuyers get an opportunity to purchase homes.

We understand that the complexity of this issue dictates that we work together at new levels of collaboration, embracing a mindset that overcomes the fear of competition for scarce resources.

We fully engage in this work, wholeheartedly and with urgency, drawing on the breadth and depth of each of our partner organizations and their respective strengths.
We engage in this work because we truly believe it must be done.

We embrace the power and hope of trust. While we prefer to know and define every detail about the work, we understand that there will be ambiguity as we name, and endeavor to carry out, the adaptive work before us.

“Gets”: What Does the BHI Network Offer Its Partners?

1. New **relationships** with organizations and individuals that carry the potential for mission alignments and reciprocal benefits.
2. **Connections to Black homebuyers** who could potentially purchase homes through coordinated identification and preparation efforts.
3. **Access to shared support services**, such as marketing, communications, and resource development.
4. **Coordination of policy** analysis, policy formulation, and advocacy mobilization.
5. **Promising practices** sourced from both local network partners and other national 3C sites.
6. **Technical assistance and peer assists**.
7. **Potential connection to and/or access to financing** resources for capacity building, outreach to buyers, predevelopment, and construction of affordable homes.
8. **Alignment and affinity with a broad, diverse network** of organizations focused on this critical societal issue.

“Gives”: What Can Partners Offer the BHI Network?

Partners strengthen the network by demonstrating commitment to the shared priority, by their sustained participation in refining the shared priority, by living out the principles stated above, and by possibilities such as:

1. **Spreading the word** about BHI using their organizational platforms (e.g., newsletters, website news/blogs, social media, presentations, and events).
2. **Facilitating the ability of their staff and volunteers to participate** in BHI project teams and design teams and recognizing them for doing so.
3. **Encouraging constituents to take action** in support of policy and advocacy efforts appropriate for their organization.
4. **Bringing awareness of BHI to donors and investors** with potential for substantial interest and contribution, providing them opportunities for helping *both* their organization *and* the broader network.
5. **Remaining alert to promising practices**, doing what they can to share them with BHI Network partners.
6. **Engaging in marketing and outreach to potential homebuyers** as applicable.
7. **Providing technical assistance** to other partners through peer assistance and support.
8. **Reporting frequently** on the network contributions they are making.

The mission of BHI Network partners has always been to increase BIPOC homeownership by increasing partner capacity without necessarily growing their organizations. Ultimately, all BHI Network partners can articulate the overall impact of BHI and the ways in which the impact network has contributed to achieving BHI’s shared priority. We acknowledge that, due to their constituents or broad coalitions, BHI Network partners may not be able to endorse every policy position that the initiative explores and/or pursues. We want partners to feel comfortable being transparent about the limitations they have. Endorsement for major policies happens on a case-by-case basis coordinated by the advocacy organization leading it.

Questions? Please feel free to reach out to any of the following BHI Core Team members:

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 Michael Brown m.brown@civic-commons.org
 Michelle Merriweather mmerriweather@urbanleague.org
 Nicole Bascomb-Green nicolebascombgre@umpquabank.com

Ready to Become a BHI Network Partner?

Please reach out to BHI project manager Marty Kooistra m.kooistra@civic-commons.org. As part of the conversation, he will connect you with communications staff who can give you directions for sharing your logo file(s).

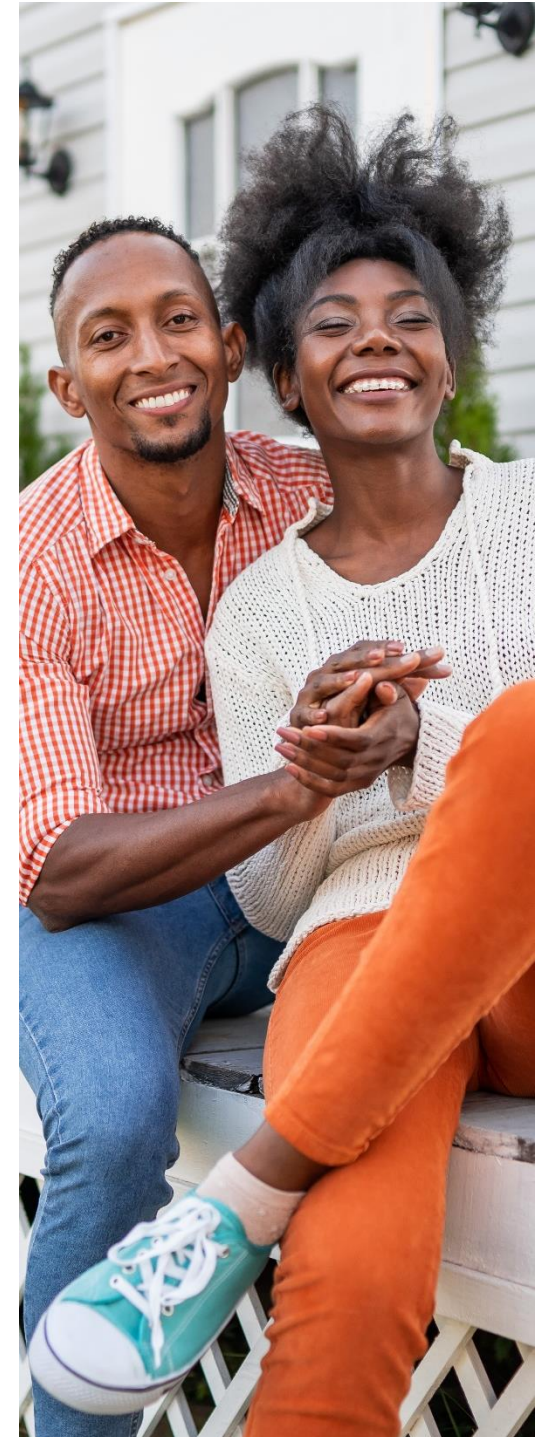
Sources

1. Logani, I. (2022). The racial wealth gap is the housing gap. State of Washington, Office of Lieutenant Governor. Retrieved January 7, 2023 from <https://www.ltgov.wa.gov/2021-housing-report>
2. Challenge Seattle and Boston Consulting Group (BCG). (2023, January). *The conspicuous crisis: Addressing housing affordability in Washington*. Retrieved January 7, 2023 from <https://www.challengesseattle.com>
3. U.S. Census, American Community Survey (2021 PUMS data set). Retrieved from scorecard.prosperitynow.org/reports#report-data-table



Increasing Black Homeownership in the Puget Sound Region

Initial Plan 2021 by Seven Focus Areas
BLACK HOMEOWNERSHIP INITIATIVE



The Puget Sound region is known for its innovation and has become a center for technology. While there is prosperity for many, there are also significant contrasting challenges for many others. Study after study and community voice have made it clear, people of color cannot access equitable pathways to opportunity, including intergenerational wealth creation, due to systemically racist policies and practices. In many respects, the inequities are stark.

Aligning interests and resources that focus on equity, infrastructure development, housing production and preservation, and underwriting and lending could lead to doubling the Black homeownership rate in the next couple of decades. This is what compels all the organizations involved in this initiative to build an impact network and help formulate this plan.



THE FOLLOWING PAGES CONTAIN:

- A list of the organizations and associations that have spent the last six months working on this draft plan2
- A brief description of each of the seven plan focus areas3
- A breakdown of preliminary strategic priorities and strategies by focus areas (those bolded are the greatest priority) ..5

THIS EFFORT IS BEING LED IN PARTNERSHIP WITH THE FOLLOWING ORGANIZATIONS:



The organizations listed support the objective of increasing and sustaining Black homeownership in the Puget Sound. We will approach this work as a network where no one organization or no single aspect of this seven-point plan will be sufficient for our success. The network will collectively work to refine this plan and welcome more collaborating partners, while constantly benchmarking and cataloging similar work being done elsewhere that can be applicable here.

Supporters listed may not be in position with their broad coalitions to endorse every policy position that the initiative explores. Policy endorsement happens on a case-by-case basis coordinated by the advocacy organization leading it.

THE SEVEN FOCUS AREAS:

The challenge of doubling the Black homeownership rate in the next two decades in the four-county region of King, Kitsap, Pierce, and Snohomish Counties could be expressed most simply as one of supply and demand. Unfortunately, this oversimplifies the complexity of what needs to be changed and amplified if we are to succeed. We have chosen rather to create a network that will focus on seven focus areas:



1. MARKETING & OUTREACH:

To overcome many years of discriminatory practices and negative experiences attached to becoming homeowners, we need to create proactive approaches to marketing. This includes strategies to create coordinated systems for intake and deploying “trusted brokers” who interface with community and provide credibility, assurance, and encouragement to Black households who could potentially become homeowners.



2. PRE-/POST-PURCHASE COUNSELING:

Overcoming many barriers—including student loan debt, credit history and score, and limited information—dictates new strategies in pre-purchase counseling. Credit-building support and special efforts to encourage those previously denied a loan are essential. Post-purchase counseling can help even out the volatility of income and expenses.



3. PURCHASE SUPPORTS & TOOLS:

Strategies to create ample down payment assistance (DPA) programs scaled across various incomes are essential. The use of additional tools like homebuyer clubs to provide encouragement and debt remediation funds to help address debt incurred from life events are other examples of strategies in this focus area.



4. CREDIT & LENDING:

Innovation strategies in mortgage credit scoring and mortgage products are necessary. Having underwriters that are context responsive is also key. We need systems to track and support those who are not immediately mortgage-ready so that we encourage potential buyers with “not yet” rather than “no” and provide trajectories to “yes”.



5. HOUSING PRODUCTION:

All the efforts around identifying and preparing buyers will be vulnerable to failure unless we find ways to increase the supply of affordable homes available for purchase. To overcome the challenges of a hot market we need new and expansive predevelopment and construction financing resources. We need intentional land identification and acquisition strategies and new partnerships between non- and for-profit developers. We also need to leverage different forms of conveyance using community land trusts, sweat equity models, and cooperatives, combined with multi-unit structures.



6. POLICIES & PRACTICES:

This area includes policy changes and consumer protections at the federal, state, and local levels to overcome past discriminatory practices and pave the way for a focus on Black households. The reforms are wide-ranging in the areas of lending and real estate.



7. SUSTAINING EXISTING OWNERS:

Strategies to ensure existing homeowners retain ownership of their homes and equitably benefit from homeownership as a wealth-building tool. These strategies include foreclosure prevention, property tax reduction, home repair assistance, detached accessory dwelling units, and more, and are essential to the initiative’s success.

1. MARKETING & OUTREACH	2. PRE-/POST-PURCHASE COUNSELING	3. PURCHASE SUPPORTS & TOOLS	4. CREDIT & LENDING	5. HOUSING PRODUCTION	6. POLICIES & PRACTICES	7. SUSTAINING EXISTING OWNERS
1A. Connect with the Black population including the diaspora to ascertain interest in homeownership and proactively share potential opportunities	2A. Develop new—and grow existing—comprehensive programs tailored for ready, near-ready and long-term-ready homebuyers	3A. Create an array of buyer readiness tools and resources to complement pre-purchase counseling programs	4A. Modify underwriting and lending practices to expand access to appropriate and affordable loans and address any systemic discrimination	5A. Build sector capacity to increase and sustain scaled delivery of homes	6A. Enact zoning and regulatory reform policies that meaningfully increase supply and access to affordable entry-level, and market-rate homes for first-time homebuyers	7A. Proactively make comprehensive post-purchase education, counseling, foreclosure prevention and repair resources widely and readily available
	2B. Expand program effectiveness through a network of partnerships among agencies, lenders and real estate agents that elevates homeownership as a process not an event	3B. Expand access to, and amount of, down payment assistance funding available		5B. Launch a comprehensive land identification, mapping, and acquisition initiative	6B. Substantially increase tools that capture land value through acquisition and assemblage to preserve affordability and stave off displacement	7B. Ensure programs and services don't perpetuate or increase disparities
				5C. Scale the production and sustain the inventory of a healthy mix of for-sale home types, sizes, and prices	6C. Coordinate efforts to address regulations and practices that unnecessarily impede development of, and prevent access to, homeownership opportunities	
				5D. Create new and significant predevelopment and construction capital	6D. Expand public grants that finance affordable home construction to create sustainable homeownership opportunities	

Focus Area 1: Marketing & Outreach

STRATEGIC OBJECTIVES	STRATEGIES FOR THE NEXT 1–2 YEARS	LONGER-TERM STRATEGIES (OPTIONAL)
1A. Connect with the Black population including the diaspora to ascertain interest in homeownership and proactively share potential opportunities	<p>1A1. Create a network of community-based organizations, faith, community leaders etc., to facilitate trusted connections with community members for ongoing two-way communication</p> <p>1A2. Work with trusted brokers to develop outreach tools and tactics specifically tailored to, and appropriate for, the Black population</p> <p>1A3. Implement affirmative marketing and outreach strategies presenting a full spectrum of homeownership products, services, and providers and track activities and outcomes</p> <p>1A4. Update and promote an expanded definition of First Time Homebuyer (FTHB) to help with uptake of FTHB programs</p> <p>1A5. Ensure tracking mechanisms are in place to follow interested households from first-time homebuyer classes such as the those sponsored by the WSHFC</p>	<p>1A6. Create and incentive a program for new buyers to refer family and friends to pre-purchase programs</p> <p>1A7. Develop curriculum for high school students to learn about the potential and process of homeownership</p>

Focus Area 2: Pre-/Post-Purchase Counseling

STRATEGIC OBJECTIVES	STRATEGIES FOR THE NEXT 1–2 YEARS	LONGER-TERM STRATEGIES (OPTIONAL)
2A. Develop new—and grow existing—comprehensive programs tailored for ready, near-ready and long-term-ready homebuyers	<p>2A1. Develop a system of intake and assessment that helps triage interested buyers and provides them with a tailored plan for readiness and complete an online portal for coordinated intake and assessment</p> <p>2A2. Provide one-on-one housing counseling and seek to cultivate long term relationships, increasing the number of counselors to implement</p> <p>2A3. Utilize tools to support buyers with longer term purchase timelines such as through Homebuyer Clubs and individual development accounts (IDAs)</p>	
2B. Expand effectiveness through a network of partnerships among agencies and lenders that elevates homeownership as a process, not an event	<p>2B1. Cultivate a wider ecosystem of collaboration between partners (i.e. formal sector lenders, financial institutions, and real estate agents), creating a network of trusted brokers that understands the array of credit, debt remediation programs and how to refer denied applicants to resources and alternative homeownership programs</p> <p>2B2. Develop a cohesive pathway for applicants from the time of interest/intake to move in/occupancy that has seamless handoffs of deferring and referring to appropriate programs like credit and debt remediation</p>	2B3. To the degree possible, standardize loan applications and required additional materials to simplify counseling efforts

