



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, June 10, 2025
7:00 PM**

1. Call to Order
2. Roll Call
3. Changes to Agenda
4. Approval of Minutes
 - a. Draft Tumwater Planning Commission Minutes May 13, 2025
5. Commissioner's Reports
6. Director's Report
 - a. Ongoing 2025 Planning Commission Meeting Schedule
7. Public Comment
8. 2025 Comprehensive Plan Periodic Update – Housing
9. Next Meeting Date - 06-24-2025
10. 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_yqJHQ42LRIiWOvPTSowbCQ

Listen by Telephone

Call (253) 215-8782, listen for the prompts, and enter the Webinar ID 817 8729 0816 and Passcode 945662.

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_yqJHQ42LRIiWOvPTSowbCQ

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.

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CONVENE: 7:00 p.m.

PRESENT: Chair Elizabeth Robbins and Commissioners Nelida Daniel, Grace Edwards, Terry Kirkpatrick, Gina Kotek, Sandra Nelson, and Brandon Staff.

Staff: Deputy Director Brad Medrud and Associate Planner Dana Bowers.

CHANGES TO AGENDA: Because of the late arrival of the minutes, consideration of the minutes was removed from the agenda.

The Commission discussed the City's plan to revert to action-oriented minutes rather than more in-depth minutes.

Commissioner Kirkpatrick commented on the helpfulness of detailed minutes as many times, the meeting packet includes previous sets of minutes pertinent to an agenda item for consideration. Minutes provide the ability for members to refresh their memory of the original discussion, which is useful. The proposed new format would not provide that same level of detail.

Chair Robbins agreed with the points while acknowledging that the City is incurring a cost for preparation of detailed minutes; however, she is also concerned with the loss of detailed records and the lack of context for the Commission's decisions. It is possible to support the new format, particularly if staff could provide summary notes to capture key points, questions, and actions.

Commissioner Kirkpatrick suggested that if the new format lacks sufficient information, Commissioners could visit the website for information from City Council meeting agendas and associated attachments. It is likely he could have answered his questions if he had pursued that avenue.

Commissioner Daniel questioned whether the change in the format of minutes would include access to videos of the meeting. Deputy Director Medrud affirmed the availability of video and audio recordings of all Commission and other advisory boards on the City's website. Commissioner Daniel shared that summary instead of detailed minutes would be preferable as summary minutes are easier to review. If she has additional questions, she would refer to the recording. She is supportive of summary minutes.

Commissioner Kotek agreed as she has completed minutes in a summary format. If she has questions not answered within the summary, she refers to the video to listen to the conversation. It is

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important to convey to the community that they can review both the minutes and the video to seek additional information.

Commissioner Edwards said she understands the benefits and negatives of both options. However, she would be interested in learning whether the City Council plans to solicit feedback on the new format for minutes.

Chair Robbins suggested that the Commission could monitor the issue for a period to determine whether summary minutes suffice, and if not, than perhaps the Commission could consider sending a message to the Council on the topic.

Discussion followed on Robert's Rules of Order, Planning Commission's Rules and Procedures, and the possibility of reviewing the Rules and Procedures for guidance on the format of minutes. Chair Robbins said the Commission typically reviews the Commission's Rules and Procedures in the fall.

Deputy Director Medrud addressed questions on the preparation of current minutes. The City's contractor prepares City minutes for advisory bodies and the Council,

Deputy Director Medrud added that the Commission's Rules and Procedures includes a section acknowledging that revised Robert's Rules of Order govern the Commission in addition to the Rules and Procedures, with the Rules and Procedures addressing minutes and recordings specifically. The provision stipulates that if recordings are not available then minutes should be of sufficient detail. Essentially, video and audio recordings have priority over written minutes.

Based on the Commission's discussion and the desire for a more detailed record of the discussions, an option could include preparing a note of the key decision points to include agreement or disagreement, so the Council and the public understand how the Commission reached a decision. The note would not be detailed but could provide some context of the discussion and each Commissioner's opinion. Another option is acknowledging within the meeting agenda reports and documents any conversations and how the Commission addressed particular issues. The last option would also include providing a summary of the Commission's deliberation and recommendation when forwarding a recommendation to the Council.

Deputy Director Medrud provided a live demonstration of the City's website for accessing meeting agendas, minutes, and recordings.

**COMMISSIONER'S
REPORTS:**

There were no reports.

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**DEPUTY DIRECTOR'S
REPORT:**

Deputy Director Medrud reminded the Commission of the email from City Administrator Parks about the prohibition of any political campaigning or political discussions when using public facilities.

In terms of staff support to the Commission, the primary contact for administrative assistance is Administrative Assistant Jessica Lee with backup support provided by Housing and Land Use Planner Erika Smith-Erikson.

Staff is working with the City's consultant to complete the draft of the Conservation Habitat Plan. The 160 plus page plan requires some internal coordination. An internal draft of the plan is anticipated for completion soon for review followed by release of a public draft. He recommended scheduling a work session with the Commission to review the plan in July/August.

Deputy Director Medrud announced the pending retirement of Director Matlock. The Mayor recently appointed him as the new Director effective June 2, 2025. The City is pursuing recruitment to replace his position. Those changes speak to a period of transition and the need for some flexibility in terms of scheduling and deadlines.

PUBLIC COMMENT:

Chris Lester advised that he had no comments other than he is attending to listen to the discussion.

**2025 COMPREHENSIVE
PLAN PERIODIC
UPDATE – LANDS FOR
PUBLIC PURPOSES AND
UTILITIES:**

Deputy Director Medrud said that the Lands for Public Purposes Element and the Utilities Element are two related elements. The review will cover both draft elements in terms of formatting and structure, details in each element, and goals policies, draft implementation actions, and next steps in the process.

Each element has two parts. The intent of each part is to improve usability of the document by the Commission, City Council, other City advisory bodies, and staff. Goals, policies, and actions mostly refer to technical information when applicable. The format for Part 1 for Goals, Policies, and Implementation Actions include the following chapters:

- Chapter 1 – Introduction
- Chapter 2 – GMA & Element Goals
- Chapter 3 – County-Wide Planning Policies
- Chapter 4 – Element Goals And Policies
- Appendix A – Draft Implementation Actions

Following internal discussions, staff identified how implementation actions could be accomplished over the course of the next 20 years or in three to five years. There would likely be other actions identified

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in the near term that should consider how the goals and policies support the development of those actions in the future. Staff considered separating goals and policies and including them within a separate section with the implementation actions converted to draft implementations that staff would utilize to develop annual work plans the Council would approve, similar to the work plan for Long Range Planning. That format enables more flexibility to separate implementation actions that could be addressed as circumstances change, and it would enable some adjustments by eliminating the necessity of amending the Comprehensive Plan when implementation actions change.

Deputy Director Medrud demonstrated how it would apply in practice by sharing a draft of the Utilities Element. The Utilities Element includes Part 1 with the Table Of Contents similar to the review of the previous outline. The background information explains how to read the information in the Element, and how two goals of the Growth Management Act are applicable to the Element. One page describes the Countywide Planning Policies and its relationship with the Utilities Element. Another section includes goals and tables for Policies. Appendix A addresses Implementation Actions.

The Lands for Public Purposes Element and the Utilities Element are the simplest elements in the Comprehensive Plan. Deputy Director Medrud invited feedback on the format.

Chair Robins cited Essential Public Facilities and questioned how they relate to the Lands for Public Purposes Element. Deputy Director Medrud said staff discussed the preferred location of Essential Public Facilities. Essential Public Facilities are facilities that the state has identified as needed by communities that everyone uses but does not want in their community. State law requires jurisdictions to allow for the siting of essential public facilities within the jurisdiction for airports, jails, or rehabilitation facilities, etc. In the 2016 Draft Comprehensive Plan, Essential Public Facilities are included in the Lands for Public Purposes Element. However, Essential Public Facilities are more applicable to land use and subsequently have been included in the Land Use Element.

Deputy Director Medrud said the format for Part 2, the technical information section, includes all research and background work to demonstrate to the state that all necessary connections have been identified and that the City is supporting the policies and implementation actions. Part 2 will vary dependent upon the element. The technical part for the Lands for Public Purposes Element includes an introduction explaining the purpose of the technical information and a map. Lands For Public Purposes pertain to public services or facilities that are required to support development. Utilities are

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privately-owned that are necessary to support development the City must allow but does not have the level of detail for planning because private utilities are often unwilling to share information with the City.

An important aspect of Lands for Public Purposes establishes the basis for the City's Capital Facilities Plans (CFP), which are six-year plans for building infrastructure and facilities to support development based on the availability of funding for planning and construction. Inclusion of projects in the CFPs ensures eligibility for the City to receive grant funding. Projects listed on the CFPs are not in priority order to enable the ability to take advantage of funding opportunities.

Chapter 3 includes more details on capital facilities and services the City manages, such as water service, fire, police, as well as City-owned buildings and facilities, and other public capital facilities and services required for development but are not owned or managed by the City.

Appendix A includes the list of foundational documents used to develop the technical information.

Appendix B is the new Capital Facilities Equity Checklist, a new addition as part of the City's efforts on equity to evaluate projects added to CFPs.

Within the Utilities Element, Part 2 Technical addresses different topics to include an introduction, a chapter on utilities regulations, and private utilities provided in the City.

Deputy Director Medrud reviewed sections in the Lands for Public Purposes. Lands For Public Purposes managed by Tumwater include City buildings, fire and emergency medical services, parks, open space, and recreation facilities, police services, stormwater, transportation, and water systems and facilities. Other publicly managed structures/facilities include Timberland Regional Library, school facilities, sewage treatment & sanitary sewer, solid waste management, and transit service.

Deputy Director Medrud described the relationship of the Lands for Public Purposes Element between the Capital Facilities Plan, a six-year financial forecast of projects, and the adopted biennial City budget, to identify service needs and meet growth demands. Complicating the process is the different timelines for each plan's update.

Chair Robbins inquired as to which plan prevails in terms of priority. Deputy Director Medrud replied that it would likely be the biennial budget as the budget dictates City resources and capacity.

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Deputy Director Medrud said some connections to other elements include the Transportation Plan, Parks, Recreation, and Open Space Plan, and the Land Use Element that identifies where growth is anticipated, the type of growth, and intensity of growth that feeds into the Lands for Public Purposes Element. Economic development is not a required element by the state, but it is important because it guides economic goals of the City.

Deputy Director Medrud reviewed some of the high level goals for the Lands for Public Purposes Element:

- *Goal LPP-1 - Provide necessary and efficient services to Tumwater and its urban growth area.* If development is identified at a specific level, the City would provide the services to accommodate that growth. Services would include water, sewer, transportation infrastructure, and fire and police, etc. The Comprehensive Plan covers a 20-year period regardless of whether growth occurs. Eventually, areas in the urban growth area (UGA) would annex to the City. As part of the City's agreement with Thurston County, the City is planning for the UGA to ensure development occurring in the UGA conforms with City plans.

Deputy Director Medrud addressed questions on the jurisdiction responsible for funding the extension of public infrastructure and services. Typically, when Thurston County receives a development application for the UGA, county planners identify a need for water or sewer service and notify the City about the development proposal. The City notifies the county about the City's ability to extend service or negotiate with the developer and shares that information with the county, which is included as a condition of development. The process for water and sewer is easier than required transportation improvements related to the development proposal. Agreements often stipulate that the county should honor the City's development regulations. Mechanisms are in place to address development in the UGA.

Commissioner Nelson said the Utilities Element included language that spoke to saving power and increasing efficiency in energy. She cited a similar need for water and increasing efficiency of water usage and whether those measures were included in any other long-term plans. Deputy Director Medrud advised that some policies address water efficiencies.

Commissioner Kirkpatrick said some measures are also included in the Lands for Public Purposes Element.

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Commissioner Nelson cited homeowner association covenants requiring green lawns. Deputy Director Medrud replied that the City has no authority to override homeowner association (HOA) covenants; however, the cost issue associated with green lawns both for homeowners and for HOA facilities often result in more cost awareness by a HOA to maintain green lawns.

Planner Bowers noted that the Water Resources and Sustainability Department pursues programs for water conservation and outreach. The City supports educational efforts rather than dictating compliance by the community.

- *Goal LPP 2 - Support improvements in the provision of public services.* The goal pertains to capital improvements and environmental quality to offset impacts while providing adequate public facilities concurrent with development.

Deputy Director Medrud reviewed the goals for the Utilities Element, which encompasses natural gas, electricity, natural gas, fuel pipelines, and telecommunications. The Element addresses inventory, location, capacity, demand, and climate change resiliency.

Goals in the Utilities Element include:

- *Goal U-1 - Increase efficiency when planning for and siting utilities.* The City will work with utilities when siting facilities through a clear and simple permitting process to meet the needs of development. The goal supports development of an underground management plan.
- *Goal U-2 - Increase energy generation from renewable resources to reduce the region's carbon footprint.* The goal supports pursuing incentives to support the installation of distributed electrical generation equipment, (e.g., rooftop solar panels), large-scale, multi-jurisdictional renewable energy projects (e.g., large-scale solar arrays), and adoption of uniform building codes and permitting practices in jurisdictions to make the installation of solar panels, or other distributed generation technologies, easier and faster.
- *Goal U-3 - Enhance the region's electricity distribution, monitoring, and storage infrastructure to support adoption of cleaner technologies and practices.* Explore energy storage innovations, promote installation of electric vehicle charging stations/infrastructure, and coordinate with the Natural Hazards Mitigation Plan to reduce service interruptions.
- *Goal U-4 - Increase energy efficiency and conservation to reduce the region's carbon footprint.* The City can support green buildings, conduct energy audit of existing facilities to

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identify potential energy improvements to reduce energy consumption, and develop incentives.

- *Goal U-5 - Ensure vital utilities are created, operated, and maintained in a safe manner.* Review impacts of new infrastructure and increase safety through awareness and regulations.

Next steps in the review process is a General Government Committee briefing on May 14, 2025. Both Elements will be forwarded to the stakeholders for review and comments, as well as a broadcast email to individuals who have been involved in the Comprehensive Plan update. Other elements will be released for public review and comment as well. The Planning Commission is scheduled to receive another briefing as part of the larger ordinance in October 2025. Deputy Director Medrud encouraged Commissioners to direct any questions and comments to compplan@ci.tumwater.wa.us. Planner Bowers confirmed that members should also submit any grammar or spelling errors.

NEXT MEETING DATE: The next meeting is on May 27, 2025. A briefing on the Housing Element is on the agenda.

ADJOURNMENT: **Commissioner Nelson moved, seconded by Commissioner Kirkpatrick, to adjourn the meeting at 8:25 p.m. A voice vote approved the motion unanimously.**

Prepared by Valerie L. Gow, Recording Secretary/President
 Puget Sound Meeting Services @ psmsoly@earthlink.net

DRAFT TUMWATER PLANNING COMMISSION - 2025 MEETING SCHEDULE

Note: Schedule is tentative and subject to change; Updated 5/28/25

<u>MEETINGS</u>	<u>AGENDA ITEMS</u>
January 14, 2025	<u>Work Session</u> : 2025 Comprehensive Plan Update Climate – Brad/Alyssa
January 28, 2025	[Cancelled Meeting]
February 11, 2025	<u>Work Session</u> : 2025 Comprehensive Plan Update Climate – Brad/Alyssa <u>Work Session</u> : Food System Plan – Dana
February 25, 2025	<u>Joint Tour with City Council</u> : 2025 Comprehensive Plan Update Transportation – Brad/Dana
March 11, 2025	[Cancelled Meeting]
March 25, 2025	<u>Briefing</u> : 2025 Regional Transportation Plan – TRPC - Brad <u>Work Session</u> : 2025 Comprehensive Plan Update Housing – Brad/Erika
April 8, 2025	<u>Work Session</u> : 2025 Comprehensive Plan Update Land Use– Brad/Erika
April 22, 2025	<u>Work Session</u> : Food System Plan – Dana
May 13, 2025	<u>Work Session</u> : 2025 Comprehensive Plan Update Lands for Public Purposes/Utilities – Brad/Erika
May 27, 2025	<u>Work Session</u> : 2025 Comprehensive Plan Update Conservation – Brad/Alex <u>Work Session</u> : 2025 Comprehensive Plan Update Housing – Brad/Erika
June 10, 2025	<u>Work Session</u> : 2025 Comprehensive Plan Update Housing – Brad/Erika
June 24, 2025	<u>Work Session</u> : 2025 Comprehensive Plan Update Land Use– Brad/Erika <u>Work Session</u> : 2025 Comprehensive Plan Update User Guide– Brad/Dana
July 8, 2025	<u>Work Session</u> : Food System Plan – Dana <u>Work Session</u> : 2025 Comprehensive Plan Update Development Code – Brad/Erika
July 22, 2025	<u>Work Session</u> : 2025 Comprehensive Plan Update Transportation – Brad/Dana
August 12, 2025	
August 26, 2025	
September 9, 2025	<u>Work Session</u> : Food System Plan Final – Dana <u>Briefing</u> : 2025 Development Code Update (Ordinance No. O2025-011) – Brad/Dana/Erika
September 23, 2025	<u>Briefing</u> : Final Docket for 2025 Comprehensive Plan Amendments (O2025-009) – Brad <u>Work Session</u> : 2025 Development Code Update (Ordinance No. O2025-011) – Brad/Dana/Erika
October 14, 2025	<u>Work Session</u> : 2025 Development Code Update (Ordinance No. O2025-011) – Brad/Dana/Erika <u>Work Session</u> : Final Docket for 2025 Comprehensive Plan Amendments (O2025-009) – Brad
October 28, 2025	<u>Hearing</u> : 2025 Development Code Update (Ordinance No. O2025-011) – Brad/Dana/Erika <u>Hearing</u> : Final Docket for 2025 Comprehensive Plan Amendments (O2025-009) – Brad <u>Briefing</u> : 2025 Comprehensive Plan Update (Ordinance No. O2025-010) – Brad/Dana/Erika