Focus Area 3: Purchase Supports & Tools

STRATEGIC OBJECTIVES	STRATEGIES FOR THE NEXT 1–2 YEARS	LONGER-TERM STRATEGIES (OPTIONAL)
3A. Create an array of buyer-readiness tools and resources to complement pre-purchase counseling programs	3A1. Develop and expand use of “homebuyer clubs” and incentive savings programs such as individual development accounts (IDAs) 3A2. Design and implement a debt remediation revolving loan fund that can be used to take out excessive debt that ensues from life events 3A3. Expand and maintain a central repository for all down payment assistance and LMI lender offerings that would be accessible to homebuyers, banks, housing counselors, and other service providers 3A4. Create partnerships with credit counseling agencies to deliver context-responsive credit counseling and remediation	3A5. Incentivize positive relationships. For example, by offering a reduction on the mortgage insurance premium if the owner can demonstrate a sustained relationship with a financial adviser
3B. Expand access to, and amount of, down payment assistance (DPA) funding available	3B1. Increase the amount of DPA available for more low- and moderate-income households from a variety of sources including private and philanthropic initiatives 3B2. Increase the number of financial institutions that provide and allow use of DPA	

Focus Area 4: Credit & Lending

STRATEGIC OBJECTIVES	STRATEGIES FOR THE NEXT 1–2 YEARS	LONGER-TERM STRATEGIES (OPTIONAL)
4A. Modify underwriting and lending practices to expand access to appropriate and affordable loans and address any systemic discrimination	4A1. Standardize underwriting guidelines and provide uniform income and acquisition limits for increased DPA utilization 4A2. Increase training for lending partners on how to use DPA products 4A3. Expand the number of community-based lending professionals using down payment assistance that allow third-party subordinate liens 4A4. Use direct interventions like special purpose credit programs (SPCP) and social investment pools	4A5. Address and correct systemic discriminatory practices in lending, credit scoring, appraisals, etc. 4A6. Provide an incentive for sellers to accept DPA buyers, such as through excise tax exemptions or other options

Focus Area 5: Housing Production

STRATEGIC OBJECTIVES	STRATEGIES FOR THE NEXT 1–2 YEARS	LONGER-TERM STRATEGIES (OPTIONAL)
5A. Build sector capacity to increase and sustain scaled delivery of homes	5A1. Secure new resources for pre-development, operations, and staffing capacity of community-based and community-facing nonprofit organizations 5A2. Develop and deliver comprehensive training and technical assistance for all homeownership sector partners, including funders, lenders, and developers	5A3. Publish a compendium of all available resources for operations and capital
5B. Launch a comprehensive land identification, mapping, and acquisition initiative	5B1. Secure due diligence on all potential underutilized and surplus public and faith owned lands and acquire when feasible 5B2. Accelerate the use of community ownership models in partnership with community-based organizations and coalitions 5B3. Boost the capability of existing land acquisition funds, including the WSHFC Land Acquisition Program (LAP), to increase capacity for acquisition and to foster a predictable pipeline for public capital funding planning	5B4. Evaluate promising practices of programs that use expiring tax credit properties and their related policies, as well as public housing, for conversion to homeownership
5C. Scale the production and sustain the inventory of a healthy mix of for-sale home types, sizes, and prices	5C1. Encourage the continued increased investment of public subsidy—in the form of equity—in affordable homeownership 5C2. Broaden the use of creative methods of affordable homeownership such as shared equity, limited equity and other cooperatives, lease purchase, ADUs 5C3. Expand use of turnkey and joint venture production with private developers and general contractors	5C4. Weave partnerships that diversify the full production chain for Black business wealth creation 5C5. Develop mixed income development models that allow for creative use of subsidy
5D. Create new and significant pre-development and construction capital	5D1. Create a construction financing resource specifically for homeownership with below market terms that is backed with social impact investment 5D2. Work with LISC/Enterprise to create a new tailored homeownership pre-development fund using philanthropic and other funds and make revolving as appropriate 5D3. Leverage existing Community Development Entity (CDE) relationships to access additional New Market Tax Credit (NMTC) financing 5D4. Investigate the use of FHLB system Community Investment Program (CIP) or Affordable Housing Program (AHP) set asides 5D5. Explore models and mechanisms that leverage Community Reinvestment Act (CRA) investments and contributions from philanthropy	5D6. Consider developing a new local CDE specifically to focus on this opportunity 5D7. Develop a WA state New Market Tax Credit program that permits homeownership real estate development

Focus Area 6: Policies & Practices

STRATEGIC OBJECTIVES	STRATEGIES FOR THE NEXT 1–2 YEARS	LONGER-TERM STRATEGIES (OPTIONAL)
6A. Enact zoning and regulatory reform policies that meaningfully increase supply and access to affordable entry-level and market-rate homes for first-time homebuyers	6A1. Enact a robust state zoning reform bill that expands the ability of property owners to build certain housing types, like multiplex housing options in residential zones to increase choices with comprehensive tools that include ADU condos, fee simple ADUs for affordable homeownership. As part of any zoning bill, include financial and regulatory incentives through shared equity programs such the community land trust model, limited equity co-ops, etc. 6A2. At the local level, limit Design Review to allow for shorter time and more predictability and create a threshold for any design review at 20 units or more 6A3. At the state level, reform and reduce the maximum lot size of R6 (7200sf) in historically suburban communities 6A4. Encourage jurisdictions to work with impacted communities to co-create sensitive and tangible reparative measures as part of the major update to their Comprehensive Plans	6A5. At the local level, eliminate side yard setbacks to incentivize the development of missing middle housing 6A6. Dramatically reduce or waive minimum lot sizes to allow for subdivision of lots for fee simple ownership of DADUs 6A7. Eliminate the prohibition on DADU condominium sales 6A8. Adopt fee simple townhomes code legislation at the local level
6B. Substantially increase tools that capture land value through acquisition and assemblage to preserve affordability and stave off displacement	6B1. Prioritize preserving multi-family residential housing to create condo and cooperative ownership opportunities 6B2. Enact Housing Benefit District legislation (HB 1128) giving authority to counties and cities to an HBD for affordable low- and middle-income housing projects and specify homeownership minimum threshold with AMI targets 6B3. Expand the use of tools such as affirmative marketing, disparities studies and community preference policy for subsidized ownership units	

Focus Area 6: Policies & Practices (Continued)

STRATEGIC OBJECTIVES	STRATEGIES FOR THE NEXT 1–2 YEARS	LONGER-TERM STRATEGIES (OPTIONAL)
6C. Coordinate efforts to address regulations and practices that unnecessarily impede development of, and prevent access to, homeownership opportunities	<p>To increase/support buyers:</p> <p>6C1. Adopt an anti-displacement property tax exemption (PTE) which would apply to the state property tax levy and may exempt up to the first \$250,000 assessed value of qualified residential property</p> <p>6C2. Continue the stimulus and relief efforts for homeowners and buyers that began with the wake of the COVID-19 pandemic to advance foreclosure prevention strategies and better leverage existing programs such as the home repair loan and weatherization programs</p> <p>6C3. Adopt a State Tenants Opportunity to Purchase Act combined with financing and technical support</p> <p>To increase housing supply:</p> <p>6C4. At state and local level, streamline and enforce a time limit for the permitting process to address housing production obstructionism and to expedite homeownership creation permitting process/fees</p>	<p>6C5. Support savings programs for tenants in publicly funded housing to increase moving to homeownership</p> <p>6C6. Convene stakeholders to determine the legislative solution or adaptive practices to support condominium liability reform and increase supply of ownership condominium and cooperative housing</p> <p>6C7. Reform parking minimum/requirements</p>
6D. Expand public grants that finance affordable home construction to create sustainable homeownership opportunities	<p>6D1.* Remove the Housing Trust Fund and funding sources' award size cap and per home limits for affordable homeownership projects, in order to scale and increase the supply of income-appropriate permanently affordable homes</p> <p>6D2.* Increase funding for the State Housing Trust Fund at a historically high level and establish a permanent funding source for the HTF</p> <p>6D3.* Increase public subsidy at the local jurisdictional level to support the development of affordable homeownership</p> <p>6D4.* Increase funding support to build the capacity of nonprofit sector organizations to scale Black homeownership opportunities</p> <p>6D5. At the federal level, restructure the Mortgage Interest Deduction as a tax credit to make it more accessible to low-income homeowners, including Black homeowners</p>	<p>6D6. Modify federal funding sources and selection criteria for down payment assistance to accommodate high-cost markets</p> <p>6D7. Ensure the inclusion of affordable homeownership in local new revenue</p> <p>6D8. Explore the potential of a WA state Housing Choice Voucher program for BIPOC homeownership</p>

**Denotes a strategy that may also appear in another Focus Area*

Focus Area 7: Sustaining Existing Owners

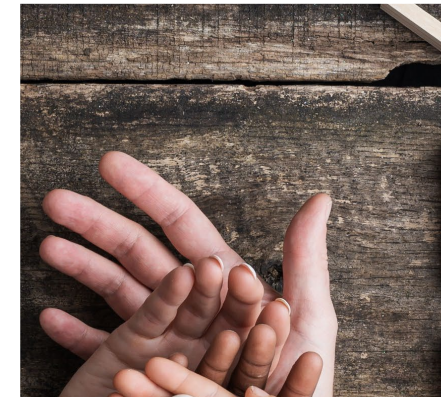
STRATEGIC OBJECTIVES	STRATEGIES FOR THE NEXT 1–2 YEARS	LONGER-TERM STRATEGIES (OPTIONAL)
7A. Make comprehensive post-purchase education, counseling, and resources widely and readily available	<p>7A1. Proactively reach out to Black homeowners and offer foreclosure prevention services and seek opportunities for outreach and marketing with utilities and public assistance as channels</p> <p>7A2. Ensure there is adequate funding for all facets of foreclosure prevention programs</p> <p>7A3. Increase widespread awareness by lending and real estate professionals about post-purchase education opportunities and resources</p> <p>7A4. Establish a continuous relationship between homebuyers and housing counselors that endures post-closing to ensure homeowners have a known, trusted source for advice and assistance during their homeownership tenure</p> <p>7A5. Build relationships with loan officers and other operations staff, not just CRA officers; and partner with lenders to provide information to customers facing difficulties, by using a variety of media/channels to avert foreclosure</p>	
7B. Ensure programs and services are context-responsive and don't perpetuate or increase disparities	<p>7B1. Whenever possible, intervene early before a challenge becomes an irredeemable crisis</p> <p>7B2. Lower barriers to assistance and, when necessary, modify program criteria</p> <p>7B3. Provide program assistance (i.e., foreclosure, weatherization, owner-occupied repairs) that does not encumber properties—providing grants instead of loans and eliminate liens</p> <p>7B4. Remove counterproductive prohibitions to receiving assistance such as applicants having small cash savings/buffers</p> <p>7B5. Remove fragmented program requirements so they can be universally applicable across geographies</p>	<p>7B6. Identify programs and partners that can support Black led agencies and Black owned businesses that provide services across the spectrum and ecosystem</p> <p>7B7. Explore creation of a statewide program for homeowner assistance (i.e., foreclosure, weatherization, owner-occupied repairs)</p>

Practices From Elsewhere yet to be Evaluated for Applicability:

- Explore the use of “Baby Bonds” and Child Savings Accounts (CSAs) as tools to help build wealth for future down payment
- Use learnings and incentives from the mortgage reserve accounts (MRAs) and Prosperity Now's HomeReserve Initiative to help build financial resiliency
- Create a Micro Mortgage Pilot with underwriting parameters that enable owners to leverage home equity to improve a deteriorating home and increase its value
- Expand the cadre of community-based loan officers using programs similar to the “Community Home Lending Advisors” of JP Morgan Chase

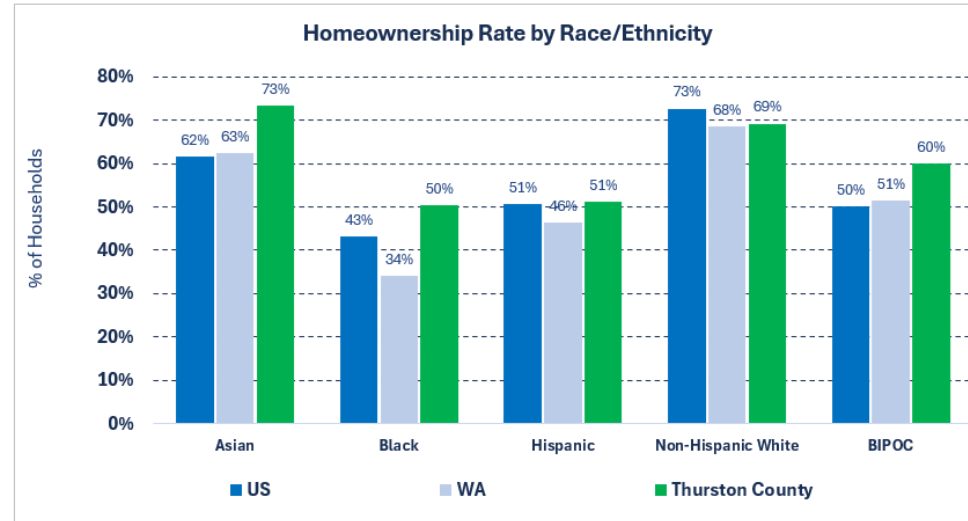
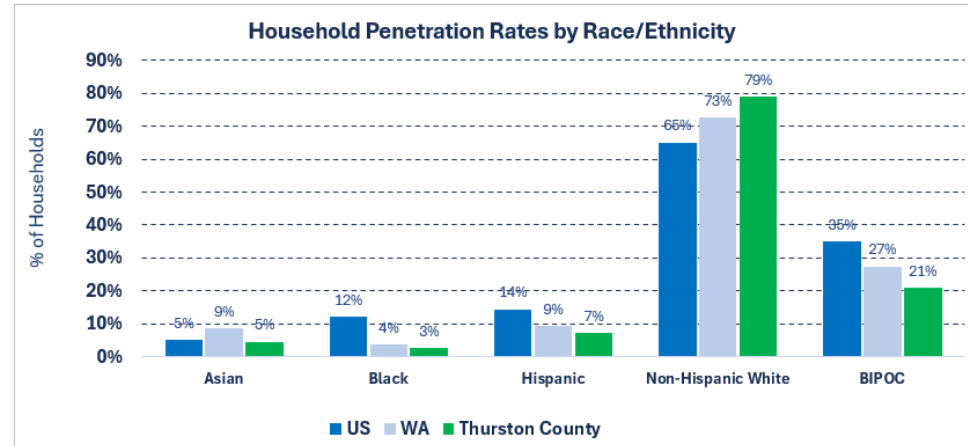
HOUSING AND HOMEOWNERSHIP: THURSTON COUNTY, WA