<u>MEETINGS</u>	<u>AGENDA ITEMS</u>
Monday, November 10, 2025	<u>Discussion</u> : 2026 Work Program – Brad/Dana/Erika <u>Joint Work Session with City Council</u> : 2025 Comprehensive Plan Update (Ordinance No. O2025-010) – Brad/Dana/Erika <u>Discussion</u> : Election of New Planning Commission Chair and Vice Chair - Brad
November 25, 2025	<u>Joint Work Session with City Council</u> : 2026 Work Program – Brad/Dana/Erika <u>Work Session</u> : 2025 Comprehensive Plan Update (Ordinance No. O2025-010) – Brad/Dana/Erika
December 9, 2025	<u>Hearing</u> : 2025 Comprehensive Plan Update (Ordinance No. O2025-010) – Brad/Dana/Erika
December 23, 2025	[May Cancel Meeting]

January 13, 2026 –

Briefing: 2026 Development Code Update (Ordinance No. O2026-0XX) – – Brad/Dana/Erika

Joint Work Session with City Council: 2025 Comprehensive Plan Update (Ordinance No. O2025-0XX) – Brad/Dana/Erika

January 27, 2026 – Work Session: 2026 Development Code Update (Ordinance No. O2026-0XX) – Brad/Dana/Erika

February 10, 2026 – Work Session: 2026 Development Code Update (Ordinance No. O2026-0XX) – Brad/Dana/Erika

February 24, 2026 – Hearing: 2026 Development Code Update (Ordinance No. O2026-0XX) – Brad/Dana/Erika

March 10, 2026 – Joint Work Session with City Council: 2026 Development Code Update (Ordinance No. O2026-0XX) – Brad/Dana/Erika

Notes:

The following will need to be scheduled on the Planning Commission meeting schedule:

- Comprehensive Plan Update Economic Development – Brad
- Thurston County Code Title 22 – Tumwater Urban Growth Area Zoning – The City completed a draft review of what needs to be updated in Title 22, and it is waiting for Thurston County to schedule it in its work program – – Brad/Dana/Erika
- Planning Commissioner Training – Brad

TO: Planning Commission
FROM: Erika Smith-Erickson, Housing and Land Use Planner, and Brad Medrud, Director of Community Development
DATE: June 10, 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 intent of this work session is to continue the discussion of the complete draft Housing Element by the Planning Commission from the May 27, 2025, work session.

4) Alternatives:

☐ None.

6) Attachments:

- A. Staff Report
- B. Presentation
- C. Housing Element, Part 1 – Goals, Policies, and Implementation Actions
- D. Housing Element, Part 2 – Technical Information
- E. Housing Element, Part 2 – Technical Information – Appendices

MEMORANDUM

Date: June 10, 2025

To: Planning Commission

From: Erika Smith-Erickson, Housing and Land Use Planner, and Brad Medrud,
Deputy Director of Community Development



2025 Comprehensive Plan Update – Housing Element

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

The updated Comprehensive Plan addresses diversity, equity, and inclusion throughout the Plan and incorporates the State required changes addressing housing, climate change, and other topics, as well as Tumwater amendments identified through the public engagement process.

The intent of the Planning Commission meeting on Tuesday, June 10, 2025, is to continue discussion of the complete draft Housing Element, which consists of two parts:

- **Part 1** contains the Housing Element's goals, policies, and draft implementation actions.
- **Part 2** contains the Housing Element's technical information used to update the Element.

The Planning Commission reviewed an initial draft of the Housing Element's goals, policies, and draft implementation actions at its March 25, 2025, meeting.

Questions

In preparation for the Tuesday, June 10, 2025, work session, the Planning Commission is asked to consider the following questions:

- Are the proposed goals, policies, and draft implementation actions and the information in Part 1 of the Housing Element presented effectively? What should change to make them more usable?
- Is the information in Part 2 of the Housing Element presented in an understandable format? What should change to make it clearer?
- What in the Housing Element would affect you or the things you care about most and what do you expect that affect might be?
- Are there any unintended consequences or burdens associated with the goals, policies, or draft implementation actions for the Tumwater community?

- Do any of the goals, policies, or draft implementation actions not address the concerns of the Tumwater community? If so, how could they be amended?
- Are there any general or specific comments to share about any goals, policies, or draft implementation actions?
- Are there any changes in the draft implementation action timelines?

After a short presentation by staff, there will be a discussion guided by the questions.

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1. The Need for Housing in Tumwater

A. 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 lives of Tumwater residents. One of Tumwater’s top priorities continues to be 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.

As of April 1, 2025, the area median income for a two-person household in Thurston County was \$93,375 and four-person household was \$116,688.

Table 1 shows typical household income categories for groups of area median income. Income thresholds for grouping households into these categories vary by size, and the typical jobs that may fall in each of the household income categories.

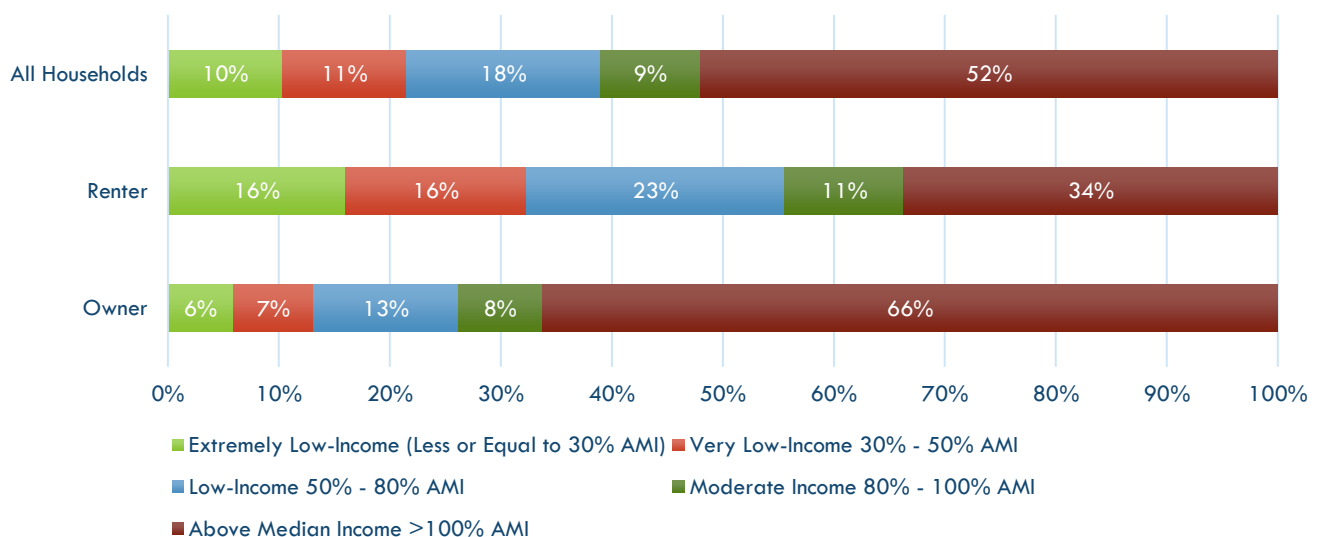
Table 1. Household Income Categories Associated with Area Median Income for a Family of Four in Tumwater, 2024.

Household Income Category	Percent of Area Median Income	Equivalent Household Income for a Family of Four	Typical Jobs that May Fall in this Income Category
Extremely Low-Income	0-30% AMI	Less than \$35,000	Farm Workers, Fast Food Workers, Fixed Incomes
Very Low-Income	30-50% AMI	\$35,000 to \$58,350	Childcare, Administrative Assistants, Landscaping
Low-Income	50-80% AMI	\$58,350 to \$93,350	Veterinary Technicians, Construction Workers, Truck Drivers, Social Workers
Moderate-Income	80-100% AMI	\$93,350 to \$116,688	Nurses, Plumbers
Moderate-Income	100-120% AMI	\$116,688 to \$140,025	Analysts, Teachers
Upper Income	>120% AMI	More than \$140,025	Lawyers, Managers

Source: Income Limits, U.S. Department of Housing and Urban Development, 2025.

It takes more income to support a large family than a person living alone. For example, in 2025, a one-person household with a \$63,350 income falls in the 80 percent Thurston County area median income. A five-person household with an income of \$63,050 is in the 50 percent area median income. Figure 1 shows how the various area median income groups in Tumwater break down by percentage of households. Twenty-one percent of households in Tumwater fall into the Extremely Low Income or Very Low-Income categories and 52 percent are above median income.

Figure 1. Proportion of Households by Area Median Income & Tenure in Tumwater, 2021.



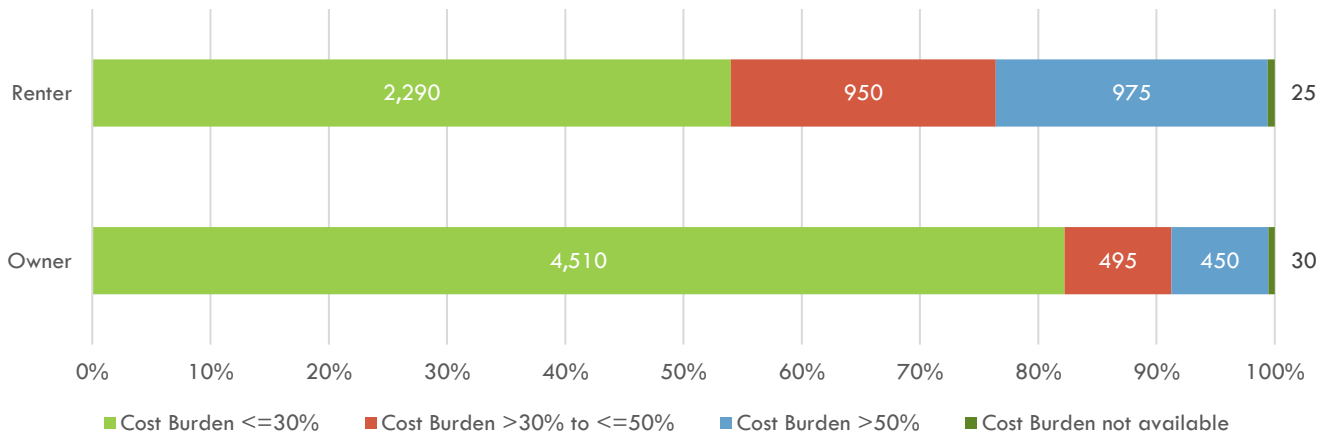
Source: U.S. Department of Housing and Urban Development Affordability Strategy (CHAS), 2021.

Note: AMI is area median income.

Housing cost burden is an important indicator of housing affordability. A household is cost-burdened if it spends more than 30 percent of its income on housing costs. Figure 2 shows that at least 45 percent

of renter households were cost burdened. This is much higher than the 17 percent of owner households. Current trends indicate that this will continue to increase in the near future.

Figure 2. Housing Cost Burden By Area Median Income in Tumwater, 2021.

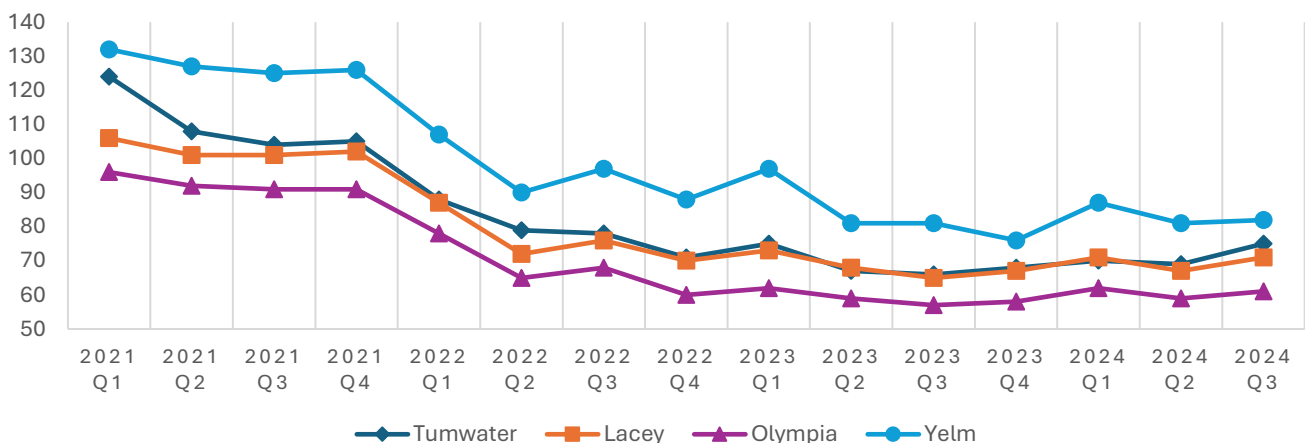


Source: U.S. Department of Housing and Urban Development Affordability Strategy (CHAS), 2021.

Severely cost-burdened households spend more than half of their income on housing costs and are most likely to be housing insecure and are more at risk of displacement or homelessness if housing costs rise. In Tumwater, almost 15 percent of all households were severely cost-burdened as of 2021. Nearly a quarter of all renter households were severely cost burdened.

Housing affordability indexes for both housing buyers and renters are another way to understand the scope of the affordability issue. The Runstad Center for Real Estate Research at the University of Washington maintains the Housing Affordability Index. Figure 3 shows the index measuring the overall ability of a middle-income family to carry the mortgage payments on a median price home. When the index is 100 there is a balance between the family's ability to pay and the cost. Higher indexes indicate housing is more affordable. Affordability for all home buyers has been declining for cities in Thurston County at approximately the same rate since 2010.

Figure 3. Median Home Buyers Housing Affordability Index, Thurston County Cities, 2021-24.

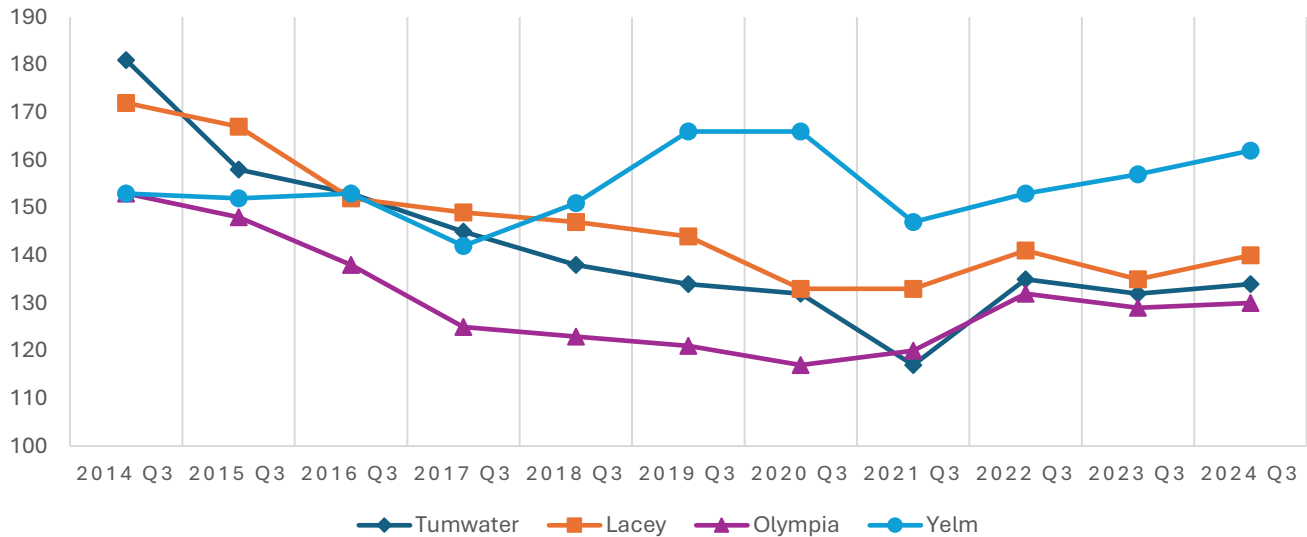


Source: Washington Center for Real Estate Research, 2024, Median Home Buyers Housing Affordability Index Data, 2024.

Note: Data was not available for all quarters.

Figure 4 shows the overall ability of a median income renter to pay rent on a median price rental housing unit. When the index is 100 there is a balance between the family's ability to pay and the cost. Higher indexes indicate housing is more affordable. Affordability is lower for those households with a lower area median income.

Figure 4. Median Renters Housing Affordability Index, Thurston County Cities, 2014-24.



Source: Washington Center for Real Estate Research, Median Renters Housing Affordability Index, 2024. Third Quarter Data, 2014-24.

B. Supply and Need

HB 1220 (Chapter 254, Laws of 2021) allowed Thurston County jurisdictions to determine the housing need they planned for as part of the 2025 Comprehensive Update process. The jurisdictions agreed to the following guidelines for the housing allocation:

- The process should be multijurisdictional and collaborative.
- The need for each jurisdiction should sum up to the countywide need.
- The Thurston Regional Planning Council would accept the jurisdiction's recommended housing allocation.