- Households & Homeownership
- 2023 HMDA: Purchase Applications & Originations
- 2023 HMDA: Fallout & Denial
- 2022-2028 Originations Activity & Forecast



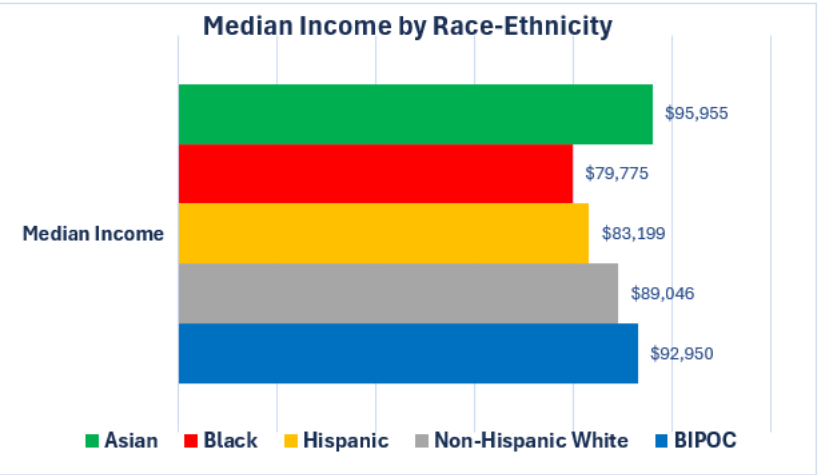
Households & Homeownership: Thurston County, WA

Basic Demographics	WA	Thurston County
Population	7,705,281	294,793
Households	2,979,272	115,695
Homeownership Rate	63.8%	67.3%
Non-Hispanic White (NHW) Households	2,160,919	91,431
NHW Homeownership Rate	68.5%	69.2%
BIPOC Households	818,353	24,264
% BIPOC HH	27.5%	21.0%
BIPOC Homeownership Rate	51.4%	59.9%
Asian Households	256,290	5,347
% Asian HH	8.6%	4.6%
Asian Homeownership Rate	62.5%	73.3%
Black Households	108,135	3,275
% Black HH	3.6%	2.8%
Black Homeownership Rate	34.0%	50.4%
Hispanic Households	276,471	8,327
% Hispanic HH	9.3%	7.2%
Hispanic Homeownership Rate	46.4%	51.2%
Pacific Islander/Native HI Households	14,790	1,028
% PAC-HI	0.5%	0.9%
PAC/Household Homeownership Rate	34.0%	51.8%
American Indian-Native Alaskan HH	30,087	1,047
% AI-AN HH	1.0%	0.9%
AINA Homeownership Rate	54.2%	60.9%
Median Income	\$98,000	\$89,725
Median Home Value	\$542,741	\$418,441
Home Value to Income Ratio	5.5	4.7
Median Rent	\$1,627	\$1,522
Housing Units	3,216,243	121,682
% Owner-Occupied	59%	64%
% Renter-Occupied	34%	31%
% Vacant	7%	5%

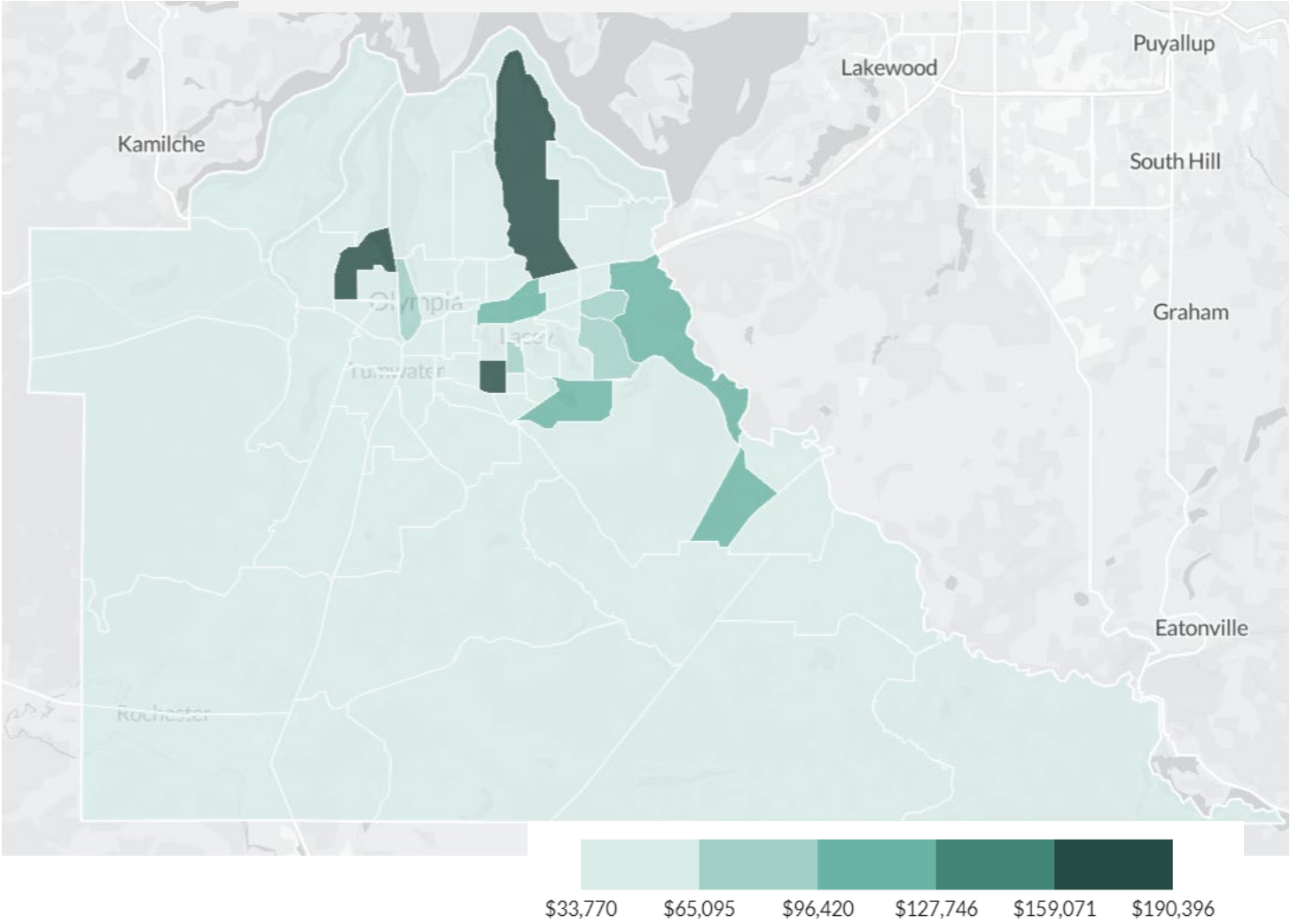


Households & Income: Thurston County, WA

Thurston County		
Income Demographics	Median Income	% of NHW Income
All Households	\$88,853	100%
Asian Households	\$95,955	108%
Black Households	\$79,775	90%
Hispanic Households	\$83,199	93%
Non-Hispanic White Households	\$89,046	100%
BIPOC Households	\$92,950	104%

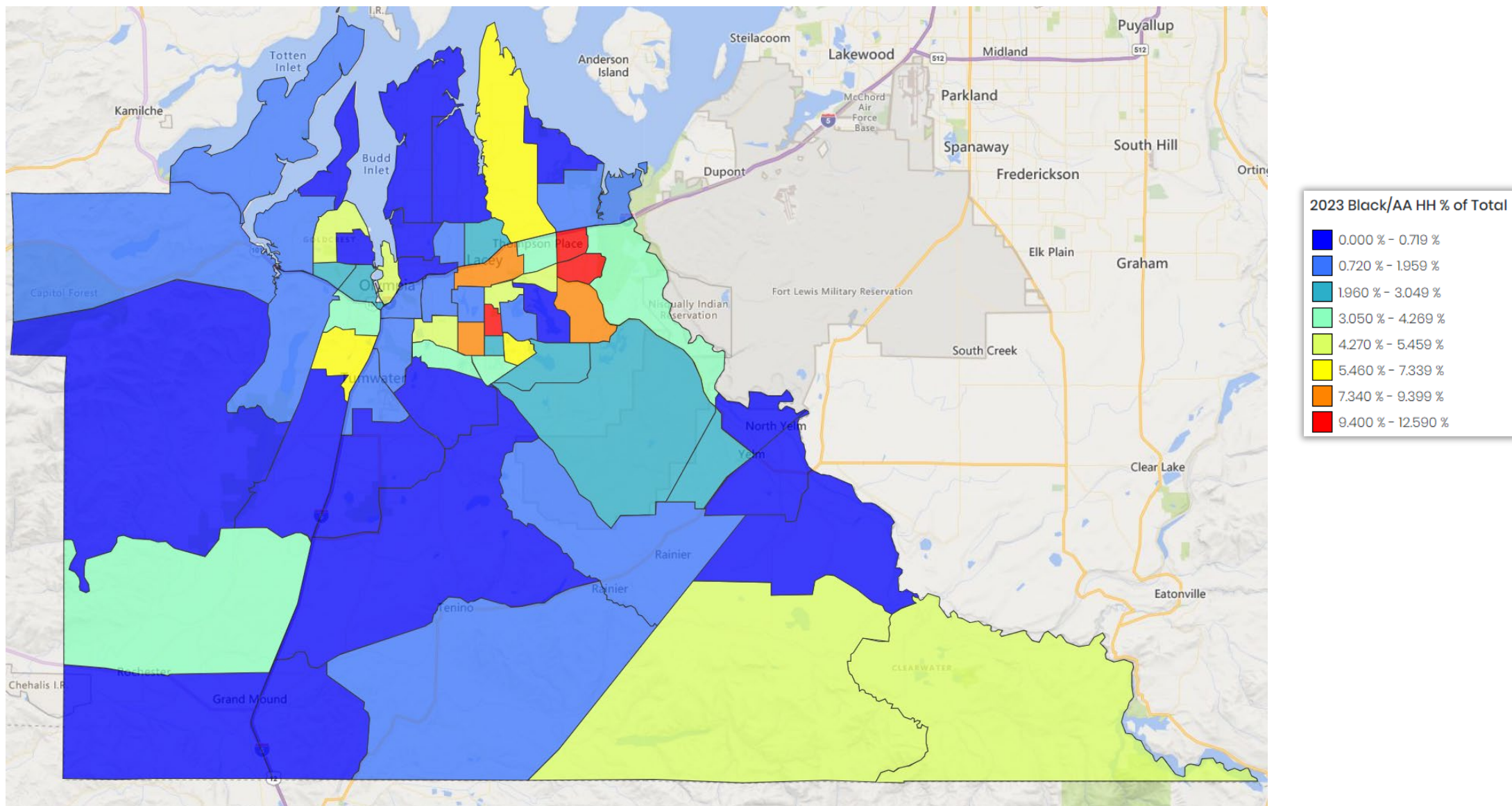


Distribution of Income by Tract: Black Households

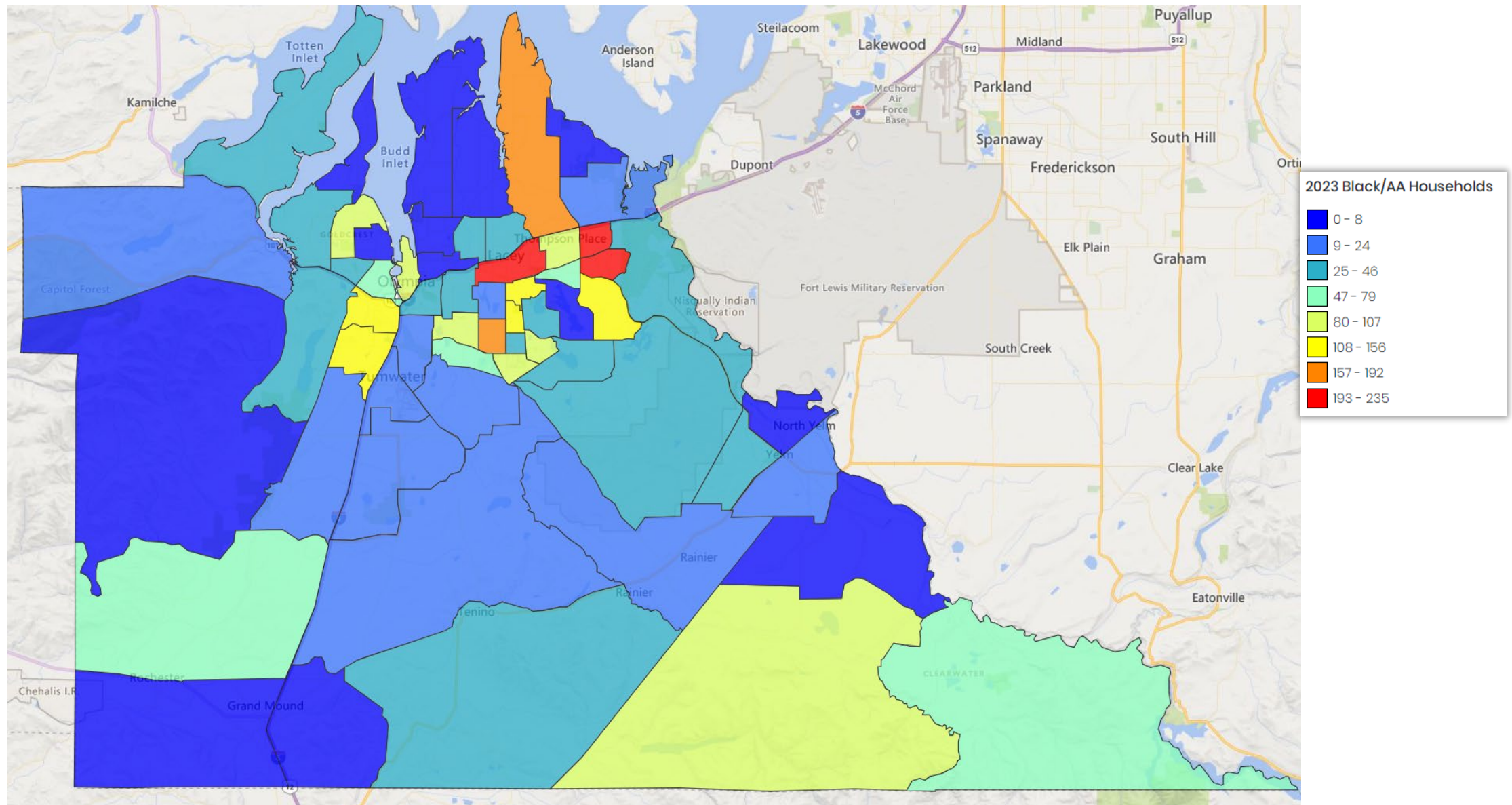


Source: 2022 American Community Survey 1-year Estimates
NOTE: A large # of Census Tracts in Thurston County did not have household income by race/ethnicity in the 2022 ACS; those tracts are symbolized with the very light teal in the map above.