Based on that process, the Thurston Regional Planning Council forecasted that Tumwater and its urban growth area will need to add **9,192 net new housing units** between 2020 and 2045 in Tumwater and its urban growth area.

Table 2 shows the 2020 housing supply of Tumwater 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.

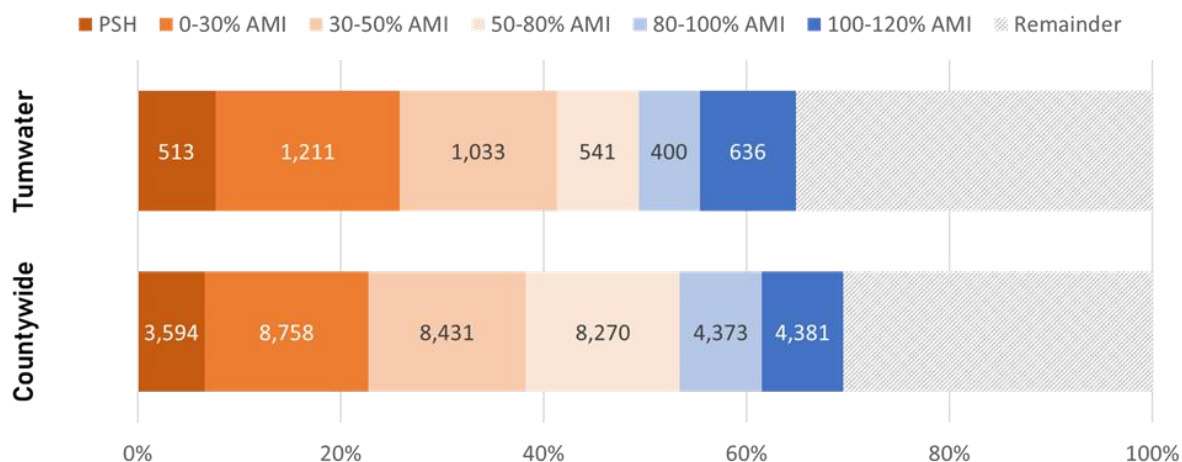
Table 2. Allocation of Projected Tumwater Housing Needs, 2020-45.

	Housing Units Available in 2020	Projected Housing Units Needed in 2045	2020-45 Projected Housing Need
City	11,064	17,740	6,676
Urban Growth Area	1,210	3,726	2,516
Total	12,274	21,466	9,192

Source: Thurston Regional Planning Council, Planning for and Accommodating Housing Needs in Thurston County, 2025.

Figure 5 shows the 2045 housing allocation by area median income for both Tumwater and countywide. The Tumwater housing allocation was used to guide the update of the Housing and Land Use Elements.

Figure 5. 2045 Housing Allocation by Area Median Income (AMI).



Note: PSH is permanently supported housing and AMI is area median income.

C. Anticipated Future Housing Needs

Figure 6 shows the relationship in Tumwater and its urban growth area between area median income, the housing allocation for each of the income groups, the housing types most affordable for the income groups, and housing tenure.

This information informs the density ranges and the permitted types of residential uses in land use designations and zone districts in the Land Use Element and Tumwater's development regulations.

Figure 6. 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

D. Land Capacity Analysis

The land capacity analysis compared the allocated housing need allocated to Tumwater and its urban growth area to its capacity for new housing.

A summary of the difference between the allocated housing need and the capacity for potential number of new dwelling units that could be built on a parcel based on zoning, development regulations, development trends, and market factors is shown in Table 3.

A positive number indicates that there is a surplus in Tumwater's capacity for new housing units, which is sufficient capacity to accommodate the allocated housing need for a given income level while a negative number indicates that there is a deficit, which is insufficient capacity.

Table 3. Summary of Housing Surplus or Deficit in Tumwater.

Aggregate Housing		Capacity		Need Surplus / Deficit	
0-80% AMI	80-120% AMI	0-80% AMI	80-120% AMI	0-80% AMI	80-120% AMI
5,694	1,937	5,729	3,692	35	1,755

Source: Thurston Regional Planning Council, Planning for and Accommodating Housing Needs in Thurston County, 2025.

Note: A positive number (surplus) indicates that there is sufficient capacity to accommodate the allocated housing need for a given income level while a negative number (deficit) indicates that there is insufficient capacity.

The State Department of Commerce's housing element guidance recommended that jurisdictions assign a density category to each of their zone districts based on the density and types of housing allowed. In the land capacity analysis, the Thurston County Regional Planning Council used the example zone categories and the typical housing types from Commerce's guidance that are shown in Table 4. These zone categories are used in Table 5.

Table 4. Categories for Classifying Zone Districts by Housing Types Allowed

Zone Category	Typical Housing Types Allowed
Low Density	Detached single-family homes
Moderate Density	Townhomes, duplexes, triplexes, or quadplexes
Low-rise Multifamily	Walk-up apartments (up to 3 floors)
Mid-rise Multifamily	Apartments in buildings with ~4-8 floors (~40-85 feet in height)
High-rise/Tower	Apartments in buildings with ~9 or more floors (>85 feet in height) and requiring steel frame construction

Source: Thurston Regional Planning Council, Planning for and Accommodating Housing Needs in Thurston County, Implementing the Housing Affordability Requirements of HB 1220, April 2025.

Notes: Adapted from the State Department of Commerce's guidance. Manufactured homes are not listed as a housing type because by law they should be allowed in all zones that permit residential uses. High-Rise/Tower zones are likely to be relevant only in major metropolitan cities. Condominiums are omitted since they are a type of ownership, not housing.

While the land capacity analysis found no deficits in the Tumwater and its urban growth areas in the ability for Tumwater's current land use designations to accommodate future housing demand, in looking at the detailed findings shown in Table 5 under the "Surplus or Deficit" columns the margin between aggregate housing need and the total capacity to accommodate the housing needs for those less than 80 percent area median income was very small.

Table 5. Details of Housing Surplus or Deficit in Tumwater.

Income Level	Zone Categories Serving These Needs	Housing Need	Aggregate Housing Need	Total Capacity	Surplus or Deficit
0-30% PSH	Low-rise Multifamily Mid-rise Multifamily ADUs	723	5,694	5,729	35
0-30% Other		1,736			
30-50%		1,309			
50-80%		1,926			
80-100%	Moderate Density	1,140	1,937	3,692	1,755
100-120%		798			
Emergency Housing (beds)		184	184	2,842	2,658

Source: Thurston Regional Planning Council, Planning for and Accommodating Housing Needs in Thurston County, 2025.

Note: A positive number indicates that there is a surplus, which is sufficient capacity to accommodate the allocated housing need for a given income level while a negative number indicates that there is a deficit, which is insufficient capacity. PSH is permanently supported housing and ADU is accessory dwelling unit.

Given this small margin, the uncertainty around the amount of developable land that will be available without the Endangered Species Act restrictions, and the limited zoning categories that could

accommodate housing for this category, under the Land Use Element residential densities have been increased and the range of potential uses allowed have been expanded.

HB 1220 (Chapter 254, Laws of 2021) does not require jurisdictions to plan for or accommodate housing for high-income households; so, data for that income range is excluded.

2. Growth Management Act – Housing Goal

The state Growth Management Act (Chapter 36.70A Revised Code of Washington (RCW)) requires that Tumwater 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 Tumwater's Comprehensive Plan and development regulations.

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

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.*

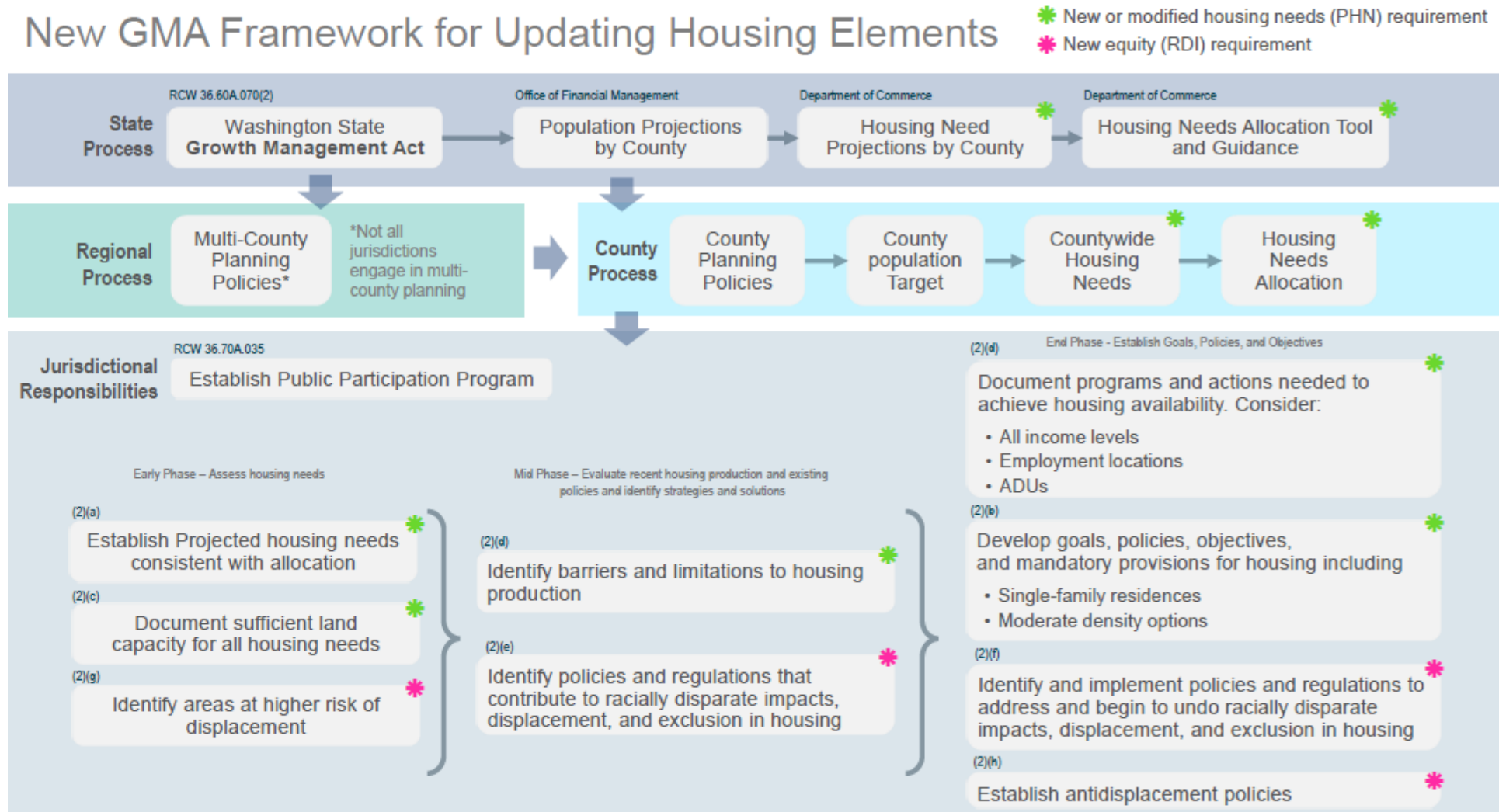
How affordable housing will be accommodated for residents of all incomes of Tumwater is specifically set forth in the Housing Element. The Housing Element works with the Land Use Element to allocate sufficient land to ensure an adequate supply of buildable land for housing serving all incomes.

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 Tumwater's population for the next 20 years. The 2021 Tumwater Housing Action Plan informed the update of the Land Use and Housing Elements. The goals, policies, and actions of the current Housing Element are found in Appendix B of this staff report.

Figure 7 shows the new Growth Management framework for updating Housing Elements.

In addition to the state requirements in WAC 365-196-410, Tumwater will 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 July 8, 2025, work session.

Figure 7. New GMA Framework for Updating Housing Elements.



Source: State Department of Commerce.

3. Racially Disparate Impacts

As part of the Comprehensive Plan update, Tumwater has done the following:

1. Identified local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing.
2. Identified and started to 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.

The State Department of Commerce released the final version of the *Racially Disparate Impacts Guidance* April 2023. The Guidance offers recommendations on how Tumwater'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 Tumwater'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 Tumwater'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.

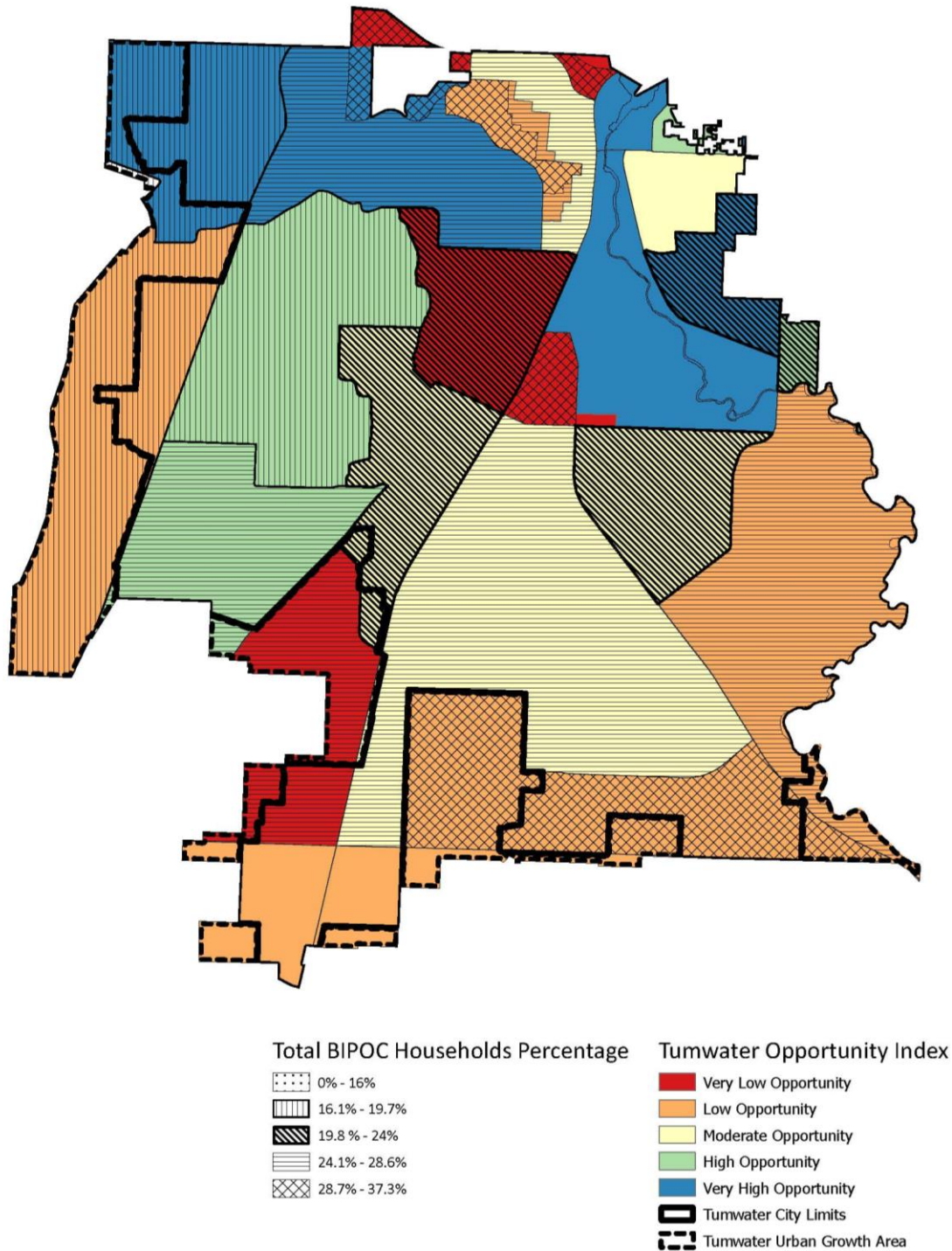
Increasing housing supply and opportunity, specifically at prices affordable to Black, Indigenous, and People of Color (BIPOC) households, is one approach to reduce equity-related effects that discriminatory practices have created. Examples of these effects include:

- 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, Tumwater has reviewed its history of racially disparate impacts, exclusion, and displacement, and identified actions to begin to undo patterns of racial segregation and exclusion in land use policy making. This review is summarized in Chapter 4 of Part 2 of the Housing Element.

Figure 8 combines the percentage of Tumwater's Black, Indigenous, and People of Color Households with an income below poverty level with the Tumwater Opportunity Index.

Figure 8. Percentage of Black, Indigenous, and People of Color Households by Census Block Groups & the Tumwater Opportunity Index.



Most directly, land use decisions shape the cost to produce housing, and thus the affordability and accessibility of housing for different households. Tumwater's review and updates to housing

policies and regulations seek to provide equitable opportunity for safe and healthy housing for all members of the community.

4. Displacement Risk

As part of its Comprehensive Plan update, Tumwater has done the following:

1. Identified areas that may be at higher risk of displacement from market forces that occur with changes to zoning development regulations and capital investments; and
2. Established 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.

Displacement happens when a household is forced to move from its community due to things beyond their control. The Washington State Department of Commerce defines three types of displacement:

- **Economic Displacement:** Residents must move because of rising rent, property tax, or other costs.
- **Cultural Displacement:** Residents must move because their cultural community has left.
- **Physical Displacement:** Residents must move because of eviction, foreclosure, natural disasters, or poor housing quality.

A. State Requirements

The Growth Management Act requires Tumwater to assess displacement risk and to establish policies and regulations to mitigate displacement risk. A household is considered displaced if its place of residence is disrupted due to forces outside of its control and it is unable to find suitable replacement housing in the neighborhood.

Displacement risk analysis should inform land use policymaking to encourage redevelopment and reinvestment in existing neighborhoods while ensuring that existing neighborhood residents share in benefits of that redevelopment and reinvestment.

While a data-driven displacement risk analysis such as this demonstrates where there is an increased risk of displacement, community engagement with neighborhood representatives to confirm that the data analysis adequately reflects local experience is important.

B. Displacement Risk Analysis

The Housing Displacement Risk Analysis for the Cities of Lacey, Olympia, Tumwater, and Yelm analyzed the housing displacement risks in Tumwater. The report is found in Appendix E of Part 2 of the Housing Element.

The report analyzed historical policies, current trends, and community dynamics to arrive at actions that Tumwater can take to enhance housing security and promote equitable living conditions. The development of the analysis was informed by engagement with community stakeholders.

The Housing Displacement Risk Analysis focused on three areas in Tumwater:

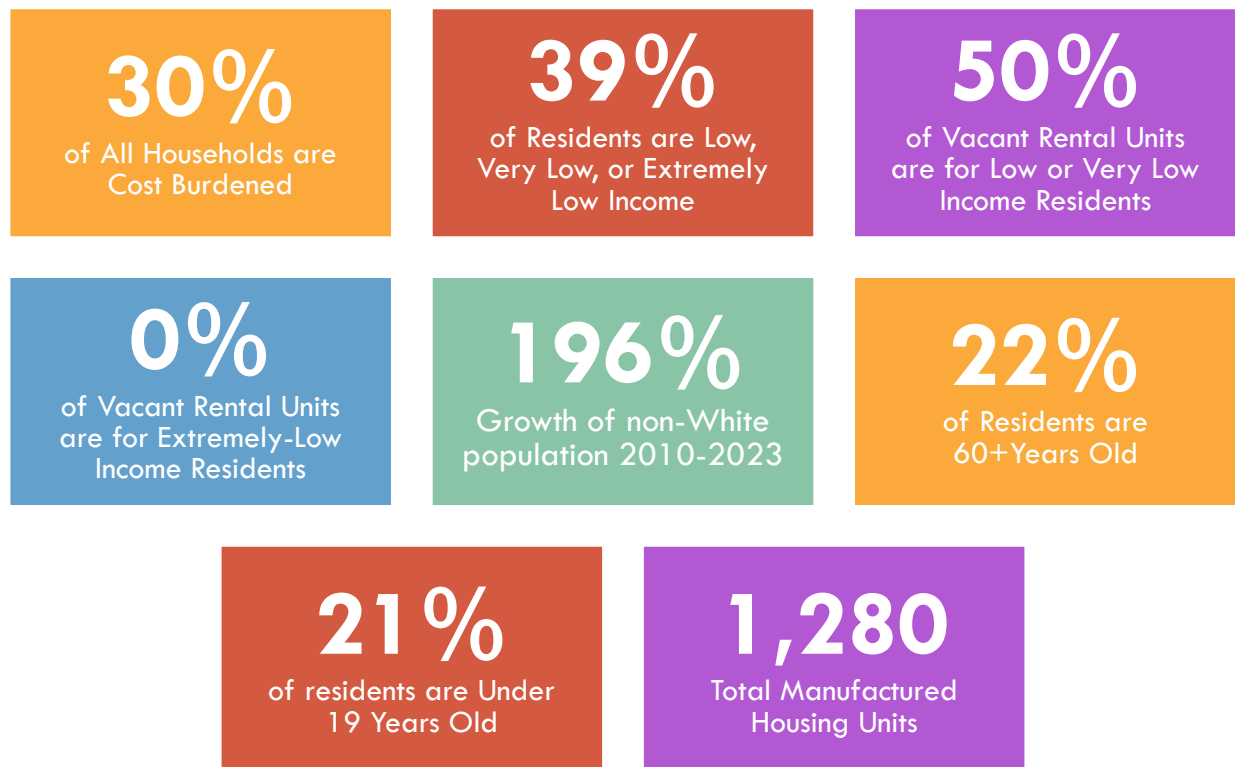
1. Describing the populations at risk of housing displacement.
2. Evaluating the housing displacement risk metrics.
3. Outlining risk reduction policy avenues.

Economic displacement was the most prominent displacement risk identified in the report in Tumwater.

C. Tumwater Populations at Risk

Tumwater has experienced a significant growth in population diversity accompanied by an increase in income variability where four in ten residents are low, very low, or extremely low-income. Figure 9 shows some of the demographic information related to that analysis.

Figure 9. Areas of Housing Displacement Risk in Tumwater.



Source: Housing Displacement Risk Analysis for the Cities of Lacey, Olympia, Tumwater, and Yelm, 2025.

D. Policies to Reduce Housing Displacement

The Housing Displacement Risk Analysis identified the following policy avenues to reduce housing displacement risk in the Housing Element:

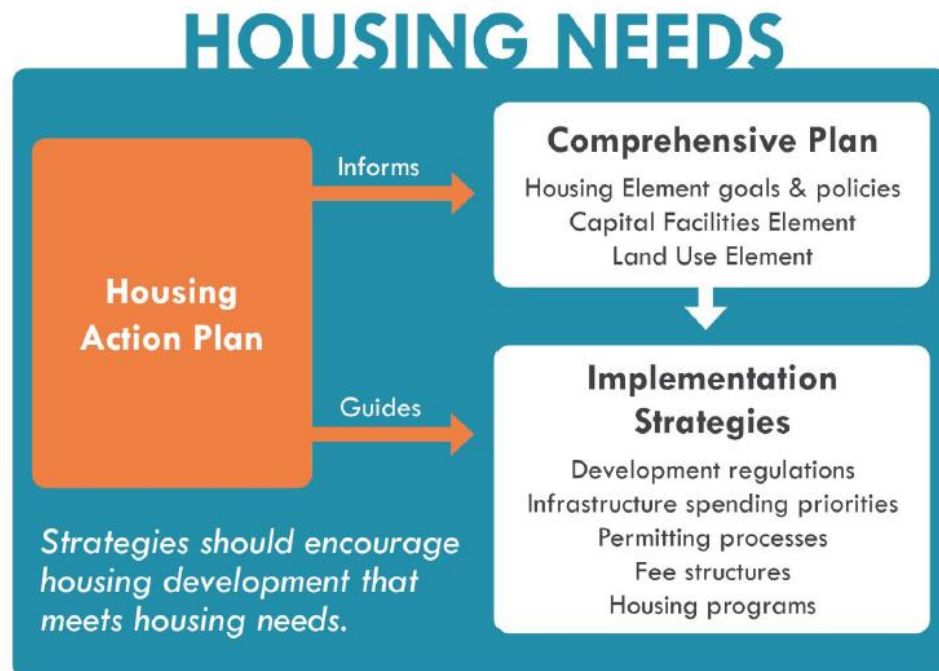
- A Community Land Trust style program for mobile home communities.
- A Tumwater program to support private, local, small-scale ownership of mobile home communities. This builds on the Tumwater's mobile home housing stock and helps to preserve existing affordable stock.
- Increased staffing capacity to process accessory dwelling units quickly and reduce costs under Tumwater's control.

The following additional policy areas will be considered in the Housing Element to address displacement:

- Increasing homeownership opportunities for BIPOC communities to promote equity and help generational wealth.

5. Housing Action Plan

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



Source: State Department of Commerce and BERK.

The Plan built on the affordable housing work Tumwater had started in 2018. It was the next step in the process of identifying actions to increase the amount of affordable housing in

Tumwater. The Plan consolidated all affordable housing action items into one document that Tumwater uses to support the development of more affordable housing in Tumwater.

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

6. Housing Element Structure

A. Part 1 of the Housing Element

Part 1 – Goals, Policies, and Implementation Actions of the Housing Element is structured similarly to the Part 1 of the Lands for Public Purposes and Utilities Elements. The intent of separating the goals, policies, and draft implementation actions from the technical information for each element is to make it easier for policymakers and the community to use the document.

Chapter 1 Introduction

Chapter 1 provides a short background to the purpose of the Housing Element and an explanation of how to read the Element.

Chapter 2 Growth Management Act – Element Goals

Chapter 2 discusses the Housing Element's connection to the land use goals of the state Growth Management Act.

Chapter 3 County-Wide Planning Policies

Chapter 3 discusses the Housing Element's connection to the Thurston County-Wide Planning Policies.

Chapter 4 Element Goals and Policies

Chapter 4 presents each of the Housing Element's goals and policies in detail with an explanation the importance of each goal, what Tumwater department is responsible for implementation, and timeline for those actions. Comments are provided that discuss the source of each of the goals and policies.

The Housing Element's goals and policies are the policy basis for the draft implementation actions in the Element and those future actions that will be developed over the next 20 years which will be the foundation for Tumwater's annual work programs to address public services and facilities for development.

Appendix A Draft Implementation Actions

Appendix A contains the draft implementation actions, which are intended to be a source of annual work program items that serve to implement the goals and policies of the Housing Element.

The annual work programs will further refine the draft implementation actions prior to their being put into practice. It is expected that draft implementation actions will be further amended, added, or subtracted as needed over the course of the 20 year

Comprehensive Plan as new opportunities arise to meet the intent of the Element's goals and policies.

B. Part 2 of the Housing Element

Part 2 – Technical Information of the Housing Element consists of the following chapters.

Chapter 1 – Introduction

Provides background information on the Housing Element including a guide to how to read the Part 2 of the Element, a demographic summary, sources of data, and a definition of affordable housing.

Chapter 2 – Housing Needs Assessment

Provides a summary of Tumwater's existing housing conditions using data from the U.S. Census and other federal, state, and regional sources to provide information on housing supply and demand to establish Tumwater's overall housing needs.

This chapter also includes a summary of Tumwater's 2045 projected housing need in the form of unit targets by income level, as established by Thurston County and its cities in cooperation with the Thurston Regional Planning Council. In addition, it provides a summary of Tumwater's housing inventory and a discussion of housing affordability, production, and investment.

Chapter 3 – Land Capacity Analysis

Provides a summary of Tumwater's zoned capacity in relation to its 2045 housing unit targets.

Chapter 4 – Racially Disparate Impacts, Exclusion, and Displacement

Provides a detailed assessment of socioeconomic data to identify potential racial housing disparities and risk of displacement and exclusion, as well as an evaluation of current housing policies to identify policies and regulations that may begin to undo these impacts.

Chapter 5 – Housing Provisions

Provides a discussion of existing and future housing provisions that are intended to try to reduce the cost of producing more housing.

Appendices

The appendices include the following:

- **Appendix A:** Summary of Foundational Documents.
- **Appendix B:** Housing Needs Assessment: Lacey, Olympia, and Tumwater (September 2020).
- **Appendix C:** Planning for and Accommodating Housing Needs in Thurston County: Implementing the Housing Affordability Requirements of HC 1220 (April 2025).
- **Appendix D:** City of Tumwater Housing Action Plan (September 2021).

- **Appendix E:** Housing Displacement Risk Analysis for the Cities of Lacey, Olympia, Tumwater, and Yelm (May 2025).
- **Appendix F:** Housing Displacement Risk Analysis for the Cities of Lacey, Olympia, Tumwater, and Yelm: Technical Appendix – Policy Evaluation Matrix (May 2025).
- **Appendix G:** State Department of Commerce Adequate Provisions Checklists.
- **Appendix H:** Additional Housing Data.

C. Link to Current Housing Element

<https://www.ci.tumwater.wa.us/departments/community-development-department/tumwater-comprehensive-plan>

7. 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 Tumwater 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.
- A Planning Commission work session on March 25, 2025, to discuss an initial draft of Part 1 – Goals, Policies, and Implementation Actions of the Housing Element.
- A Planning Commission work session on May 27, 2025, to start discuss the complete draft of Part 1 – Goals, Policies, and Implementation Actions and Part 2 – Technical Information of the Housing Element.

B. Goals, Policies, and Implementation Actions

Goals and policies describe how Tumwater 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.

Example from the draft Housing Element:

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

Policy

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.

Draft Implementation Action

H-1.1.1 Consider Tumwater programs to offset the displacement of community members by new housing development while not resulting in unnecessary barriers to housing production.

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.

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.

<div> <div>Passive</div> <div>Policy Strength</div> <div>Active</div> </div>		
Statements of Inclination Conveys intent, but establishes no target or definition of success	Statements of Principle Describes clear targets or conditions of success	Statements of Impact Go further, describing specific situations where protecting critical areas is a priority
Example The City shall encourage more affordable housing.	Example Tumwater shall endeavor to designate zoning for multifamily housing.	Example 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.

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

Staff is taking comments on the Housing Element from stakeholders, Planning Commission, and the City Council in the spring of 2025.

In the summer and early fall of 2025, staff will be completing all of the elements of the Comprehensive Plan, completing SEPA review and initial state review, and preparing the Comprehensive Plan update ordinance.

The expected public review schedule for the ordinance will be:

- October 28, 2025 – Planning Commission Comprehensive Plan update ordinance briefing
- November 10, 2025 – Joint City Council-Planning Commission Comprehensive Plan update ordinance work session

- November 24, 2025 – Planning Commission Comprehensive Plan update ordinance work session
- December 9, 2025 – Planning Commission Comprehensive Plan update ordinance public hearing
- January 13, 2026 – Joint City Council – Planning Commission Comprehensive Plan update ordinance work session
- January 27, 2026 – City Council Comprehensive Plan update ordinance work session
- February 18, 2026 – City Council Comprehensive Plan update ordinance consideration

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

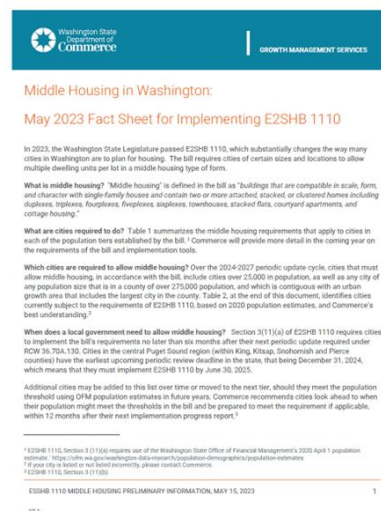
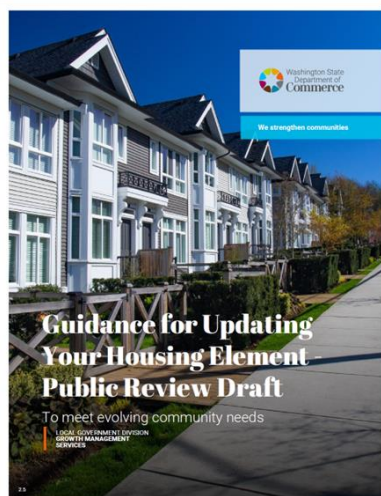
The State Department of Commerce has prepared a general webinar on the periodic update process.

[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](#)



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 Tumwater based on its 20-year community vision. The goals, policies, and actions ensure coordination with the other 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.

<u>Policy</u>	<u>Action</u>
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.

2025 Comprehensive Plan Update Housing Element

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

Planning Commission June 10, 2025



Intent

- Outline the format of the Housing Element
- Take feedback on goals, policies, and draft implementation actions
- Discussion
- Explain next steps



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 lives of Tumwater residents



Who Are We Planning For?