Black HH % of Total Households by Census Tract – Thurston County, WA

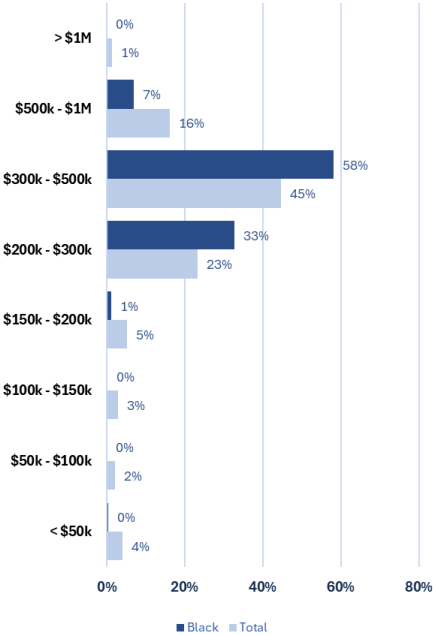


Black Households by Census Tract: Thurston County, WA

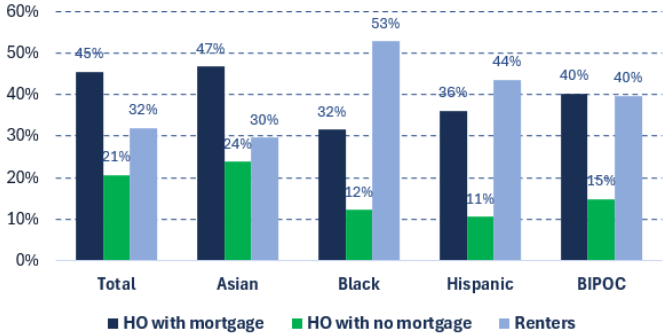


Housing Demographics: Thurston County, WA

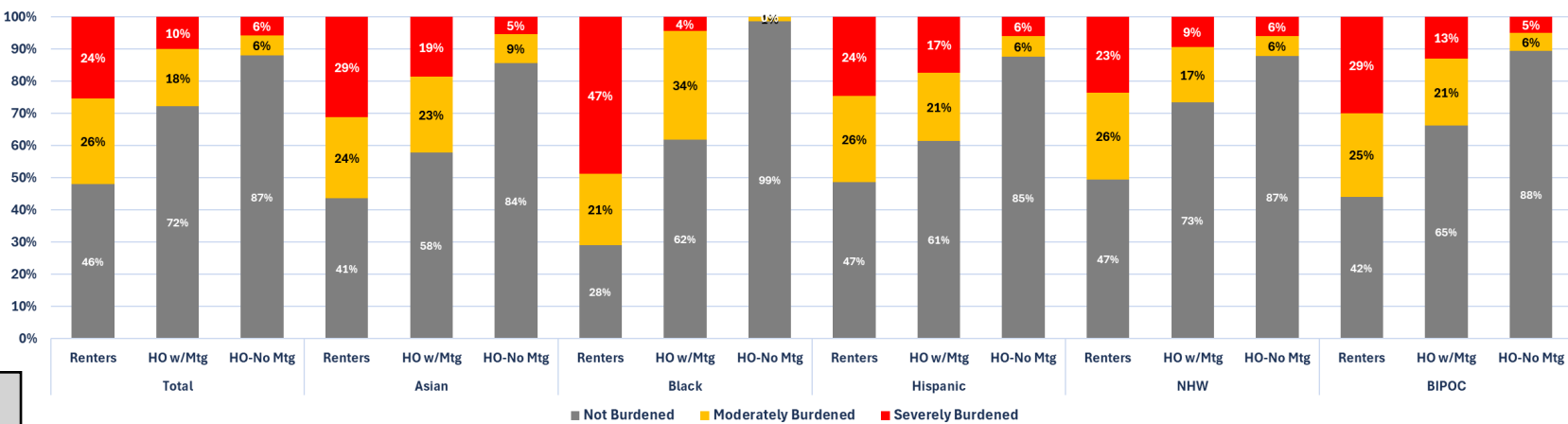
Owner-Occupied Home Value - Black HHs vs. All



Housing Tenure by Race/Ethnicity - All Tracts



Housing Cost Burden by Race/Ethnicity and Tenure

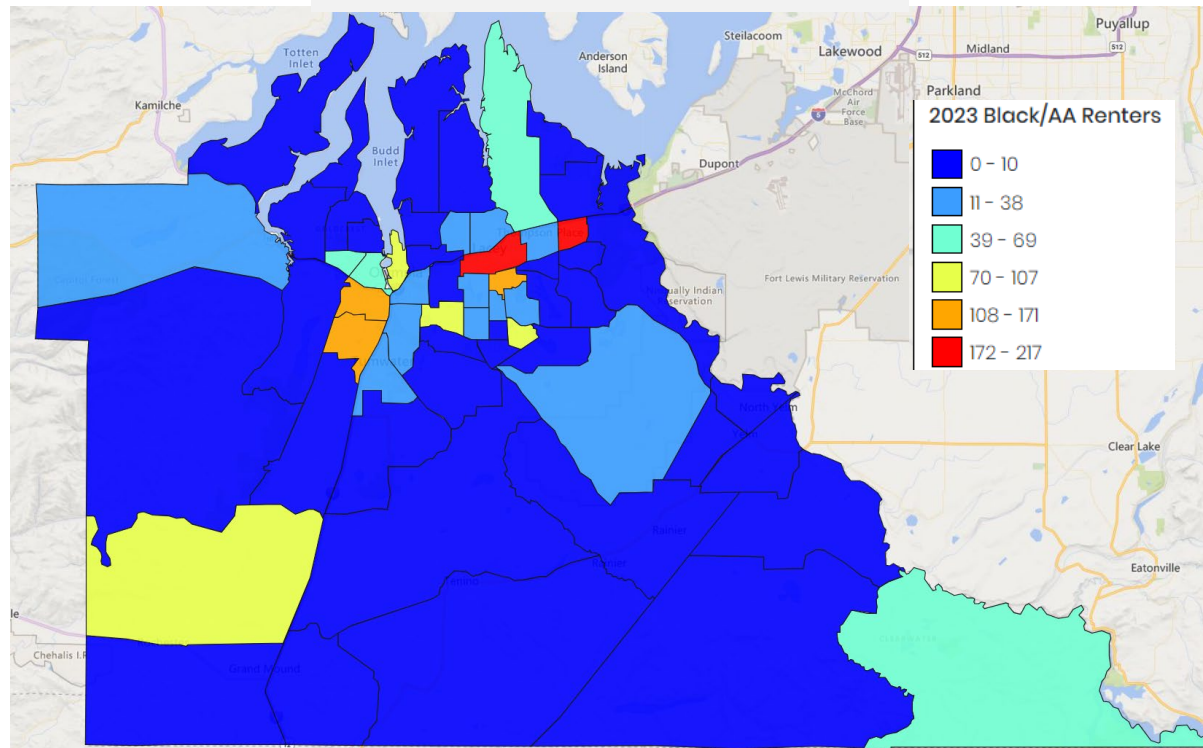


Thurston County

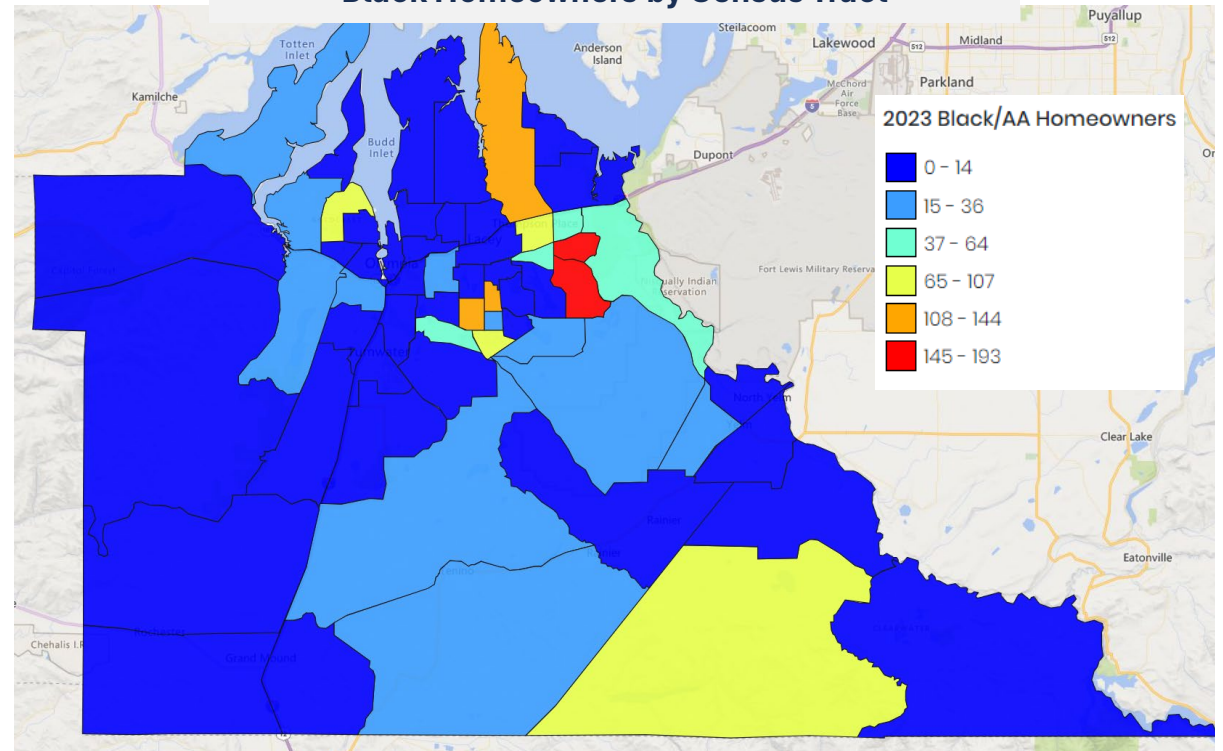
Housing Profile	All tracts	% of HH
Households	115,695	
Housing Units	121,682	
Vacant Units	5,987	
<i>% of Housing Units</i>	<i>5%</i>	
Owner-Occupied	77,830	67.3%
<i>% of Housing Units</i>	<i>64%</i>	
Renter-Occupied	37,865	32.7%
<i>% of Housing Units</i>	<i>31%</i>	
Homeowners with Mortgage	52,999	45.8%
<i>% of Homeowners</i>	<i>68%</i>	
Homeowners without Mortgage	24,831	21.5%
<i>% of Homeowners</i>	<i>32%</i>	
Median Income	\$89,725	
Median Home Value	\$418,441	
Home Value to Income	4.66	
Median Rent (per month)	\$1,522	
Housing Cost: HO w/Mtg (per mo)	\$2,110	
Housing Cost: HO-no Mtg (per mo)	\$712	
Rent to Income %	20.4%	
Moderately-Housing-Cost Burdened	20,177	17.4%
Severely Housing-Cost-Burdened	16,903	14.6%