- One of Tumwater's top priorities continues to be 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
- As of April 1, 2025, the area median income for a two-person household in Thurston County was \$93,375 and four-person household was \$116,688

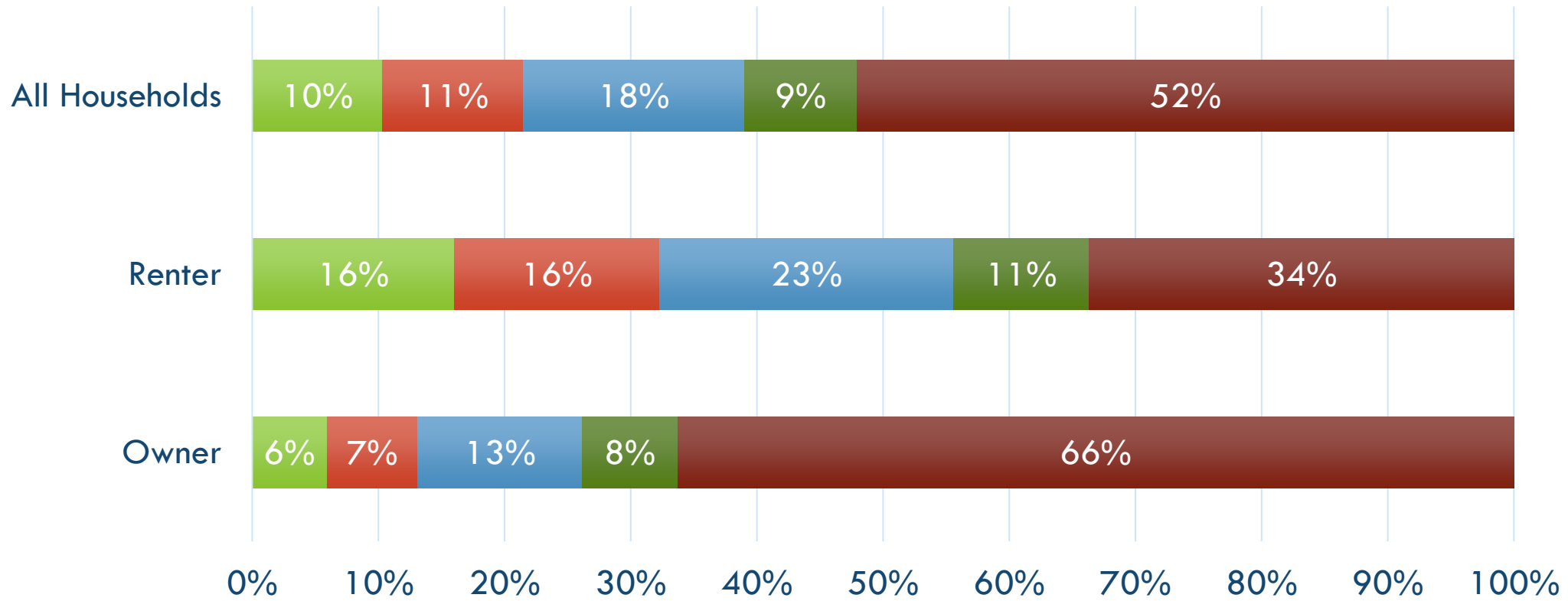


Household Income Categories in Tumwater

Household Income Category	Percent of Area Median Income	Equivalent Household Income for a Family of Four	Typical Jobs that May Fall in this Income Category
Extremely Low-Income	0-30% AMI	Less than \$35,000	Farm Workers, Fast Food Workers, Fixed Incomes
Very Low-Income	30-50% AMI	\$35,000 to \$58,350	Childcare, Administrative Assistants, Landscaping
Low-Income	50-80% AMI	\$58,350 to \$93,350	Veterinary Technicians, Construction Workers, Truck Drivers, Social Workers
Moderate-Income	80-100% AMI	\$93,350 to \$116,688	Nurses, Plumbers
Moderate-Income	100-120% AMI	\$116,688 to \$140,025	Analysts, Teachers
Upper Income	>120% AMI	More than \$140,025	Lawyers, Managers

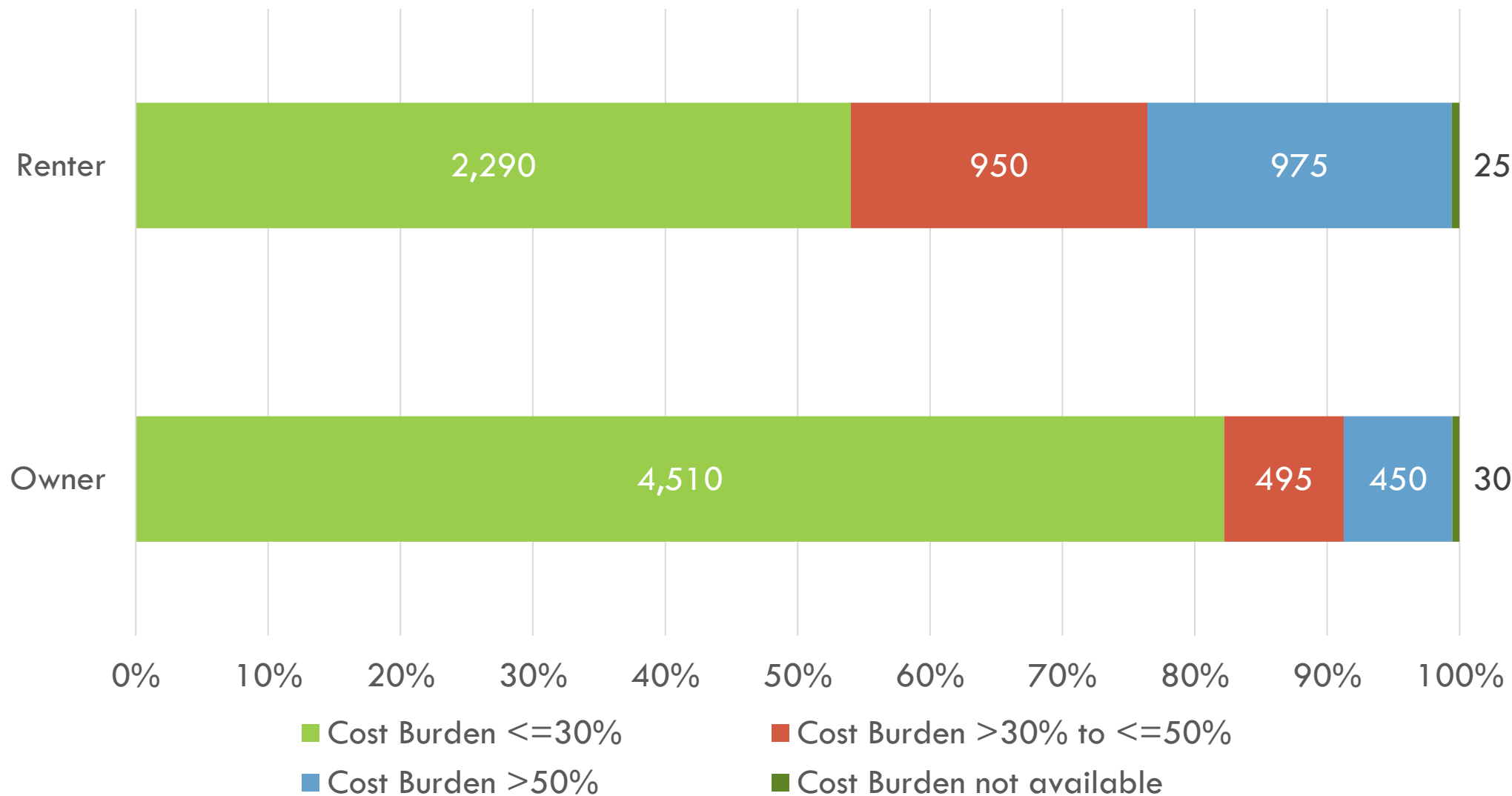


Household Income Categories in Tumwater (2021)

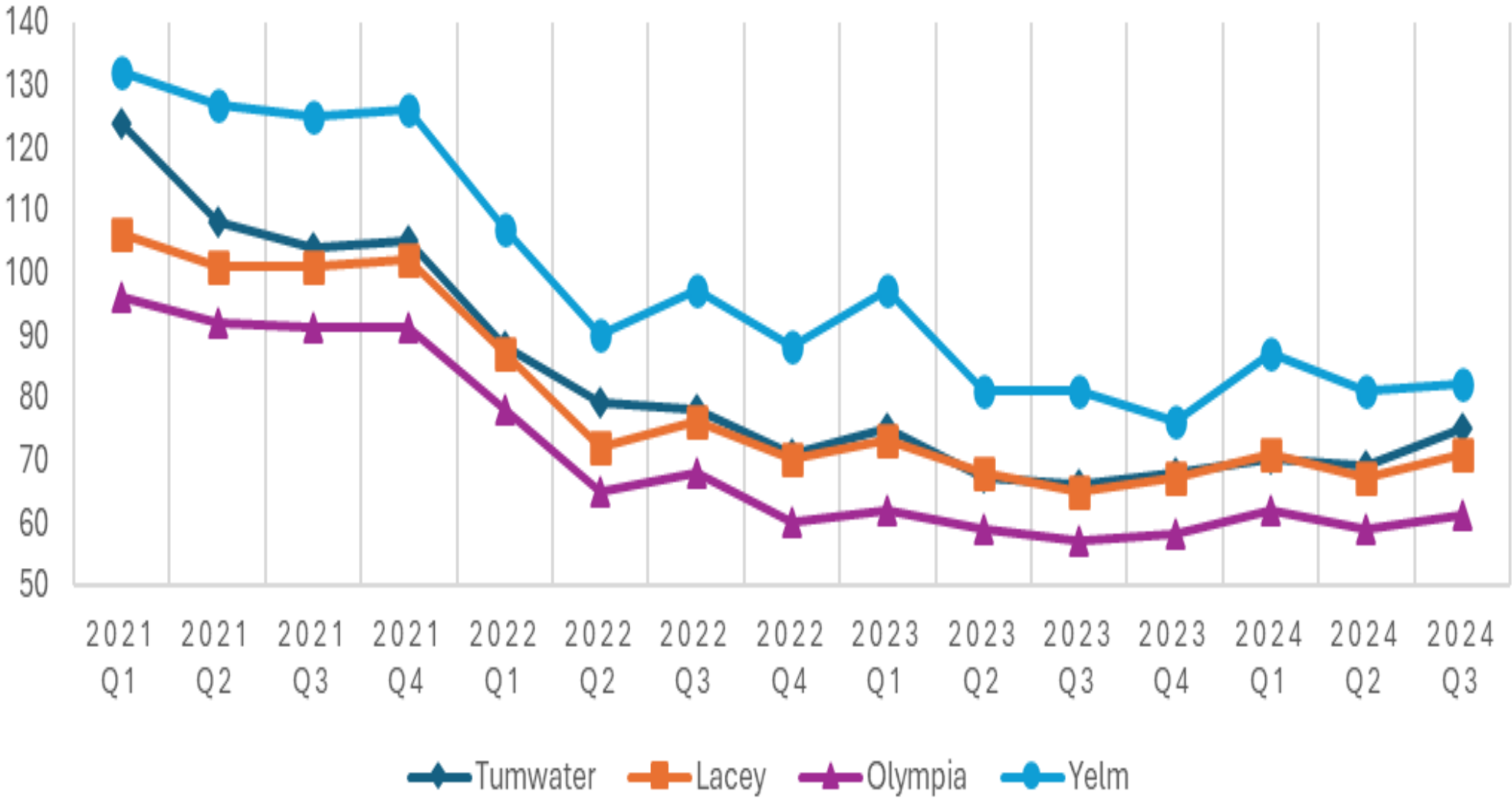


- Extremely Low-Income (Less or Equal to 30% AMI)
- Very Low-Income 30% - 50% AMI
- Low-Income 50% - 80% AMI
- Moderate Income 80% - 100% AMI
- Above Median Income >100% AMI

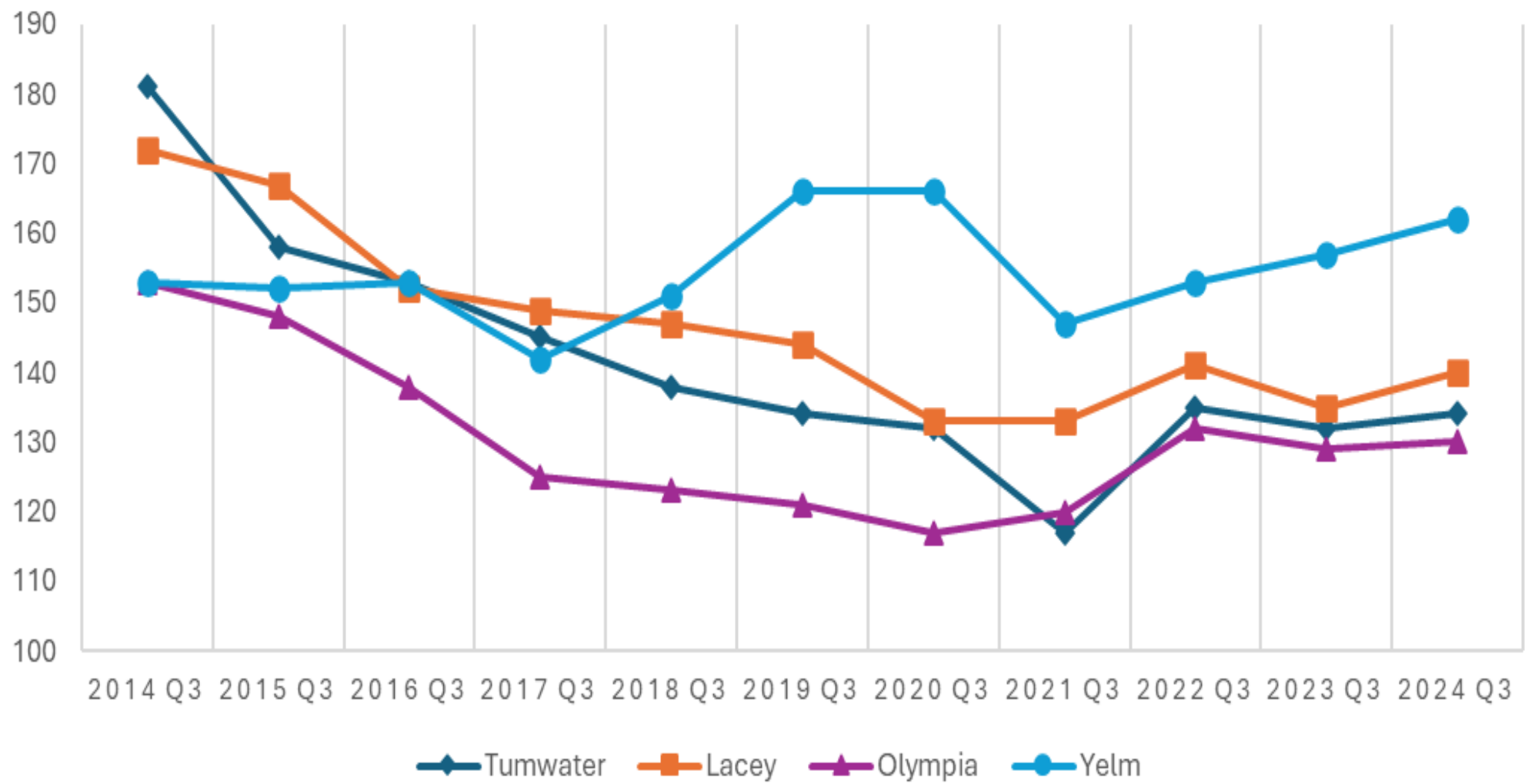
Cost Burden for Residents in Tumwater



Affordability Index for Median Home Buyers



Affordability Index for Median Renters



Need for Housing

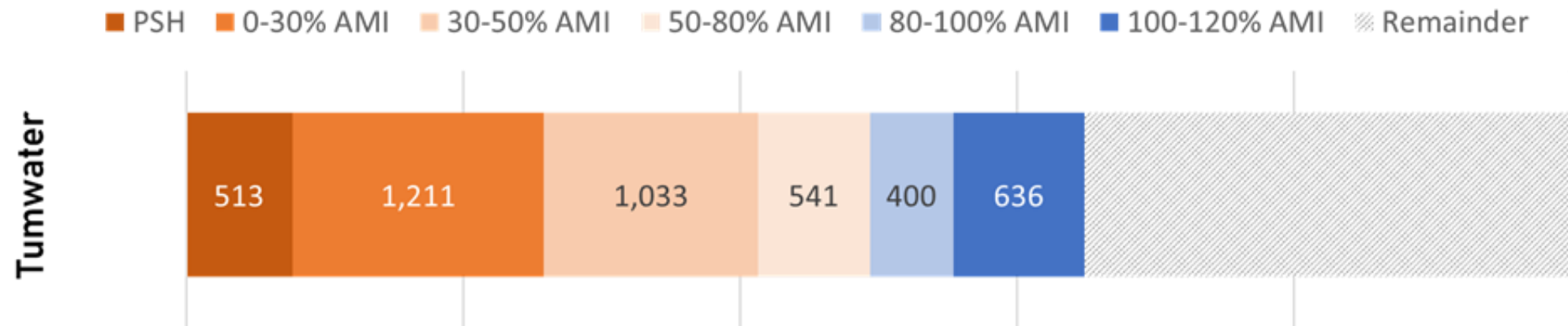
Thurston Regional Planning Council forecasted that Tumwater and its urban growth area will need to add **9,192 net new housing units** between 2020 and 2045 in Tumwater and its urban growth area

	Housing Units Available in 2020	Projected Housing Units Needed in 2045	2020-45 Projected Housing Need
City	11,064	17,740	6,676
Urban Growth Area	1,210	3,726	2,516
Total	12,274	21,466	9,192



Housing Allocation By Income Group

The **9,192 net new housing units** needed between 2020 and 2045 have been allocated to different income groups defined by area median income (AMI) and a separate category for permanent supportive housing (PSH)



Anticipated Future Housing Needs

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

Land Capacity Analysis

- The land capacity analysis is a summary of the difference between the allocated housing need and the capacity for potential number of new dwelling units that could be built on a parcel based on zoning, development regulations, development trends, and market factors
- The land capacity analysis compared the allocated housing need allocated to Tumwater and its urban growth area to its capacity for new housing
- A positive number indicates that there is a surplus in Tumwater's capacity for new housing units



Land Capacity Analysis – Summary

Aggregate Housing		Capacity		Need Surplus / Deficit	
0-80% AMI	80-120% AMI	0-80% AMI	80-120% AMI	0-80% AMI	80-120% AMI
5,694	1,937	5,729	3,692	35	1,755



Land Capacity Analysis – Details

Income Level	Zone Categories Serving These Needs	Housing Need	Aggregate Housing Need	Total Capacity	Surplus or Deficit
0-30% PSH	Low-rise Multifamily Mid-rise Multifamily ADUs (Housing Units)	723	5,694	5,729	35
0-30% Other		1,736			
30-50%		1,309			
50-80%		1,926			
80-100%	Moderate Density (Housing Units)	1,140	1,937	3,692	1,755
100-120%		798			
Emergency Housing (beds)		184	184	2,842	2,658



Racially Disparate Impacts

The Comprehensive Plan update has:

1. Identified local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing
2. Identified draft implementation policies and regulations to address and begin to undo racially disparate impacts, displacement, and exclusion in housing caused by local policies, plans, and actions



Displacement Risk

The Comprehensive Plan update has:

1. Identified areas that may be at higher risk of displacement from market forces that occur with changes to zoning development regulations and capital investments; and
2. Proposed anti-displacement policies

In Tumwater **economic displacement** was identified as the most prominent displacement risk

Populations at Risk of Displacement

30%

of All Households are
Cost Burdened

39%

of Residents are Low,
Very Low, or Extremely
Low Income

50%

of Vacant Rental Units
are for Low or Very Low
Income Residents

0%

of Vacant Rental Units
are for Extremely-Low
Income Residents

196%

Growth of non-White
population 2010-2023

22%

of Residents are 60+
Years Old

21%

of residents are Under
19 Years Old

1,280

Total Manufactured
Housing Units



Policies to Reduce Displacement Risk

The Housing Displacement Risk Analysis identified the following policy avenues to reduce housing displacement risk in the Housing Element:

- A Community Land Trust style program for mobile home communities
- A Tumwater program to support private, local, small-scale ownership of mobile home communities, which builds on the Tumwater's mobile home housing stock and helps to preserve existing affordable stock
- Increased staffing capacity to process accessory dwelling units quickly and reduce costs under Tumwater's control

An additional policy areas will be considered in the Housing Element:

- Increasing homeownership opportunities for BIPOC communities to promote equity and help generational wealth



Format for Part 1 – Goals, Policies, and Actions



Chapter 1 – Introduction



Chapter 2 – GMA Housing Element Goal



Chapter 3 – County-Wide Planning Policies



Chapter 4 – Element Goals and Policies



Appendix A – Draft Implementation Actions



Draft Implementation Actions

- The draft implementation actions in Appendix A are intended to serve as the building blocks for developing the annual Tumwater work programs that will implement the goals and policies of the Housing Element
- As the Comprehensive Plan is put into action over the next twenty years, the draft implementation actions will change as new, unforeseen opportunities emerge: new ones may be added, proposed ones may be modified or replaced by other actions



Format for Part 2 – Technical



Chapter 1 – Introduction



Chapter 2 – Housing Needs Assessment



Chapter 3 – Land Capacity Analysis



Chapter 4 – Racially Disparate Impacts, Exclusion, & Displacement



Chapter 5 – Housing Provisions



Appendices A - H



Chapter 2 – Housing Needs Assessment

- Introduction
- Household Characteristics
- Household Tenure
- Housing Affordability
- Housing Inventory
- Emergency & Supportive Housing
- Housing Production Trends
- Funding Housing Construction
- Homeless Population & Trends
- Projected Housing Needs



Chapter 3 – Land Capacity Analysis



Analysis



Emergency Housing



Area Median Income, Housing Type, and Tenure



Other Specific Housing Needs



Chapter 4 – Racially Disparate Impacts, Exclusion, & Displacement



Background



Historical Context



Communities of Interest



Racially Disparate Impacts



Exclusion



Displacement Risk



Policy Evaluation



Chapter 5 – Housing Provisions



Protection of Housing Stock



Low- & Moderate-Income Provisions



Employment & Unemployment



Gaps in Local Funding



Regulatory Barrier Assessment



Programs and Actions to Achieve Housing Availability



How to Read the Policy and Action Tables

- The Housing Element goals, policies, and the draft implementation actions associated with them are not in priority order
- Each of the Housing Element's policies and draft implementation actions includes
 - If appropriate, estimated start dates, length of time to complete, and target completion dates
 - The level of effort to achieve
 - The effect on housing supply
 - Specific housing needs addressed



Goal H-1

Increase the supply and variety of housing for every income and age group

Highlights:

- Equity
- Coordination between the elements
- Promote more housing types for different needs



Goal H-2

**Expand the supply of
permanent, income-
restricted affordable
housing**

Highlights:

- Removing barriers and providing incentives to develop affordable housing
- Address the need for permanent supportive housing for people with disabilities, seniors on limited incomes, and others
- Look for ways to reduce the costs of renting or owning a home for lower incomes



Goal H-3

**Maintain and improve
existing housing stock**

Highlights:

- Supports the maintenance and improvement of the existing housing stock
- Helps to reduce costs by addressing ongoing maintenance on a regular basis avoiding large costly repairs
- Improves energy efficiency, which reduces costs and climate impacts



Goal H-4

**Make it easier for
households to access
housing and stay housed**

Highlights:

- Housing costs stay reduced when households can avoid eviction or foreclosure
- Homeownership is an important way for a households to build financial equity
- Protecting vulnerable populations from displacement and inflated housing costs is critical for housing stability



Goal H-5

Continually develop partnerships to improve implementation of housing strategies

Highlights:

- Direct resources to organizations that build housing
- Enact policies that serve the community by increasing affordable housing options
- Develop relationships with organizations that work with or represent communities of color and disadvantaged groups can help Tumwater
- Improve engagement in decision making processes



Goal H-6

Explore a permanent source of funding for low-income housing

Highlights:

- Providing affordable housing for the lowest income households and those experiencing homelessness requires public funding
- Leverage local, state, and federal dollars for low-income housing
- More funding reduces the costs to develop and maintain units and makes housing units more affordable
- Housing is a collaborative effort within the region, not just a task for individual jurisdictions



Questions to Guide Discussion

- Are the proposed goals, policies, and draft implementation actions and the information in Part 1 of the Housing Element presented effectively? What should change to make them more usable?
- Is the information in Part 2 of the Housing Element presented in an understandable format? What should change to make it clearer?
- What in the Housing Element would affect you or the things you care about most and what do you expect that affect might be?



Questions to Guide Discussion

- Are there any unintended consequences or burdens associated with the goals, policies, or draft implementation actions for the Tumwater community?
- Do any of the goals, policies, or draft implementation actions not address the concerns of the Tumwater community? If so, how could they be amended?
- Are there any general or specific comments to share about any goals, policies, or draft implementation actions?
- Are there any changes in the draft implementation action timelines?



Next Steps in the Review Process

- General Government Committee Briefing – June 11, 2025
- Complete final round of stakeholder input and engagement – Late Spring 2025
 - Review draft goals, policies, and actions
 - Ensure input and feedback was incorporated
- Comprehensive Plan Adoption Process – Fall 2025 – Winter 2026
- Comprehensive Plan Ordinance Briefing – October 28, 2025

Submitting Comments or Questions

Written comments or questions are welcome at any time during the periodic update process

- Update website: [2025 Comprehensive Plan Update](#)
- Periodic update email: compplan@ci.tumwater.wa.us
- City of Tumwater contact:

Community Development Department

555 Israel Road SW

Tumwater, WA 98501

Phone: 360-754-4180

Email: compplan@ci.tumwater.wa.us



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 MAY 12, 2025

December 2025

Ordinance No. O2025-0XX



Housing Element

Part 1 – Goals, Policies, and Implementation Actions



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Abbreviations Used in Document

RCW – Revised Code of Washington

WAC – Washington Administrative Code

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*.

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

The Housing Element aligns and is consistent with the other elements of the Comprehensive Plan.

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

Part 1 – Goals Policies, and Implementation Actions establishes Tumwater's goals and policies to set forth a direction to create and maintain housing in Tumwater.

The goals of the Housing Element are guided by the state Growth Management Act and the Thurston County-Wide Planning Policies and the vision of a Tumwater that supports affordable housing for all members of the community. The Element's goals and policies are coordinated with the other Elements and regional plans.

The Housing Element's goals and policies are the policy basis for the draft implementation actions in Housing Element and those future actions that will be developed over the next 20 years which will be the foundation for Tumwater's annual work programs to address affordable housing for the community.

Part 2 – Technical Information provides a housing needs assessment, a land capacity analysis, consideration of racially disparate impacts, exclusion, and displacement, and a discussion of existing and future housing provision that are intended to try to reduce the cost of producing more housing to support the twenty-year growth projections for Tumwater.

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

B. How to Read this Part of the Document

In Part 1, Chapters 2 and 3 discuss the Housing Element's connection to the goals of the state Growth Management Act and the Thurston County-Wide Planning Policies.

Chapter 4 presents each goal with 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.

Appendix A contains the draft implementation actions, which are intended to be a source of annual work program items that serve to implement the goals and policies of the Housing Element.

The annual work programs will further refine the implementation actions prior to their being put into practice. It is expected that implementation actions will be further amended, added, or subtracted as needed over the course of the 20

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



year Comprehensive Plan as new opportunities arise to meet the intent of the Housing Element’s goals and policies.

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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 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.**

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**

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



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.

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4. Element Goals and Policies

A. How to Read These Tables

The Housing Element goals and policies are not in priority order.

Appendix A provides a list of the draft implementation actions by goal and policy that will be considered when developing annual work programs for implementing the Housing Element’s goals and policies.

1) Period

Each of the Housing Element’s policies are associated with estimated start dates, length of time to complete, and target completion dates, if appropriate based on adequate funding for staff and resources. Most policies are ongoing with no set target completion date.

2) Effort to Achieve

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

- High** Policy would require significant funding or staff resources or political effort to implement.
- Medium** Policy would require moderate funding or staff resources or political effort to implement.
- Low** Policy would require few funding or staff resources or political effort to implement.






3) Effect on Housing Supply

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

- High** Policy could result in a significant increase in desired housing units.
- Medium** Policy could result in a moderate increase in desired housing units.
- Low** Policy could result in a small increase in desired housing units.

4) Housing Needs

The Housing Element’s policies are associated with one of the six goals in the Housing Element. Each policy addresses one or more of the eight areas of housing needs or state requirements:

-  **Affordability.** Reduces the cost of housing for low-income and cost-burdened households.
-  **Supply.** Increases the inventory of housing for all households.
-  **Variety.** Increases the variety of housing types.
-  **Seniors.** Increases the stock of housing options needed for aging seniors.
-  **Improvements.** Maintains the existing housing stock, including improving energy efficiency and air quality.

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

and those at risk of or experiencing homelessness.



Supportive Housing. Increases permanent supportive housing options for people with disabilities



State Requirement. Addresses state requirements for housing.

B. Housing Goals and Policies

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 those unit 3,298 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

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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.

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. Draft implementation actions for Goal H-1 in Appendix A would help 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.

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Policies	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	
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	
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-1.4 Support the construction of housing on vacant or unused lots, such as unused commercial buildings, to minimize urban sprawl and reuse existing infrastructure.	Term of the Plan	L	L	
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 [BM2]: New policy.

Commented [ES3R2]: [RCW 36.70A.070\(2\)\(d\) amended in 2021](#), [WAC 365-196-010\(g\)\(ii\)](#), [WAC 365-196-300\(f\)](#), [WAC 365-196-410](#)

Commented [BM4]: Update of 2016 goals as a policy.

Commented [BM5]: Updates 2016 policy.

Commented [ES6R5]: . [RCW 36.70A.070 \(preamble\)](#) and [WAC 365-196-500](#)

Commented [ES7R5]: Consideration of housing locations in relation to employment locations. [RCW 36.70A.070\(2\)\(d\) amended in 2021](#)

Commented [BM8]: Updated 2016 policy.

Commented [ES9]: Consideration of housing locations in relation to employment locations. [RCW 36.70A.070\(2\)\(d\) amended in 2021](#)

Commented [BM10]: Updated policy based on Tumwater Housing Action Plan – Action 3.d: Continue to look for place-making opportunities along urban corridors.

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	Policies	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-1.6	Consider 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-1.8	Support housing opportunities for those at risk of homelessness.	Term of the Plan	H	M	
H-1.9	Support housing opportunities for those with special needs, particularly those related to age or disability.	2026-28	M	L	
H-1.10	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	

Commented [BM11]: Update of policy.

Commented [BM12]: Update of 2016 goal as a policy.

Commented [BM13]: Update 2016 goals as a policy.

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

Goal H-2 includes draft implementation actions in Appendix A that increase the supply of housing affordable to low-income households (those making eighty or less percent of the area median family income) and draft implementation actions that support the providers of low-income 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 single income earners with service industry roles like retail

Commented [BM14]: New goal, based in part on the Tumwater Housing Action Plan Strategy 1:

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

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clerks, home health aides, 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.

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?

Removing barriers and providing incentives to develop affordable housing for the lowest incomes increases housing affordability for these households.

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 can offer, in general, monthly mortgage payments stay the same over 30 years while monthly rent payments increase.

The draft implementation actions in Appendix A 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

3) How Does this Goal Address Equity?

People who have systematically had less access to generational wealth building, such as communities of color, or those 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	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	

Commented [BM15]: 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\(2\)\(d\)](#).

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Policies	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-2.2 Support permanent, income-restricted affordable housing through budgeting and funding decisions.	Term of the Plan	H	M	

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 draft implementation actions in Appendix A 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 Tumwater.

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.

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	Policies	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-3.2	Support Federal, State, and local financing opportunities to maintain, upgrade, or retrofit the existing housing stock.	Term of the Plan	M	M	
H-3.3	Strive to increase equity and quality of life by improving community surroundings and infrastructure in residential areas.	Term of the Plan	H	M	
H-3.4	Support manufactured home parks to maintain existing sources of affordable housing.	Term of the Plan	M	M	

Commented [ES16]: the preservation, improvement and development of housing, [RCW 36.70A.070\(2\)\(b\)](#).

Commented [BM17]: Update of 2016 implementation action as a policy based on Tumwater Housing Action Plan – Action 1.k.

Commented [ES18R17]: the preservation, improvement and development of housing, [RCW 36.70A.070\(2\)\(b\)](#).

Commented [BM19]: New policy.

Commented [ES20]: Establish policies and regulations to address and begin to undo racially disparate impacts, displacement, and exclusion in housing caused by local policies, plans, and actions. [RCW 36.70A.070\(2\)\(f\) new in 2021](#)

Commented [BM21]: Updated 2016 policy.

Commented [BM22]: New policy.

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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.

low and the demand is high. For renters, this can also include application fees, deposits, moving expenses, and other costs associated with finding new rental housing.

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 that a household will experience homelessness.

3) How Does this Goal Address Equity?

Goal H-4 includes draft implementation actions in Appendix A 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.

Households that can avoid evictions and foreclosures also avoid increases in their monthly housing costs. Finding a new home to live in is also very challenging when the supply is

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.

Commented [BM23]: New goal based on Tumwater Housing Action Plan – Strategy 2.

Policies	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 [BM24]: New policy.

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Policies	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-4.2 Develop policies that protect vulnerable populations from displacement and inflated housing costs when on fixed incomes.	2026-28	M	M	+65

Commented [BM25]: New policy.

Commented [ES26R25]: RCW 36.70A.070(2)(f) new in 2021

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.

time deter implementation actions needed to increase affordable options.

Inviting people of all social and economic groups 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.

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.

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 policies that improve housing affordability while at the same

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 of 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.

Commented [BM27]: New goal based on Tumwater Housing Action Plan – Strategy 5.

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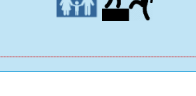


- Identify who benefits or is burdened by an action.
- Examine potential unintended consequences of taking an action.
- Mitigate unintended negative consequences of taking an action.
- Build in strategies to advance racial equity.

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	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-5.1 Maintain relationships with profit housing developers and services.	Term of the Plan	M	M	
H-5.2 Maintain relationships with nonprofits housing providers and services.	Term of the Plan	M	M	
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-5.4 Maintain partnerships with agencies that provide or support housing.	Term of the Plan	M	M	

Commented [BM28]: New policy.

Commented [BM29]: New policy.

Commented [ES30]: Adequate provisions for existing and projected housing needs for all economic segments of the community. [RCW 36.70A.070\(2\)\(d\) amended in 2021](#), [WAC 365-196-010\(g\)\(ii\)](#), [WAC 365-196-300\(f\)](#), [WAC 365-196-410](#) and see Commerce's Housing Action Plan (HAP) guidance: [Guidance for Developing a Housing Action Plan](#)

Commented [BM31]: Update of 2016 policy.

Commented [BM32]: Updated 2016 implementation action as a new policy.

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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.

Many of the draft implementation actions identified in Appendix A of 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. The City 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. More funding reduces the costs to develop and maintain units and makes housing units more affordable.


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

2) How does this Goal Reduce Housing Costs?

Providing affordable housing for the lowest income households and those experiencing homelessness requires significant public resources. Currently 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.

3) How Does this Goal Address Equity?

In 2021, 39 percent of households in Tumwater less than 80 percent of area median income, which are low-, very low-, and extremely low-income households. The draft implementation actions in Appendix A of Goal H-6 will help to address these issues.

Policies	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	

Commented [BM33]: New policy.

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Appendix A – Draft Implementation Actions

Each of the Housing Element goals and policies in Chapter 4 will require Tumwater to take specific actions to implement over the course of the 20 year term of the Comprehensive Plan.

The draft implementation actions in the tables below were developed in coordination with the housing stakeholders, the community, and Tumwater staff. The draft implementation actions in the tables below are intended to serve as the building blocks for developing the annual

Tumwater work programs that will implement the goals and policies of the Housing Element.

The draft implementation actions will need further refinement before they are incorporated into annual Tumwater work programs.