Item 3. Black Households by Tenure – Thurston County

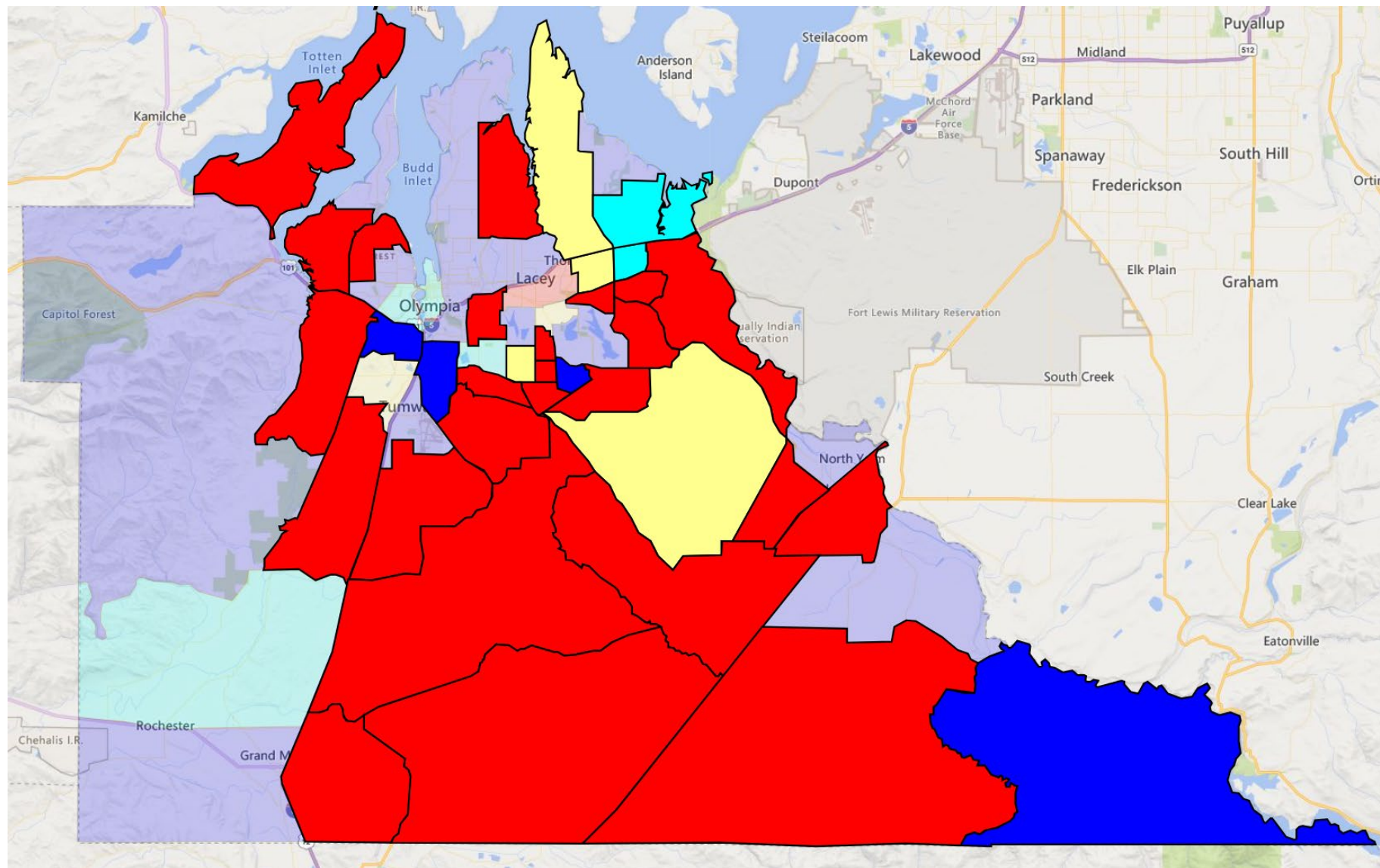
Black Renters by Census Tract



Black Homeowners by Census Tract



Black Homeownership Rate by Census Tract– 2023 – Thurston County, WA

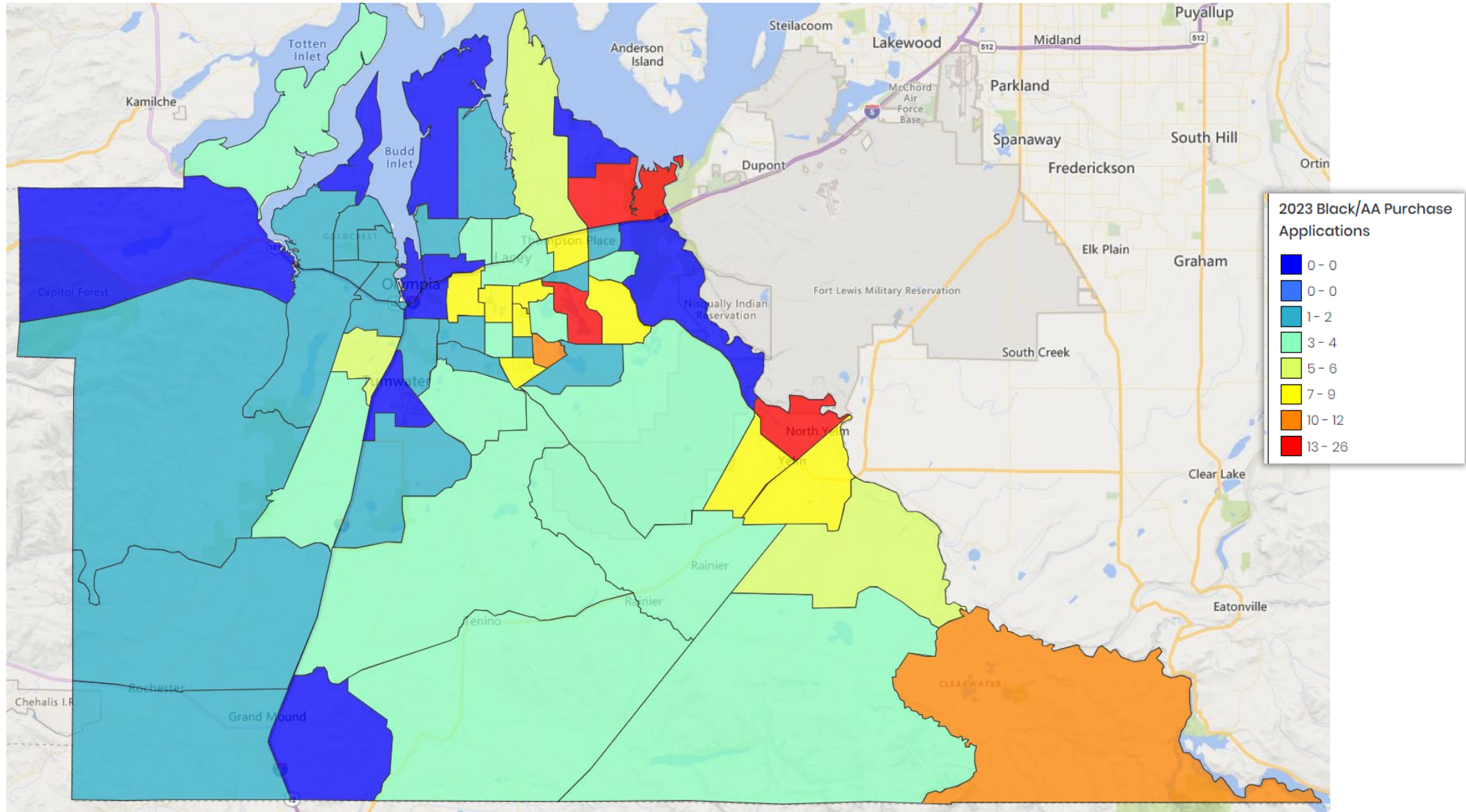


2023 Black/AA Homeownership Rate

Blue	6.930 % - 26.809 %
Cyan	26.810 % - 63.909 %
Yellow	63.910 % - 86.179 %
Red	86.180 % - 100.000 %

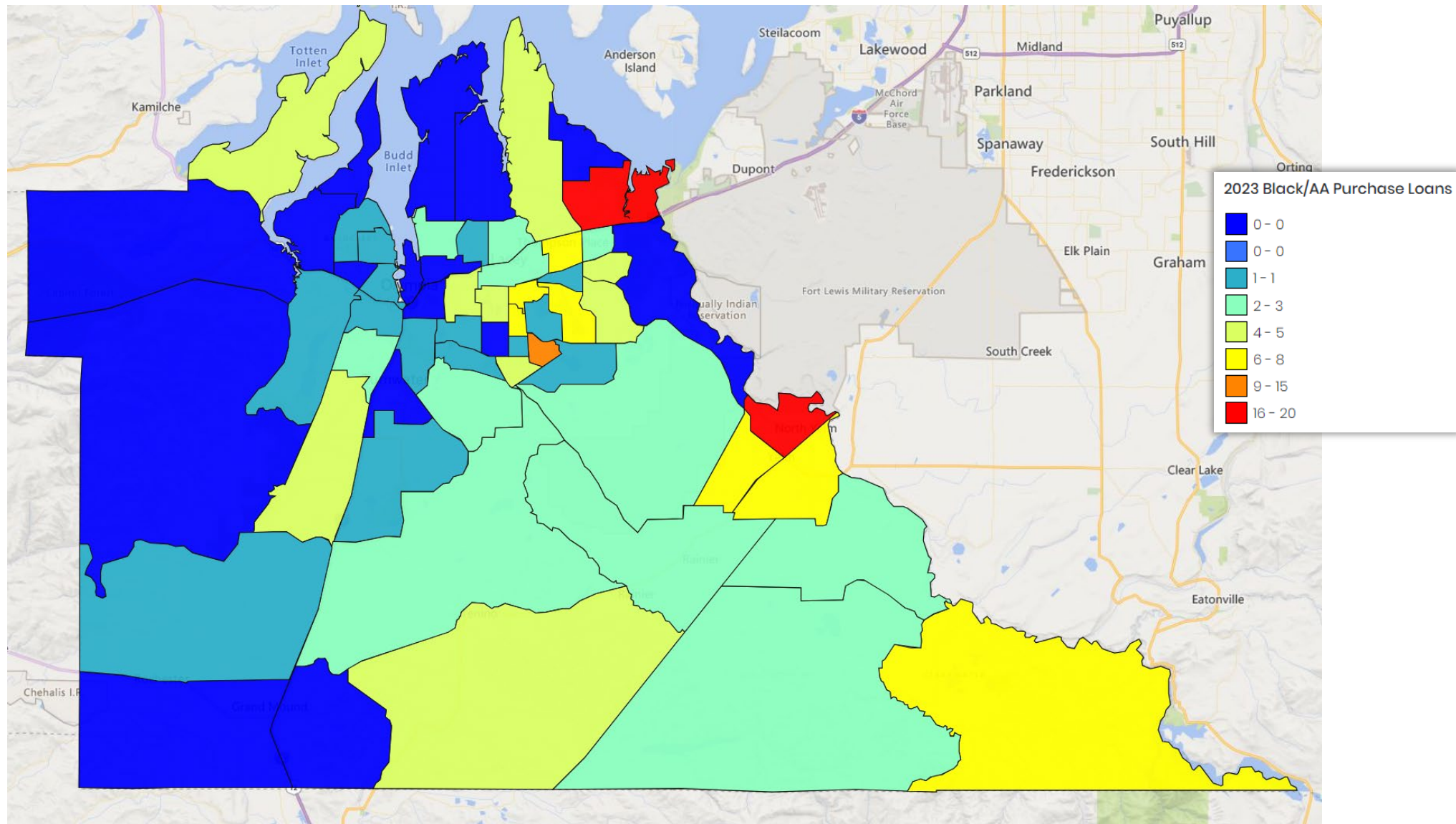
Source: 2022 American Community Survey 1-year Estimates

2023 Black Purchase Applications Submitted by Census Tract

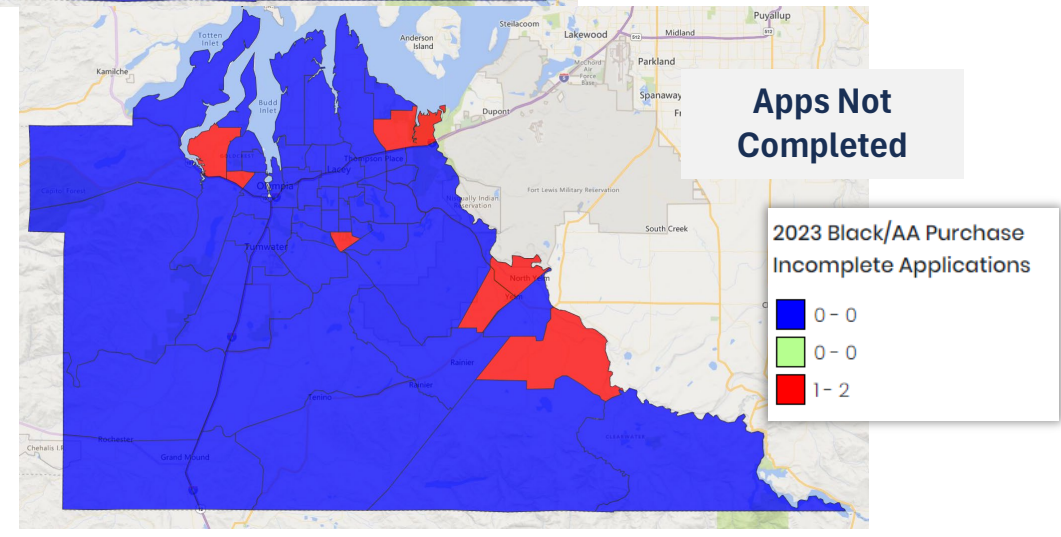
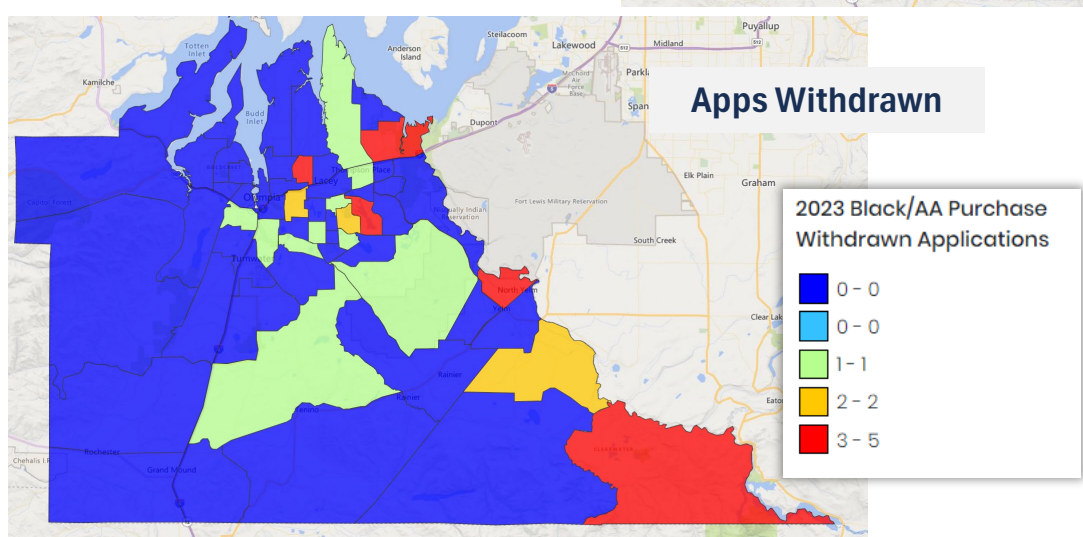
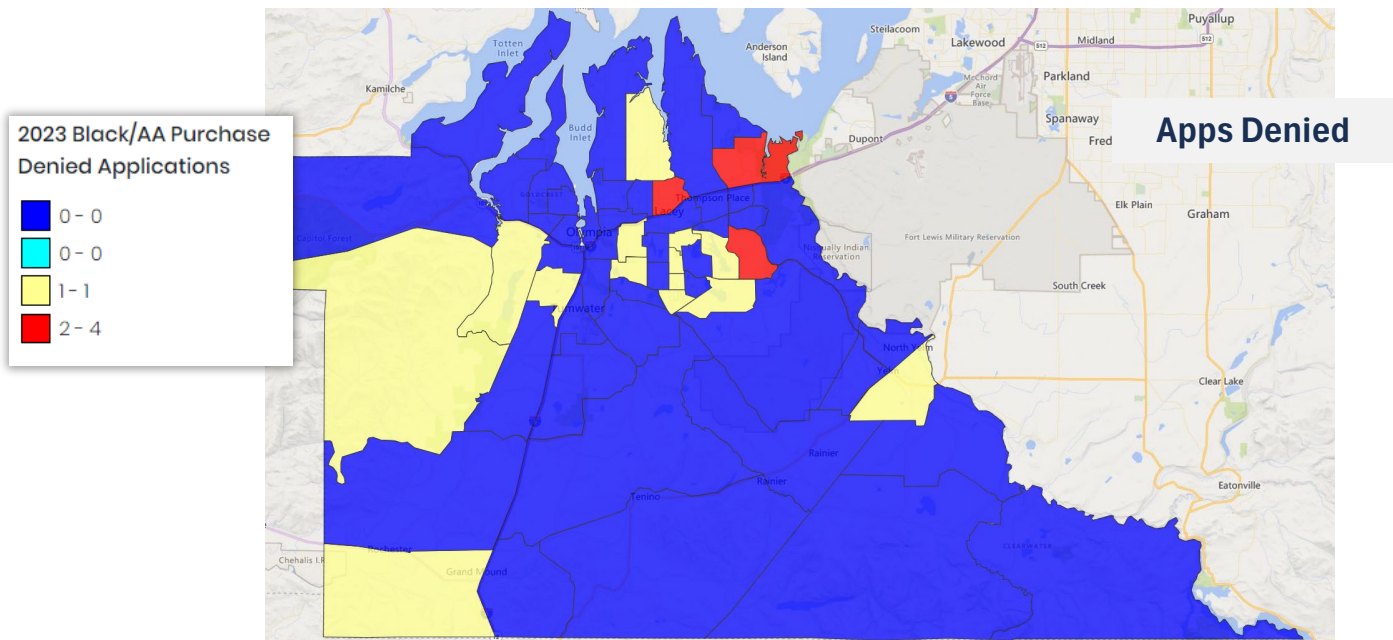


Source: 2023 HMDA LAR

2023 Black Purchase Loans Originated by Census Tract

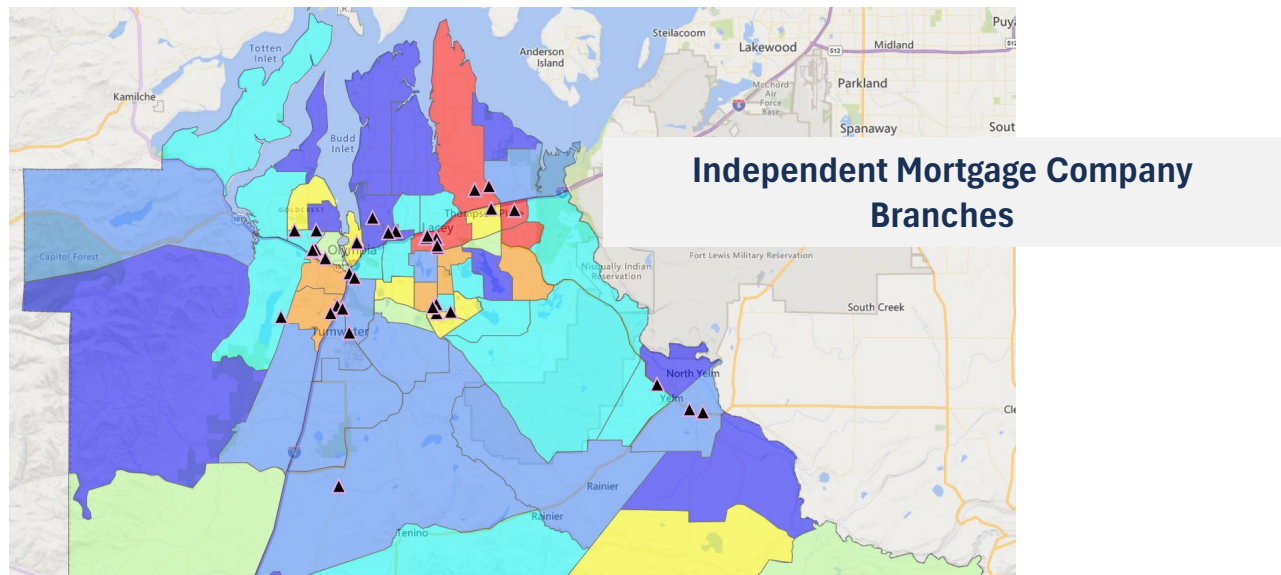
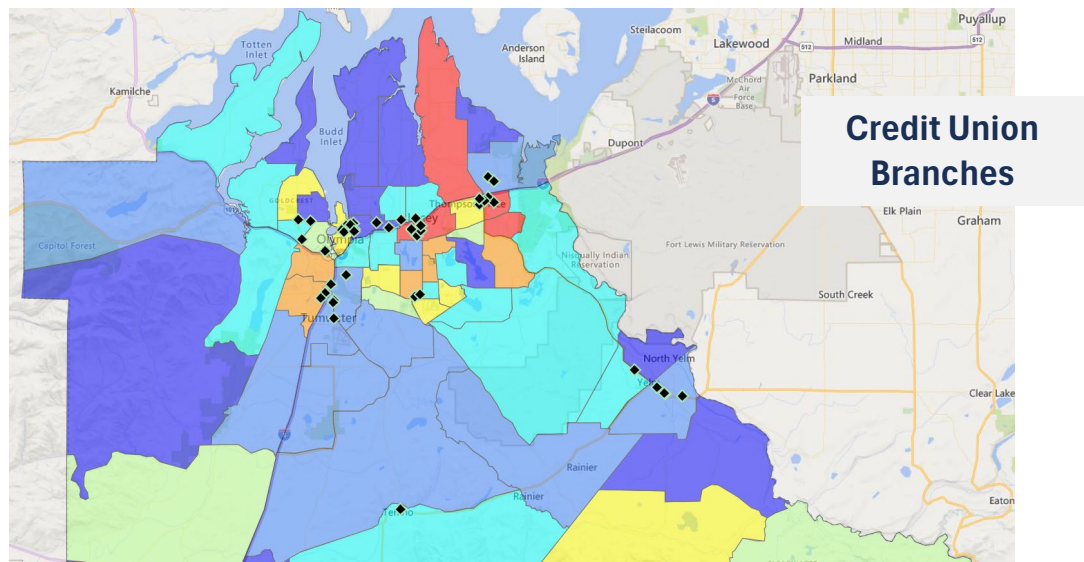
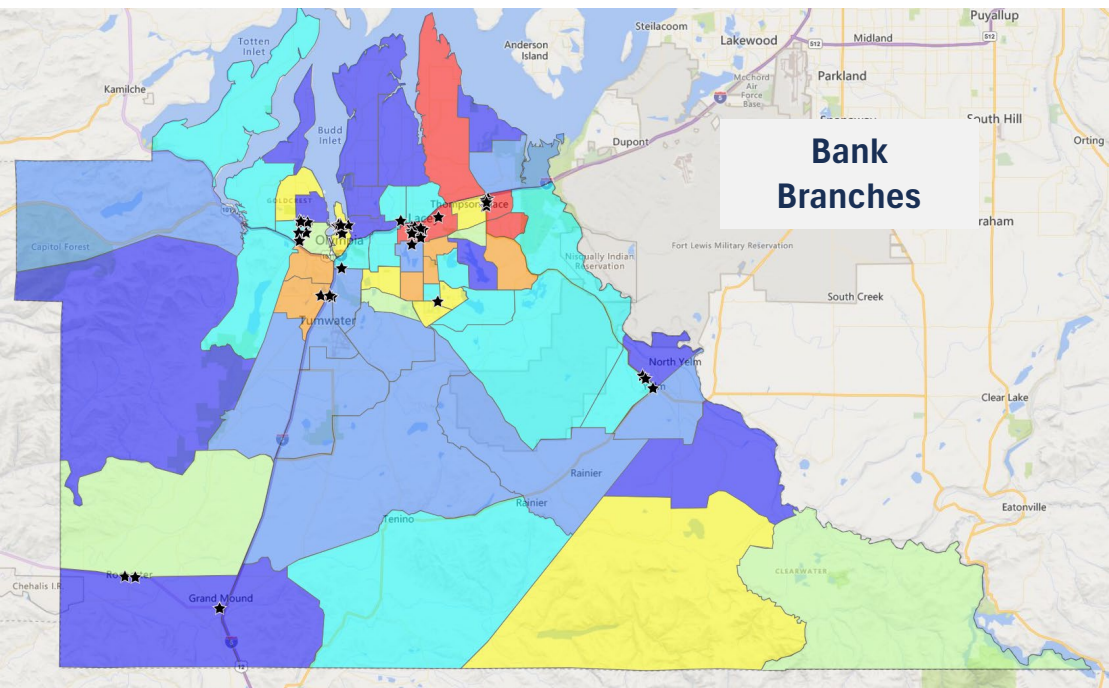


2023 Purchase Application Fallout: Black Borrowers in Thurston County



Source: 2023 HMDA LAR

Mortgage Lender Locations: Thurston County



Historical Originations & Future Lending Opportunities by Borrower/Loan Segments

Thurston County

Originations of Purchase Loans (Actual & Forecast)

	2022	2023	2024	2025	2026	2027	2028	2024-2028 Purchase Loans	2024-2028 Growth	2024 Segment % of Total
Total	4,379	3,281	3,664	3,797	3,990	4,153	4,339	19,943	18.4%	100.0%
Asian	366	273	352	369	391	407	431	1,950	22.4%	9.6%
Black	185	175	148	150	161	165	175	799	18.2%	4.0%
Hispanic	287	226	228	231	250	256	264	1,229	15.8%	6.2%
Ind./Pac.Isl.	120	108	107	105	111	114	115	552	7.5%	2.9%
Non-Hispanic White	3,421	2,499	2,829	2,942	3,077	3,211	3,354	15,413	18.6%	77.2%
BIPOC	958	782	835	855	913	942	985	4,530	18.0%	22.8%

By Borrower Income

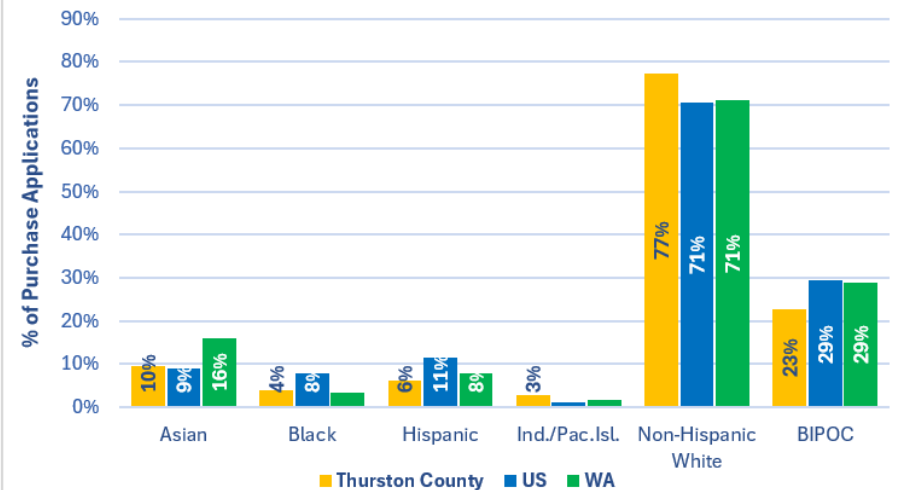
Low	117	40	95	101	112	117	132	557	38.9%	2.6%
Mod	861	431	672	696	728	755	787	3,638	17.1%	18.3%
LMI	978	471	767	797	840	872	919	4,195	19.8%	20.9%
Middle	1,625	1,118	1,294	1,336	1,398	1,449	1,508	6,985	16.5%	35.3%
Upper	1,776	1,692	1,603	1,664	1,752	1,832	1,912	8,763	19.3%	43.8%

By Loan/Product Type

Conventional	2,675	1,882	2,216	2,315	2,440	2,558	2,680	12,209	20.9%	60.5%
Conforming	2,520	1,815	2,082	2,174	2,291	2,402	2,519	11,468	21.0%	56.8%
Jumbo	155	67	134	141	149	156	161	741	20.1%	3.7%
Government	1,704	1,399	1,448	1,482	1,550	1,595	1,659	7,734	14.6%	39.5%
FHA	428	390	357	360	375	385	404	1,881	13.2%	9.7%
VA	1,268	1,004	1,086	1,117	1,169	1,204	1,248	5,824	14.9%	29.6%
FSA	8	5	5	5	6	6	7	29	40.0%	0.1%

Source: 2022-2023 HMDA LAR, 2024-2028 iEmergent Forecast

2024 Purchase Loan Penetration Rates by Borrower Race/Ethnicity Groups



Loan Origination Activity by Loan Purpose in Thurston County: All Borrowers vs. Black Borrowers

2018-2023: All Mkt Originations-Thurston County

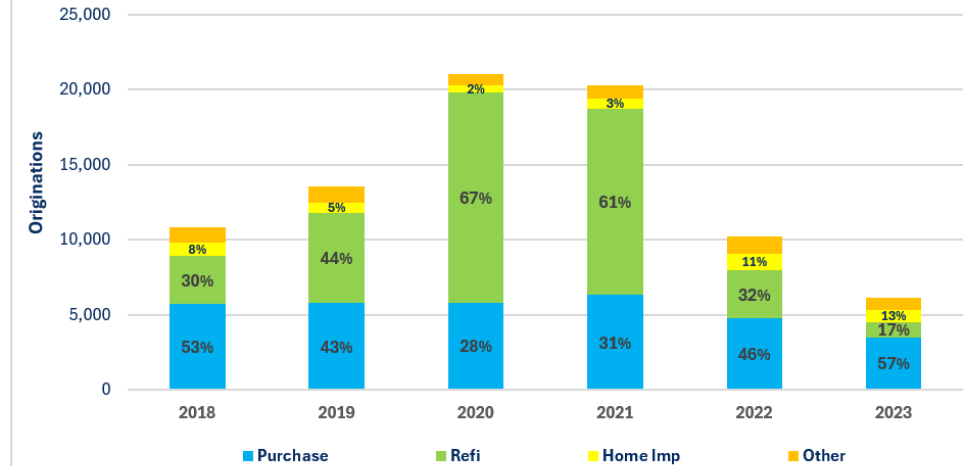
	2018	2019	2020	2021	2022	2023	2018-2023	2021-2023	2022-2023
Mkt Total Loans	10,793	13,518	21,024	20,287	10,229	6,142	-43%	-70%	-40%
Mkt Purchase Loans	5,702	5,777	5,799	6,325	4,733	3,488	-39%	-45%	-26%
Mkt Refi Loans	3,229	6,014	13,989	12,389	3,230	1,037	-68%	-92%	-68%
Mkt Home Imp Loans	871	686	479	689	1,099	806	-7%	17%	-27%
Mkt Other Loans	991	1,041	757	884	1,167	811	-18%	-8%	-31%
% Purchase - Mkt	53%	43%	28%	31%	46%	57%			
% Refi - Mkt	30%	44%	67%	61%	32%	17%			
% HomeImp - Mkt	8%	5%	2%	3%	11%	13%			
% Other - Mkt	9%	8%	4%	4%	11%	13%			