As the Comprehensive Plan is put into action over the next twenty years, the draft implementation actions will change as new, unforeseen opportunities emerge: new ones may be added, proposed ones may be modified or replaced by other actions.

1. How to Read These Tables

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

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

a) Period

Each of the Housing Element’s policies and draft implementation actions are associated with estimated start dates, length of time to complete, and target completion dates, if appropriate based on adequate funding for staff and resources. Most policies are ongoing with no set target completion date.

b) Effort to Achieve

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

High

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

Medium

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

Low

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

c) Effect on Housing Supply

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

High

Policy or action could result in a significant increase in desired housing units.

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Medium Policy or action could result in a moderate increase in desired housing units.

Low Policy or action could result in a small increase in desired housing units.



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



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

d) Housing Needs

The Housing Element’s policies and draft implementation actions are associated with one of the six goals in the Housing Element. Each policy and draft implementation action addresses one or more of the eight areas of housing need or state requirements:



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



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



Supply. Increases the inventory of housing for all households.



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



Variety. Increases the variety of housing types.



State Requirement. Addresses state requirements for housing.

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2. Housing Goals, Policies, and Implementation Actions

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

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	
H-1.1.1 Consider Tumwater 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	

Commented [BM34]: New policy.

Commented [ES35R34]: [RCW 36.70A.070\(2\)\(d\) amended in 2021](#), [WAC 365-196-010\(g\)\(ii\)](#), [WAC 365-196-300\(f\)](#), [WAC 365-196-410](#)

Commented [BM36]: New implementation action.

Commented [ES37R36]: [RCW 36.70A.070\(e\) new in 2021](#)

Commented [ES38R36]: [RCW 36.70A.070\(2\)\(f\)](#)

Commented [BM39]: New implementation action.

Commented [ES40R39]: [RCW 36.70A.070\(e\) new in 2021](#)

Commented [ES41R39]: [RCW 36.70A.070\(2\)\(f\)](#)

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Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
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	
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	

Commented [BM42]: 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 [ES43R42]: Evaluate what impact on housing?

Commented [ES44R42]: [RCW 36.70A.070\(2\)\(f\)](#)

Commented [BM45]: New implementation action based on Tumwater Housing Action Plan – Action 2.e.

The City has begun the work necessary to implement the action.

Commented [BM46]: Update of 2016 goals as a policy.

Commented [BM47]: Update of 2016 goals as a policy.

Commented [ES48R47]: [RCW 36.70A.070\(2\)\(c\)](#) amended in 2021, [WAC 365-196-410\(e\)](#) and (f)

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Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-1.2.2 Determine the capacity of land in order to develop a funding strategy 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 [BM49]: New implementation action.

Commented [ES50R49]: [RCW 36.70A.070\(2\)\(c\)](#) amended in 2021, [WAC 365-196-410\(e\)](#) and (f)

Commented [BM51]: Updates 2016 policy.

Commented [ES52R51]: [RCW 36.70A.070 \(preamble\)](#) and [WAC 365-196-500](#)

Commented [ES53R51]: Consideration of housing locations in relation to employment locations. [RCW 36.70A.070\(2\)\(d\)](#) amended in 2021

Commented [BM54]: Updated 2016 policy as an implementation action.

Commented [ES55R54]: [RCW 36.70A.070 \(preamble\)](#) and [WAC 365-196-500](#)

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 housing on vacant or unused lots, such as unused commercial buildings, to minimize urban sprawl and reuse existing infrastructure.	Term of the Plan	L	L	
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	
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	

Commented [BM56]: Updated 2016 policy as an implementation action.

Commented [BM57]: New implementation action.

Commented [BM58]: Updated 2016 policy.

Commented [ES59]: Consideration of housing locations in relation to employment locations. RCW 36.70A.070(2)(d) amended in 2021

Commented [BM60]: Updated policy based on Tumwater Housing Action Plan – Action 3.d: Continue to look for place-making opportunities along urban corridors.

Commented [BM61]: 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 [BM62]: 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 Consider 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	
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	

Commented [BM63]: Update of policy.

Commented [BM64]: 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 [ES65]: . Consideration of the role of accessory dwelling units (ADUs) in meeting housing needs. RCW 36.70A.070(2)(d) amended in 2021

Commented [BM66]: Update of 2016 policy as a new implementation action.

Commented [BM67]: New implementation action.

Commented [BM68]: New implementation action.

Commented [BM69]: 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-1.6.6 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	
H-1.8 Support housing opportunities for those at risk of homelessness.	Term of the Plan	H	M	

Commented [BM70]: New implementation action.

Commented [BM71]: 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 [BM72]: New implementation action based on Tumwater Housing Action Plan – Action 3.c.

Commented [ES73]: We should try to combine all MHP into one or two areas. It's within all GPA's.

Commented [BM74]: 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-1.8.1 Develop a plan for housing to meet the needs of those at risk of homelessness throughout Tumwater, including Emergency Housing, Emergency Shelter, Permanent Supportive Housing, and Transitional Housing.	2026-28	M	L	
H-1.9 Support housing opportunities for those with special needs, particularly those related to age or disability.	2026-28	M	L	
H-1.9.1 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-1.9.2 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-1.9.3 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 [BM75]: Update of 2016 policy as an implementation action.

Commented [ES76R75]: e. Identification of capacity of land for housing including, but not limited to, government-assisted housing, housing for moderate, low, very low, and extremely low-income households, manufactured housing, multifamily housing, group homes, foster care facilities, emergency housing, emergency shelters, permanent supportive housing. [RCW 36.70A.070\(2\)\(c\) amended in 2021](#), [WAC 365-196-410\(e\)](#) and (f)

Commented [BM77]: Update of 2016 goal as a policy.

Commented [BM78]: Update of 2016 policy as an implementation action.

Commented [BM79]: 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-1.9.4 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-1.10 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-1.10.1 Update Citywide Design Guidelines for residential uses on a regular basis.	Term of the Plan	M	L	
H-1.10.2 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-1.10.3 Strategically allow live/work units in nonresidential zones.	2026-28	L	L	

Commented [BM80]: Update 2016 goals as a policy.

Commented [BM81]: New implementation action.

Commented [ES82]: [RCW 36.70A.070\(2\)\(c\) amended in 2021](#), [WAC 365-196-410\(e\)](#) and [\(f\)](#)

Commented [ES83R82]: a. Goals, policies and objectives for:

- the preservation, improvement and development of housing, [RCW 36.70A.070\(2\)\(b\)](#), and
- moderate density housing options including, but not limited to, duplexes, triplexes, and townhomes, within an urban growth area boundary. [RCW 36.70A.070\(2\)\(b\) amended in 2021](#), and [WAC 365-196-410\(2\)\(a\)](#)

Commented [BM84]: Based on Tumwater Housing Action Plan – Action 4.a.

Commented [BM85]: 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-1.10.4 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 [BM86]: Update of 2016 policy as an implementation action.

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

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 [BM87]: New goal, based in part on the Tumwater Housing Action Plan Strategy 1:

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

Commented [BM88]: 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 [BM89]: New implementation action that addresses Tumwater Housing Action Plan – Action 1.h.

Commented [ES90R89]: Not just apartments? [RCW 36.70A.070\(2\)\(a\) amended in 2021](#), [WAC 365-196-410\(2\)\(b\) and \(c\)](#)

Commented [ES91]: [RCW 36.70A.070\(2\)\(b\)](#), and

Commented [BM92]: 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-2.1.4 Donate or lease surplus Tumwater-owned land as available to developers that provide permanent supportive housing and explore a process for coordinating the acceptance of land donations from others.	Term of the Plan	M	M	
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	

Commented [BM93]: New implementation action based on Tumwater Housing Action Plan – Action 3.e.

Commented [BM94]: 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 [BM95]: New implementation action based on Tumwater Housing Action Plan – Action 1.g.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-2.2.3 Coordinate with nonprofit developers on projects that increase permanent, income-restricted affordable housing through federal, state, or local grants or <u>loans</u> .	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 <u>housing</u> .	Term of Plan	M	M	
H-2.2.5 Meet regularly with housing providers and developers and help inform and educate on programs that support affordable <u>housing</u> .	Term of the Plan	M	M	
H-2.2.6 Coordinate with the Housing Authority of Thurston County and other non-profit organizations to purchase income-restricted units before they are converted to market rate <u>housing</u> .	Term of Plan	H	M	

Commented [BM96]: 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 [BM97]: Update of 2016 policy as an implementation action.

Commented [ES98R97]: Identification of capacity of land for housing including, but not limited to, government-assisted housing, housing for moderate, low, very low, and extremely low-income households, manufactured housing, multifamily housing, group homes, foster care facilities, emergency housing, emergency shelters, permanent supportive housing. [RCW 36.70A.070\(2\)\(c\) amended in 2021](#), [WAC 365-196-410\(e\) and \(f\)](#)

Commented [BM99]: 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 [BM100]: New implementation action based on Tumwater Housing Action Plan – Action 1.d.

Goal H-3 Maintain and improve existing housing stock.

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 Work with nonprofit providers to support services that work with property owners and renters to maintain housing in good condition and keep people housed.	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 seniors, low income, and disabled residents to purchase housing through community land trusts.	Term of the Plan	H	L	
H-3.2.3 Consider an energy assistance program for rental housing to help property owners with making upgrades when the unit is sold.	2029-30	M	L	

Commented [ES101]: the preservation, improvement and development of housing, [RCW 36.70A.070\(2\)\(b\)](#).

Commented [BM102]: Update of 2016 implementation action as a policy based on Tumwater Housing Action Plan – Action 1.k.

Commented [ES103R102]: the preservation, improvement and development of housing, [RCW 36.70A.070\(2\)\(b\)](#).

Commented [BM104]: New implementation action.

Commented [BM105]: New policy.

Commented [BM106]: Update of 2016 implementation action as a policy.

Commented [BM107]: 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.

Commented [BM108]: New implementation action based on Tumwater Housing Action Plan – Action 2.h.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-3.2.4 Explore programs for septic and well conversions to allow for more housing capacity and density.	2029-30	H	H	
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 [ES109]: [RCW 36.70A.070\(e\)](#) **new in 2021**

Commented [ES110]: Establish policies and regulations to address and begin to undo racially disparate impacts, displacement, and exclusion in housing caused by local policies, plans, and actions. [RCW 36.70A.070\(2\)\(f\)](#) **new in 2021**

Commented [ES111]: . All plan elements must be consistent with each other. [RCW 36.70A.070 \(preamble\)](#) and [WAC 365-196-500](#)
ENSURE CAPITAL FACILITIES, TRANSPORTATION AND UTILITIES ELEMENTS INCLUDE IMPROVEMENTS TO SUPPORT ADDED HOUSING DENSITY AND CONSIDER UNDERSERVED AREAS. LIKELY

Commented [BM112]: Updated 2016 policy.

Commented [BM113]: New implementation action.

Commented [ES114R113]: INCLUDE AN ACTION PLAN TO REMOVE BARRIERS TO AFFORDABLE HOUSING. (Housing Element Book 2: see page 61 and Appendix B.) [RCW 36.70A.070\(2\)\(d\)](#) **amended in 2021**, [WAC 365-196-010\(g\)\(ii\)](#), [WAC 365-196-300\(f\)](#), [WAC 365-196-410](#) [RCW 36.70A.070\(e\)](#) **new in 2021**

Commented [ES115R113]: . All plan elements must be consistent with each other. [RCW 36.70A.070 \(preamble\)](#) and [WAC 365-196-500](#)
ENSURE CAPITAL FACILITIES, TRANSPORTATION AND UTILITIES ELEMENTS INCLUDE IMPROVEMENTS TO SUPPORT ADDED HOUSING DENSITY AND CONSIDER UNDERSERVED AREAS. LIKELY

Commented [BM116]: New policy.

Commented [BM117]: 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 [ES118R117]: the preservation, improvement and development of housing, [RCW 36.70A.070\(2\)\(b\)](#)

Commented [BM119]: Based on Tumwater Housing Action Plan – Action 2.g.

Commented [BM120]: New goal based on Tumwater Housing Action Plan – Strategy 2.

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

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 Coordinate with and promote social service organizations in their efforts to help prospective homeowners with financial assistance.	Term of the Plan	M	M	
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 [BM121]: New policy.

Commented [BM122]: 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 [BM123]: New policy.

Commented [ES124R123]: RCW 36.70A.070(2)(f) new in 2021

Commented [BM125]: New implementation action.

Commented [BM126]: New implementation action.

Commented [ES127R126]: RCW 36.70A.070(2)(g) new in 2021

Commented [BM128]: New implementation action based on Tumwater Housing Action Plan – Action 2.c.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



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

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	
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 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-5.1.4 Work with developers and home lenders to make middle housing more desirable and financially feasible.	2026-28	M	L	
H-5.1.5 Work with regional partners to develop a technical assistance program for small landlords.	2026-28	M	L	

Commented [BM129]: New goal based on Tumwater Housing Action Plan – Strategy 5.

Commented [BM130]: New policy.

Commented [BM131]: Update of 2016 policy as an implementation action.

Commented [BM132]: New implementation action.

Commented [ES133]: •moderate density housing options including, but not limited to, duplexes, triplexes, and townhomes, within an urban growth area boundary. [RCW 36.70A.070\(2\)\(b\) amended in 2021](#), and [WAC 365-196-410\(2\)\(a\)](#)

Commented [BM134]: New implementation action based on Tumwater Housing Action Plan – Action 2.f.

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 Maintain relationships with nonprofits housing providers and services.	Term of the Plan	M	M	
H-5.2.1 Explore collaborations 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 individuals and families, 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.	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	

Commented [BM135]: New policy.

Commented [BM136]: New implementation action based on Tumwater Housing Action Plan Action 1.1.

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

Commented [BM137]: Update of 2016 policy as an implementation action.

Commented [BM138]: Update of 2016 policies 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-5.2.5 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-income households as part of on-the-job training.	2029-30	M	L	
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	

Commented [BM139]: 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.

Commented [BM140]: 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 [ES141]: Adequate provisions for existing and projected housing needs for all economic segments of the community. [RCW 36.70A.070\(2\)\(d\) amended in 2021](#), [WAC 365-196-010\(g\)\(iii\)](#), [WAC 365-196-300\(f\)](#), [WAC 365-196-410](#) and see Commerce's Housing Action Plan (HAP) guidance: [Guidance for Developing a Housing Action Plan](#)

Commented [BM142]: Update of 2016 policy.

Commented [BM143]: Update of 2016 policy as an implement action.

Commented [ES144R143]: Adequate provisions for existing and projected housing needs for all economic segments of the community. [RCW 36.70A.070\(2\)\(d\) amended in 2021](#), [WAC 365-196-010\(g\)\(iii\)](#), [WAC 365-196-300\(f\)](#), [WAC 365-196-410](#) and see Commerce's Housing Action Plan (HAP) guidance: [Guidance for Developing a Housing Action Plan](#)

Commented [BM145]: New implementation action based on Tumwater Housing Action Plan – Action 5.f.

Commented [BM146]: Updated 2016 implementation action as a 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-5.4.1 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	
H-5.4.3 Consider support for Housing Navigators to help households, renters, homeowners, and landlords with housing issues.	2029-30	H	M	

Commented [BM147]: New implementation action.

Commented [BM148]: Update of 2016 policy as an implementation action.

Commented [BM149]: 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.

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	

Commented [BM150]: 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-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-6.1.2 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 [BM151]: 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 [BM152]: New implementation action.

Commented [BM153]: 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 [BM154]: 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 [BM155]: New implementation action based on Tumwater Housing Action Plan – Action 6.e.

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

Housing Element

Part 2 – Technical Information

Tumwater 2025 Comprehensive Plan

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

DRAFT VERSION MAY 29, 2025

December 2025

Ordinance No. O2025-0XX





Housing Element

Part 2 – Technical Information

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Abbreviations Used in Document

- ADU** – Accessory dwelling unit
- AMI** – Area median income
- PSH** – Permanently supported housing
- RCW** – Revised Code of Washington
- TMC** – Tumwater Municipal Code
- UGA** – Tumwater’s urban growth area
- WAC** – Washington Administrative Code

Housing Element

Part 2 – Technical Information

1. Introduction

A. Background

The Housing Element is part of Tumwater's Comprehensive Plan and was prepared in response to the state Growth Management Act (Chapter 36.70A RCW).

Part 2 of the Housing Element provides the technical analysis to address the requirements of RCW 36.70A.070(2) for housing elements. It analyzes Tumwater's:

- Housing needs.
- Housing supply.
- Affordability.
- Racially disparate impacts, exclusion, and displacement.
- Future housing needs.

The assessment supports the development of the Housing Element's goals, policies, and implementation actions found in Part 1 of the Housing Element.

Tumwater is planning for future housing growth for both the City itself and its urban growth area together, so the estimated housing supply for Tumwater and its urban growth area is evaluated together.

1) Growth Management Act Goals

The Growth Management Act requires that Tumwater demonstrate that each Element in its Comprehensive Plan meets the relevant fifteen planning goals contained within the Act. The fifteen goals in turn guide the development and

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State requirements (WAC 365-196-410) that the Comprehensive Plan must meet:

- An inventory and analysis of existing and projected housing needs.
- A statement of the goals, policies, and objectives for the preservation, improvement, and development of housing, including single-family residences.
- Identification of sufficient land for housing including, but not limited to, government-assisted housing, housing for low-income families, manufactured housing, multifamily housing, group homes and foster care facilities.
- Adequate provisions for existing and projected housing needs of all economic segments of the community.

adoption of Tumwater's Comprehensive Plan and development regulations.