2018-2023: Black Originations - Thurston County

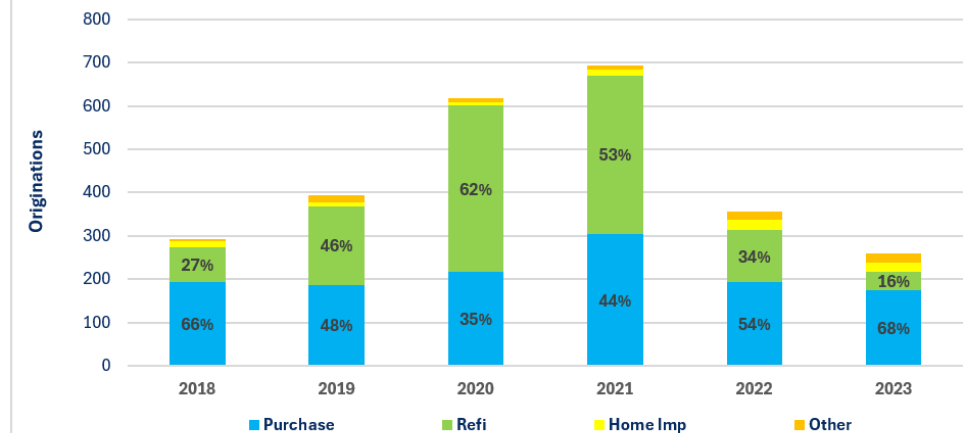
	2018	2019	2020	2021	2022	2023	2018-2023	2021-2023	2022-2023
Mkt Total Black/AA Loans	293	393	617	694	357	259	-12%	-63%	-27%
Mkt Black/AA Purchase Loans	194	187	217	304	193	175	-10%	-42%	-9%
Mkt Black/AA Refi Loans	79	182	384	367	121	42	-47%	-89%	-65%
Mkt Black/AA Home Imp Loans	15	9	7	14	24	22	47%	57%	-8%
Mkt Black/AA Other Loans	5	15	9	9	19	20	300%	122%	5%
% Black/AA Purchase - Mkt	66%	48%	35%	44%	54%	68%			
% Black/AA Refi - Mkt	27%	46%	62%	53%	34%	16%			
% Black/AA Home Imp - Mkt	5%	2%	1%	2%	7%	8%			
% Black/AA Other - Mkt	2%	4%	1%	1%	5%	8%			
Black/AA % of Loans - Mkt	3%	3%	3%	3%	3%	4%	2%	1%	1%
Black/AA % of Purchase Loans - Mkt	3%	3%	4%	5%	4%	5%	2%	0%	1%
Black/AA % of Refi Loans - Mkt	2%	3%	3%	3%	4%	4%	2%	1%	0%
Black/AA % of Home Imp Loans - Mkt	2%	1%	1%	2%	2%	3%	1%	1%	1%
Black/AA % of Other Loans - Mkt	1%	1%	1%	1%	2%	2%	2%	1%	1%

Source: 2018-2023 HMDA LAR

2018-2023: All Mkt Originations-Thurston County



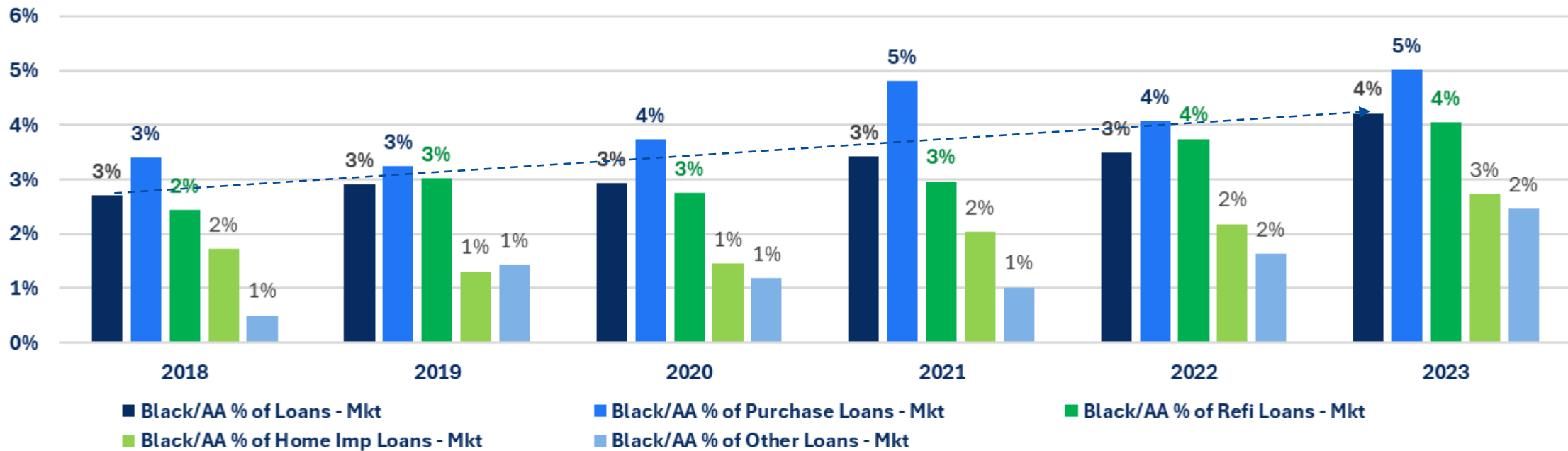
2018-2023: Black Originations - Thurston County



Item 3.

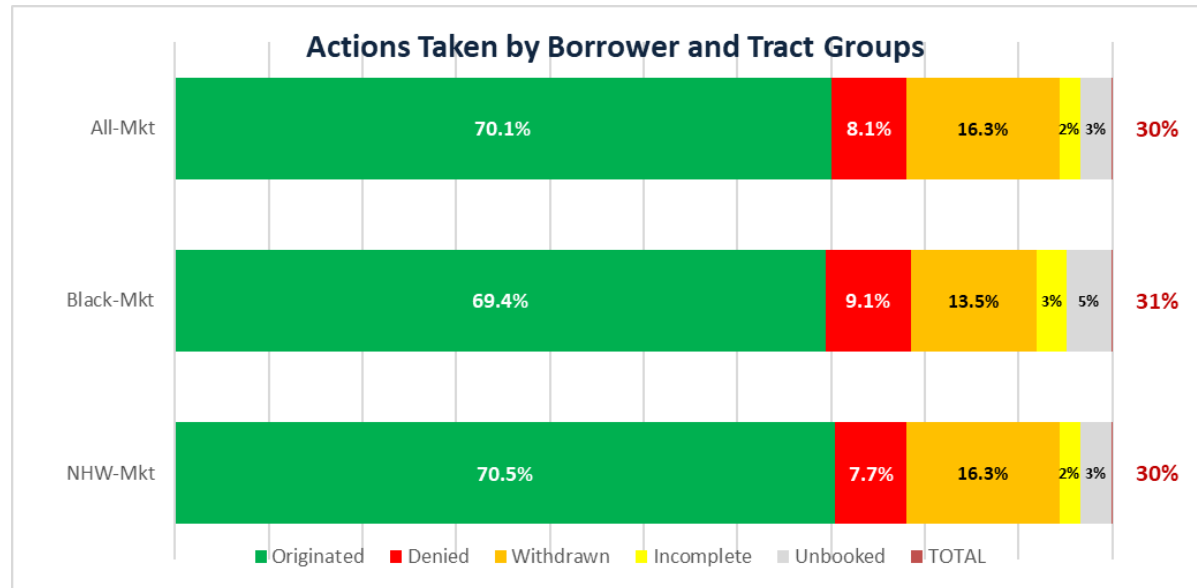
Black Borrower Penetration Rates by Loan Purpose (2018-2023)

2018-2023 Loan Penetration Rates by Borrower Group & Purpose



Source: 2018-2023 HMDA LAR

Purchase Application Actions by Borrower Race/Ethnicity: 2023 HMDA

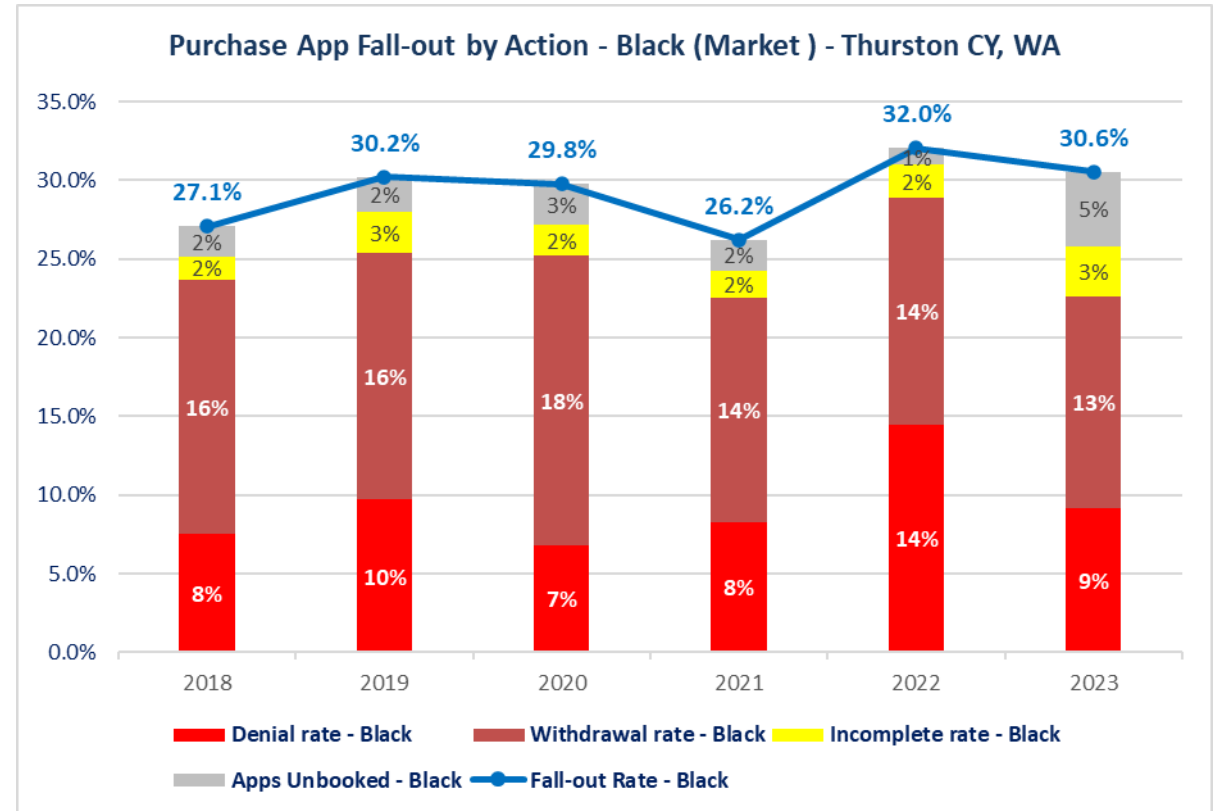
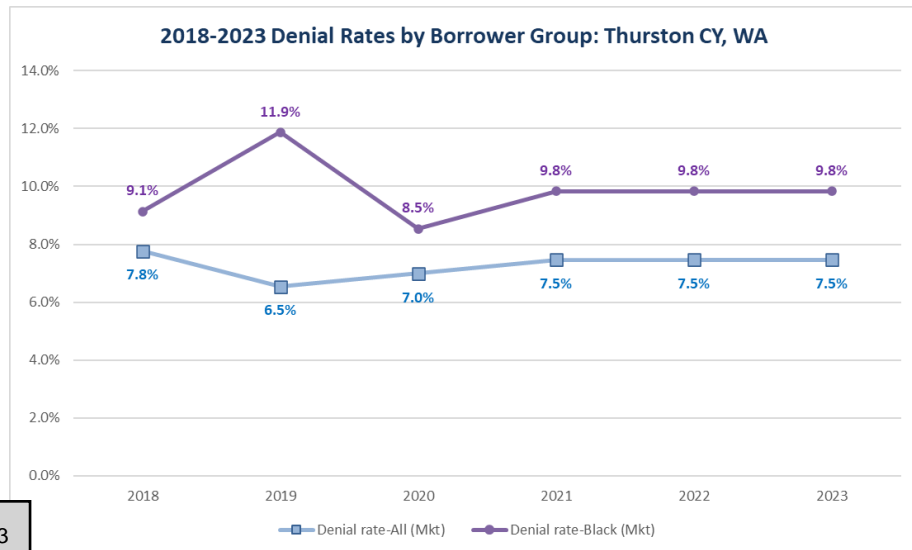


Thurston County: Purchase Applications by Action

By Action	Originated			Denied			Withdrawn			Incomplete			Unbooked			Total Fall-out			All Apps	
	Count	Rate (%)	Pen. %	Count	Rate (%)	Pen. Rate	Count	Rate (%)	Pen. %	Count	Rate (%)	Pen. %	Count	Rate (%)	Pen. %	Count	Rate (%)	Pen. %	Count	Pen. %
Asian	321	70.9%	9.2%	25	5.5%	6.2%	89	19.6%	10.9%	10	2.2%	9.2%	8	1.8%	4.8%	132	29.1%	8.9%	453	9.1%
Black	175	69.4%	5.0%	23	9.1%	5.7%	34	13.5%	4.2%	8	3.2%	7.3%	12	4.8%	7.2%	77	30.6%	5.2%	252	5.1%
Hispanic	253	66.1%	7.3%	50	13.1%	12.4%	56	14.6%	6.9%	8	2.1%	7.3%	16	4.2%	9.6%	130	33.9%	8.7%	383	7.7%
Non-Hispanic White	2,651	70.5%	76.0%	289	7.7%	71.9%	615	16.3%	75.6%	81	2.2%	74.3%	126	3.3%	75.9%	1,111	29.5%	74.5%	3,762	75.6%
BIPOC	837	68.8%	24.0%	113	9.3%	28.1%	199	16.4%	24.4%	28	2.3%	25.7%	40	3.3%	24.1%	380	31.2%	25.5%	1,217	24.4%
All Applicants	3,488	70.1%		402	8.1%		814	16.3%		109	2.2%		166	3.3%		1,491	29.9%		4,979	

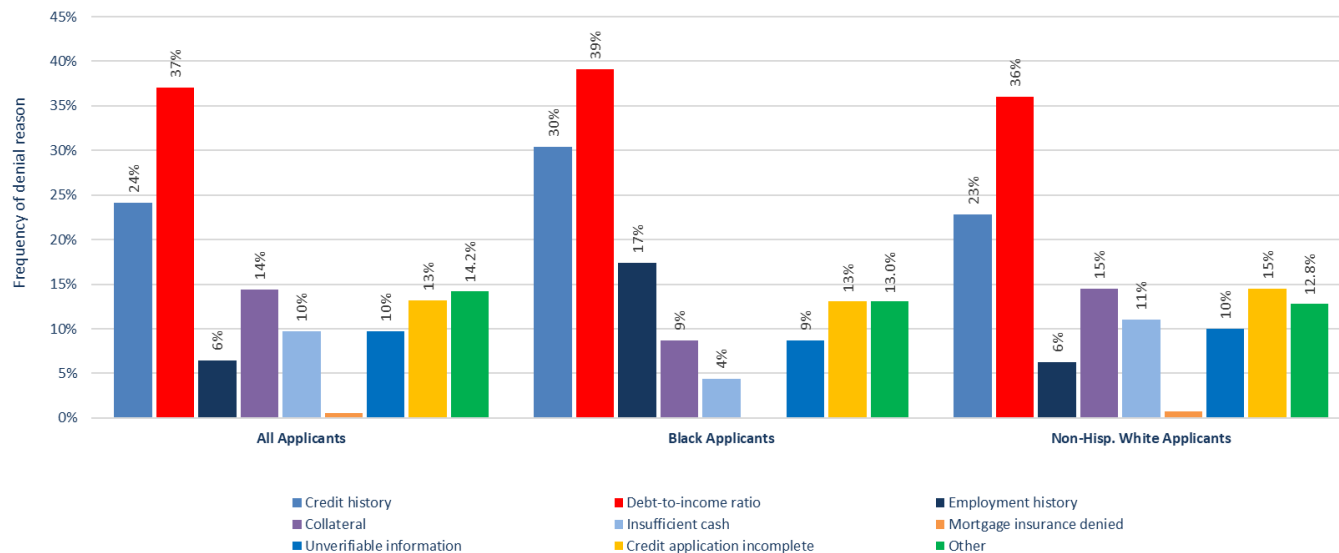
Actions and Fallout 2018-2023

	Black 2018 Apps	Black 2019 Apps	Black 2020 Apps	Black 2021 Apps	Black 2022 Apps	Black 2023 Apps
Applications	266	268	309	412	284	252
Originations	194	187	217	304	193	175
Denials	20	26	21	34	41	23
Withdrawals	43	42	57	59	41	34
Incomplete Apps	4	7	6	7	6	8
Unbooked	5	6	8	8	3	12
Total Fall-out	72	81	92	108	91	77
	2018	2019	2020	2021	2022	2023
Origination Rate - Black	72.9%	69.8%	70.2%	73.8%	68.0%	69.4%
Denial rate - Black	7.5%	9.7%	6.8%	8.3%	14.4%	9.1%
Withdrawal rate - Black	16.2%	15.7%	18.4%	14.3%	14.4%	13.5%
Incomplete rate - Black	1.5%	2.6%	1.9%	1.7%	2.1%	3.2%
Apps Unbooked - Black	1.9%	2.2%	2.6%	1.9%	1.1%	4.8%
Fall-out Rate - Black	27.1%	30.2%	29.8%	26.2%	32.0%	30.6%

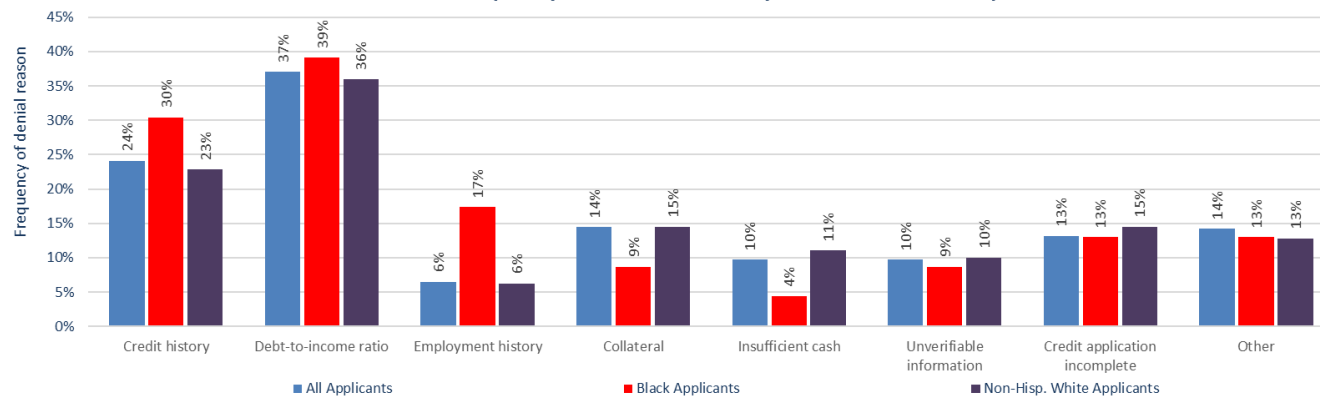


Reasons for Denial: Thurston County

Frequency of Denial Reasons by Borrower/Tract Groups-Thurston CY, WA



Frequency of Denial Reasons by Borrower/Tract Groups-Thurston CY, WA



	All Applicants	Black Applicants	Black vs. Total	Non-Hisp. White Applicants	Non-Hisp. White vs. Total
Total applications	4,979	252	5.1%	3,762	75.6%
Originations	3,488	175	5.0%	2,651	76.0%
Denials	402	23	5.7%	289	71.9%
Denial rate	8.1%	9.1%	▲ +1.0%	7.7%	▼ -0.5%
Origination rate	70.1%	69.4%	▼ -0.6%	70.5%	▲ +0.4%

Denial reason frequency					
Credit history	24.1%	30.4%	+6.3%	22.8%	-1.3%
Debt-to-income ratio	37.1%	39.1%	+2.1%	36.0%	-1.1%
Employment history	6.5%	17.4%	+10.9%	6.2%	-0.2%
Collateral	14.4%	8.7%	-5.7%	14.5%	+0.1%
Insufficient cash	9.7%	4.4%	-5.4%	11.1%	+1.4%
Mortgage insurance denied	0.5%	0.0%	-0.5%	0.7%	+0.2%
Unverifiable information	9.7%	8.7%	-1.0%	10.0%	+0.3%
Credit application incomplete	13.2%	13.0%	-0.1%	14.5%	+1.4%
Other	14.2%	13.0%	-1.1%	12.8%	-1.4%
Ave # reasons per denial	1.29	1.35	+5.4%	1.29	-0.6%

2023 Denial Rates by Race/Ethnicity and Income

Thurston County

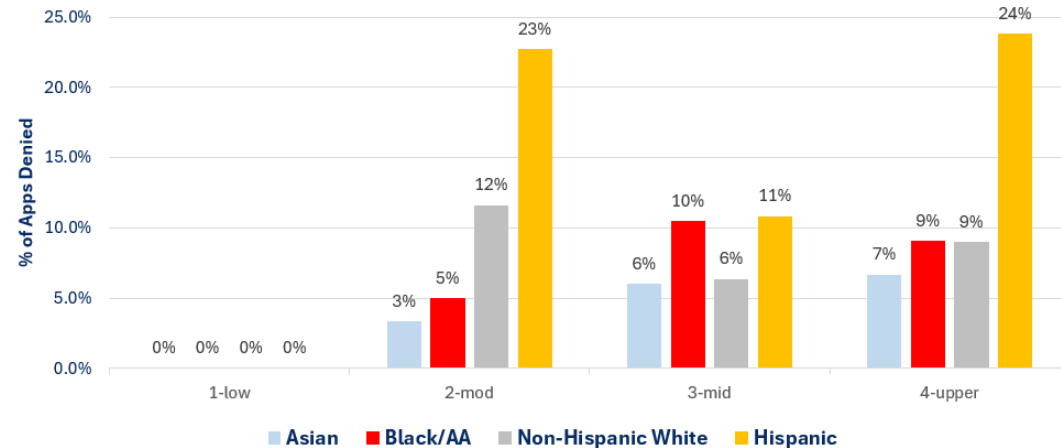
Tract Income Levels

	Asian Applicants			Black Applicants			Hispanic Apps			Non-Hispanic White Apps		
	Apps	Denials	Denial Rate	Apps	Denials	Denial Rate	Apps	Denials	Denial Rate	Apps	Denials	Denial Rate
1-low	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%
2-mod	90	3	3.3%	60	3	5.0%	88	20	22.7%	722	84	11.6%
3-mid	348	21	6.0%	181	19	10.5%	249	27	10.8%	2,618	167	6.4%
4-upper	15	1	6.7%	11	1	9.1%	21	5	23.8%	422	38	9.0%

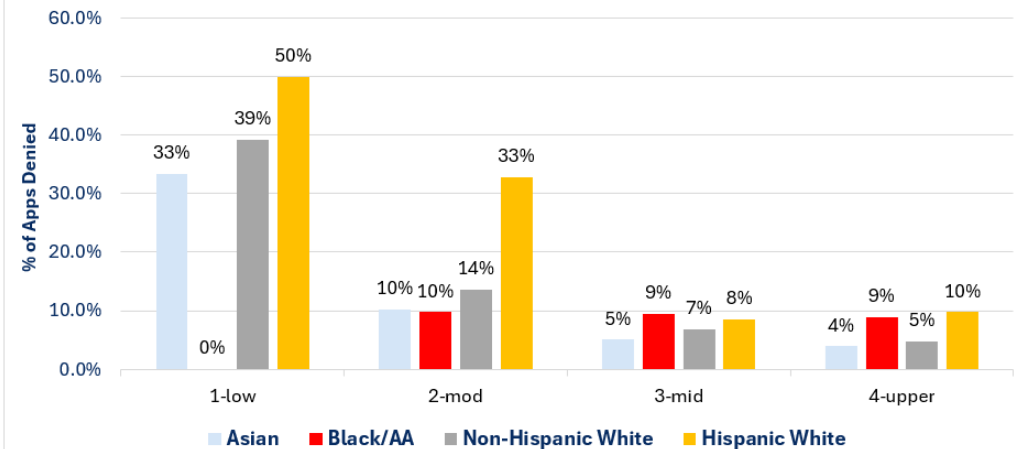
Borrower Income Levels

	Asian Applicants			Black Applicants			Hispanic Applicants			Non-Hispanic White Apps		
	Apps	Denials	Denial Rate	Apps	Denials	Denial Rate	Apps	Denials	Denial Rate	Apps	Denials	Denial Rate
1-low	6	2	33.3%	2	0	0.0%	8	4	50.0%	102	40	39.2%
2-mod	49	5	10.2%	41	4	9.8%	61	20	32.8%	542	74	13.7%
3-mid	139	7	5.0%	95	9	9.5%	130	11	8.5%	1,151	79	6.9%
4-upper	256	10	3.9%	113	10	8.8%	154	15	9.7%	1,889	90	4.8%

Market Denial Rates by Race/Eth & Income Level of Tract



Market Denial Rates by Race/Eth & Borrower Income

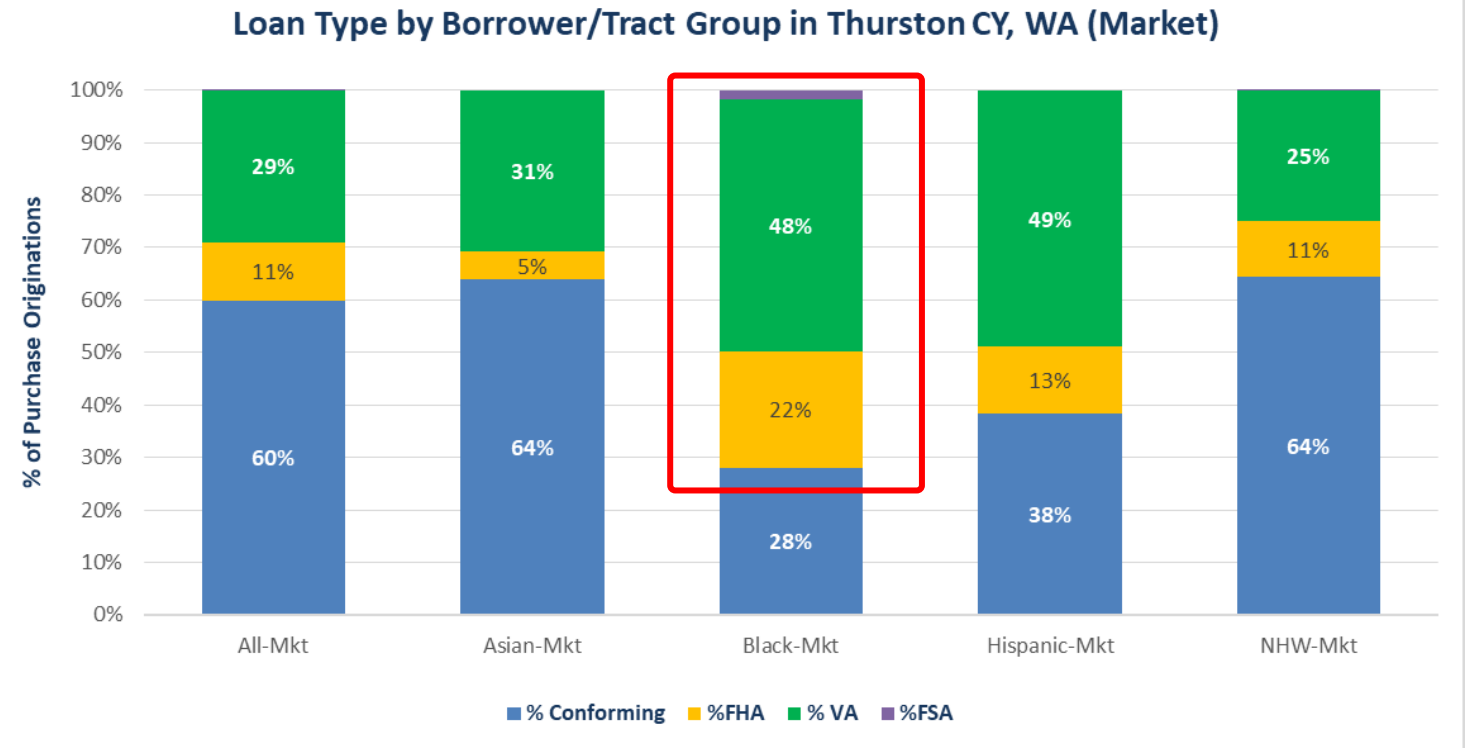


Source: 2018-2023 HMDA LAR

Purchase Applications by Loan Product and Borrower/Race Ethnicity

	All Applicants	Black Applicants	
	Market	Black - Mkt	Mkt: Black vs. Total

Originations by loan type			
# Conventional	2,088	49	2.3%
# FHA	390	39	10.0%
# FSA	5	3	60.0%
# VA	1,005	84	8.4%
% Conventional	60%	28%	-31.9%
% FHA	11%	22%	+11.1%
% FSA	0%	2%	+1.6%
% VA	29%	48%	+19.2%



TO: City Council
FROM: Lisa Parks, City Administrator
DATE: August 27, 2024
SUBJECT: Workforce Planning Update

1) Recommended Action:

No action is proposed for this item, this is informational only.

2) Background:

The City of Tumwater Workforce Plan is being developed using input collected from in-depth interviews with the City Administrator, Directors, Managers and Staff. This plan is designed to show context of Tumwater's current and projected workforce needs. These plans also help analyze workforce strategies to meet the needs of the community.

3) Policy Support:

Vision | Mission | Beliefs

Our Vision:

Tumwater of the future will be people-oriented and highly livable, with a strong economy, dynamic places, vibrant neighborhoods, a healthy natural environment, diverse and engaged residents, and living connection to its history.

Our Mission:

In active partnership with our community, we provide courageous leadership and essential municipal services to cultivate a prosperous economy, a healthy natural environment, vibrant neighborhoods, and a supportive social fabric.

We Believe in P-E-O-P-L-E:

People, Excellence, Opportunity, Partnership, Learning & Environment

Strategic Priorities and Council Goals '23 – '24 Refine and Sustain a Great Organization

4) Alternatives:

No action is proposed for this item, this is informational only.

5) Fiscal Notes:

N/A

6) Attachments:

None