The updated Housing Element addresses the Growth Management Act goal related to housing:

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.*



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The Housing Element specifically sets forth how Tumwater will accommodate affordable housing for all income groups. This effort builds on the work Tumwater has done to prepare and implement a local Housing Action Plan through City actions and working with the Regional Housing Council to address homelessness and permanently affordable housing.

The Housing Element works with the Land Use Element to allocate sufficient land to ensure an adequate supply of buildable land for housing that serves every income group. Each residential land use designation will provide a variety of housing types at varying densities. Each Neighborhood subarea will contain sufficient variability in housing types to ensure housing needs can be met for all segments of Tumwater's population for the next 20 years.

As required by the Growth Management Act, the Housing Element was developed with community and stakeholder input as described in the Comprehensive Plan Update Community Engagement Plan.

B. How to Read this Part of the Element

Part 2 of the Housing Element consists of the following chapters.

- **Chapter 2 – Housing Needs Assessment:** Provides a summary of Tumwater's existing housing conditions using data from the U.S. Census and other federal, state, and regional sources to provide information on housing supply and demand to establish Tumwater's overall housing needs.

This chapter also includes a summary of Tumwater's 2045 projected housing need

2) Foundational Documents

The Housing Element is also based on the additional supporting plans and documents found in Appendix A: Foundational Documents, as well as the following documents that are in Appendices B through E:

- Housing Needs Assessment: Lacey, Olympia, and Tumwater (September 2020).
- Tumwater Housing Action Plan (2021).
- Planning for and Accommodating Housing Needs in Thurston County: Implementing the Housing Affordability Requirements of HB 1220 (April 2025).
- Housing Displacement Risk Analysis for the Cities of Lacey, Olympia, Tumwater, and Yelm – Executive Summary and Technical Annex (2025).

in the form of unit targets by income level, as established by Thurston County and its cities in cooperation with the Thurston Regional Planning Council. In addition, it provides a summary of Tumwater's housing inventory and a discussion of housing affordability, production, and investment.

- **Chapter 3 – Land Capacity Analysis:** Provides a summary of Tumwater's zoned capacity in relation to its 2045 housing unit targets.



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- **Chapter 4 – Racially Disparate Impacts, Exclusion, and Displacement:** Provides a detailed assessment of socioeconomic data to identify potential racial housing disparities and risk of displacement and exclusion, as well as an evaluation of current housing policies to identify policies and regulations that may begin to undo these impacts.
 - **Chapter 5 – Housing Provisions:** Provides a discussion of existing and future housing provisions that are intended to try to reduce the cost of producing more housing.
 - **Appendices:** The appendices include the following:
 - Summary of Foundational Documents.
 - Housing Needs Assessment: Lacey, Olympia, and Tumwater (September 2020).
 - Planning for and Accommodating Housing Needs in Thurston
- County: Implementing the Housing Affordability Requirements of HC 1220 (April 2025).
 - City of Tumwater Housing Action Plan (September 2021).
 - Housing Displacement Risk Analysis for the Cities of Lacey, Olympia, Tumwater, and Yelm (May 2025).
 - Housing Displacement Risk Analysis for the Cities of Lacey, Olympia, Tumwater, and Yelm: Technical Appendix (May 2025).
 - Housing Displacement Risk Analysis for the Cities of Lacey, Olympia, Tumwater, and Yelm: Technical Appendix – Policy Evaluation Matrix (May 2025).
 - State Department of Commerce Adequate Provisions Checklists.
 - Additional Housing Data.

C. Demographic Summary

1) Growing Population, Getting Older

In 2020, Tumwater and its urban growth area was home to more than 28,707 people. By 2045, Tumwater and its urban growth area are expected to grow to more than 50,676 people.

The overall population is aging. In 2023, 14.9 percent of the population was 65 or older, and 6.4 percent of seniors were 75 or older. Countywide by 2045, 22.7 percent of residents will be 65 or older and 12.7 percent of seniors will be 75 or

older. This affects housing affordability for Tumwater's residents as well and reflects the types of housing needed to meet this population's needs.

2) Renting or Buying

In 2024, there were more than 13,580 housing units in Tumwater and its urban growth area, and the Thurston Regional Planning Council projected that 7,986 more housing units would need to be built to accommodate the Tumwater's growing population.



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In 2023, 38.9 percent of all occupied housing units in Tumwater are rented, and 61.1 percent were owned by the occupant of the housing unit.

However, the smaller the household income, the fewer options there are for home ownership, which is a key factor for many households in building wealth. Housing units with two or fewer bedrooms are typically rented, and renters are more likely to be cost burdened, meaning they spend more than 30 percent of their income on rent and other housing expenses.

3) Smaller Households, Larger Homes

Over the last 40 years, the average household size in Tumwater has gotten smaller going from 2.93 people per household in 1970 to 2.39 in 2020. However, since 2000 household size has risen from 2.20. During the same period of time, homes have gotten bigger. In the 1980s, more than half of all houses built were less than 1,500 square feet. In the 2010s, only 11 percent were less than 1,500 square feet.

4) Higher Wages, Rents, & Mortgages

According to the Thurston Regional Planning Council, in 2017 Tumwater was home to more than 27,030 jobs and it is estimated this will grow to about 37,760 jobs by 2045. The Washington State Employment Security Department figures indicate wages have increased over the last ten years when adjusted for inflation.

However, the cost of housing has increased whether a resident rents or owns. Between 2014

and 2024, average rents increased from \$895 per month to \$1,751 per month in Tumwater, while the average sale price for a home in Tumwater increased from \$230,736.38 in 2014 to \$510,363.52 in 2024¹. Today, Tumwater is not considered affordable for median or first-time home buyers, although it is still more affordable than jurisdictions in either King or Pierce Counties.

5) Affordable Housing

Approximately ten percent of households in Tumwater in 2024 were extremely low income and earned less than 30 percent of the area median family income. By 2045, another five percent of households are expected to fall into this category.

There are approximately 1,857 housing units available at below-market rents countywide in 2020. This is fewer than the more than 1,900 extremely low income households in Tumwater alone, which are the households that are most at risk of becoming homeless. There were at least 952 people experiencing homelessness in Thurston County, according to the 2024 Point in Time Count. Both subsidized and permanent supportive housing are needed to support these vulnerable populations.

6) Equality

In 2020, 24 percent of Tumwater residents identified as people of color, defined as those who are Hispanic or Latino of any race and those who are any race other than white alone. Those who are multiracial, or Hispanic or Latino are the largest minority population groups in Tumwater. In general, people of color have more people in

¹ Zillow Housing Sales Data, December 2014, and December 2024



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their household, are less likely to own their own home, have a smaller household income, and are

more likely to experience homelessness than their white, non-Hispanic counterparts.

D. Sources of Data

The Housing Element Part 2 – Technical Information combined data from a range of sources. Key sources included:

- **U.S. Census Bureau:** The 2020 U.S. Census and 2019-23 American Community Survey provided key data on population, households, and housing characteristics.
- **Washington Center for Real Estate Research:** Based in the University of Washington's College of Built Environments, Washington Center for Real Estate Research's quarterly Housing Market Report and Apartment Market Survey supplied timely data on housing costs and vacancy rates.
- **Washington Office of Financial Management:** The Office of Financial Management provided annual population estimates for cities.
- **Thurston Regional Planning Council:** The Thurston Regional Planning Council contributed annual population, housing, and employment estimates for Tumwater and its urban growth area, as well as 25-year projections.

- **U.S. Department of Housing and Urban Development:** U.S. Department of Housing and Urban Development's Consolidated Housing Action Strategy data provided area median incomes, information on cost burden, and other housing challenges faced by low-income residents.
- **Zillow Real Estate:** Zillow provided data on housing sales in Tumwater.

Additional sources were included as referenced in the Element.

Much of the data shown in the Housing Element were based on surveys. All survey data contain a margin of error, which is a measure of uncertainty around an estimate. The American Community Survey publishes margins of error with their tables. While not included in the figures and tables in this report, they can be accessed through searching the referenced tables at data.census.gov.

Additional tables and graphs related to the individual sections are found in Appendix H.

E. Affordable Housing Definition

WAC 365-196-410 requires that the Comprehensive Plan include a definition of "affordable housing." This is a difficult definition to arrive at because what is affordable for one family can be drastically different from what is affordable for another family. A higher income family may be looking to purchase a larger home,

while a lower income family may be struggling to pay the rent on an apartment that is too small for their needs.

Because of this disparity, the U.S. Department of Housing and Urban Development uses a definition of affordability that is based on a percentage of gross income. U.S. Department of Housing and

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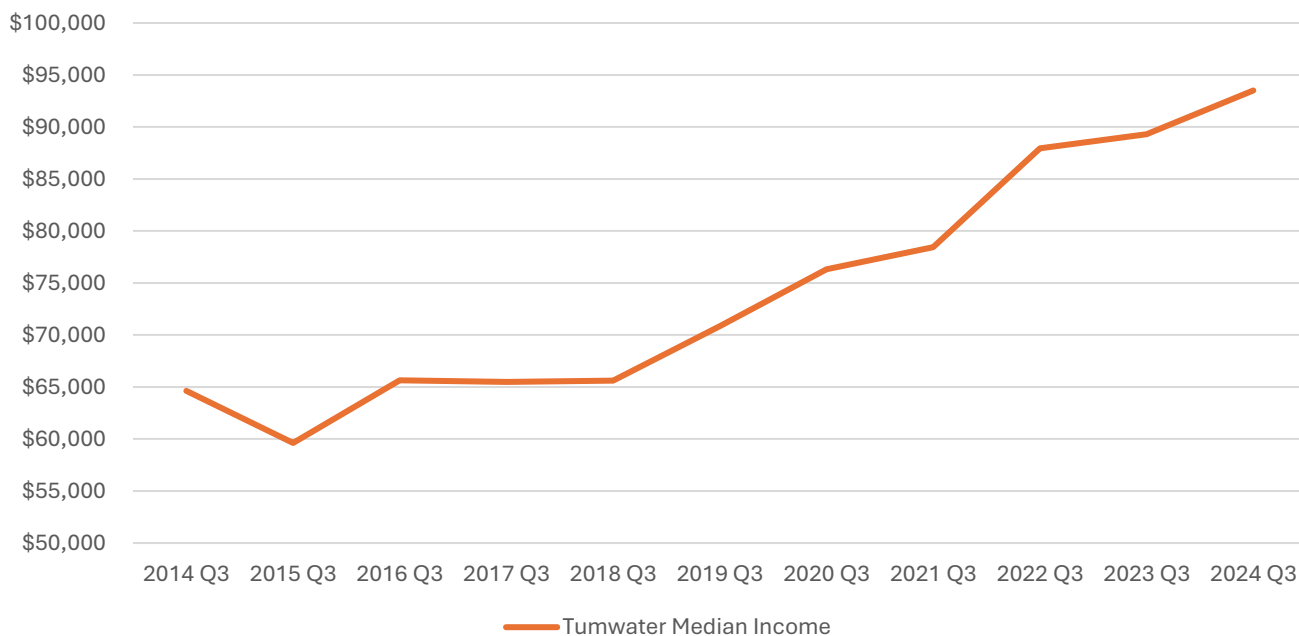
Urban Development allows up to 30 percent of a family's gross income to be available for gross housing costs, including mortgage payments or rent, and utility payments. The Housing Element uses the same definition of "affordable housing."

In practice, the median family income for a family of two in Tumwater based on data from the Washington Center for Real Estate Research was \$93,513 in the third quarter of 2024. For the median family, affordable housing would be any

housing that costs \$2,338 per month or less, including utilities. Similarly, a family that earned 80 percent of the median income could afford \$1,870 per month in mortgage or rent and utilities. In 2024, Tumwater's average rent was \$1,747 per month, and roughly \$1,950 with utilities.

Figure H-1 shows Tumwater's median income of all households regardless of size from 2014 to 2024.

Figure H-1. Tumwater Median Income, 2014-24.



Source: Washington Center for Real Estate Research, Median Income Data. Third Quarter Data, 2014-24.

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2. Housing Needs Assessment

A. Introduction

In September 2020, in cooperation with the Thurston Regional Planning Council, Tumwater, Lacey, and Olympia completed a housing needs assessment as a part of the Tumwater Housing Action Plan project, which is found in Appendix B: Housing Needs Assessment.

The 2020 Housing Needs Assessment provides key findings on Tumwater’s housing conditions and identifies shortcomings and gaps in the housing supply meeting demand.

While the Housing Needs Assessment was completed in 2020, its focus and most of the findings are still relevant today. Key findings from the Housing Needs Assessment have been updated in the Housing Element with more current available data. Along with community input, the findings from the Housing Needs Assessment were used to develop the strategies and actions identified in the Tumwater Housing Action Plan found in Appendix D, which in turn have been carried forward and aligned through the goals, policies, and implementation actions in Part 1 of the Housing Element.

The data in the Housing Needs Assessment as updated in the Housing Element meets the state requirement for this Comprehensive Plan Update.

This chapter includes detailed findings on:

- The number and type of current housing units.
- Housing tenure.
- Housing conditions.
- Housing costs and affordability.
- Housing units that were available to various income groups.
- Current and projected housing needs by 2045.

Data for current and projected housing demand by 2045 was based on the April 2025 *Planning for and Accommodating Housing Needs in Thurston County* found in Appendix C.

B. Household Characteristics

1) Demographics

Tumwater is a diverse and fast-growing community.

The U.S. Census Bureau estimated in 2020 that Tumwater’s population was 25,573 and its urban growth area’s population was calibrated as 3,134. The Washington State Office of Financial Management estimated that Tumwater’s

population as of April 1, 2024, was 27,470 and the Thurston Regional Planning Council estimated that Tumwater’s urban growth area was 3,100 in 2024 for a total of 30,570 residents.

Figure H-2 shows the change in Tumwater’s population since 1970. Between 1970 and 2020, Tumwater’s population more than quadrupled, growing 476 percent over 50 years. Over the next 25 years from 2020 to 2045, Tumwater and its

Housing Element

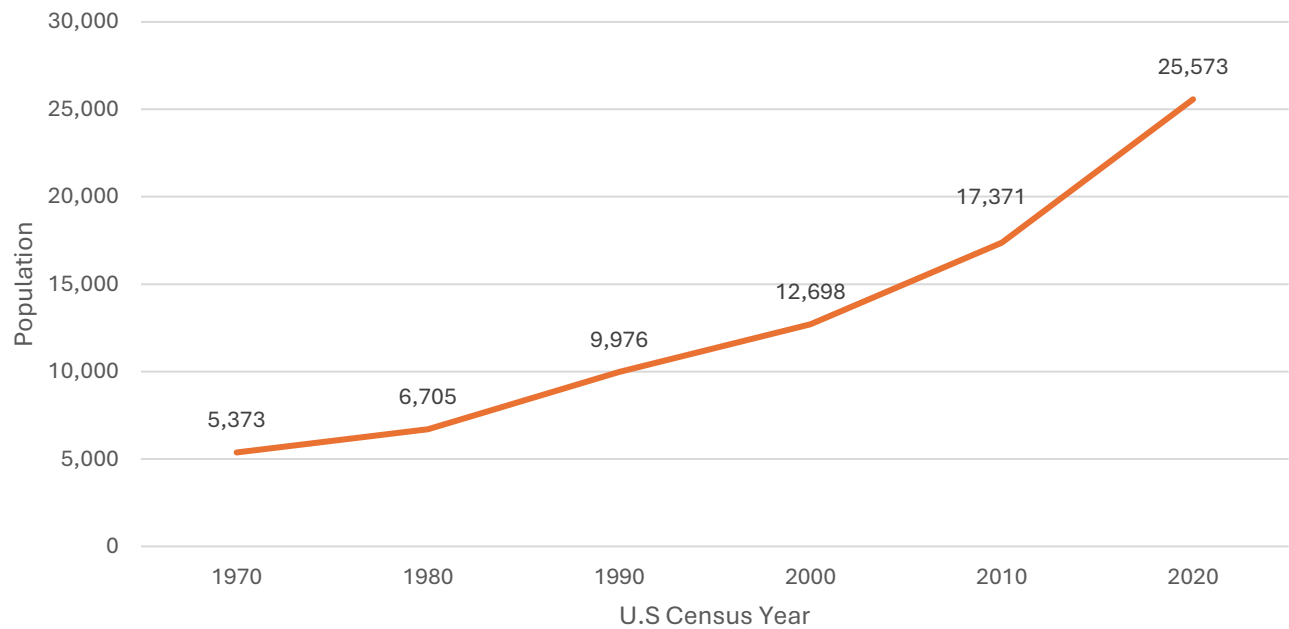
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urban growth area population are anticipated to grow by 21,969 to reach 50,676 residents in Tumwater and its urban growth area by 2045.

Table H-1 shows the population of Tumwater and its urban growth area since 2010. The population of Tumwater has increased, and its urban growth area decreased since 2010 in part due to annexations.

Figure H-2. Tumwater Population, 1970-2020.



Sources: Washington State Office of Financial Management, 2020 Decennial U.S. Census Counts of Population for the State, Counties, Cities and Towns and Thurston Regional Planning Council, Small Area Population Estimates and Forecast, 2024.

Table H-1. Population of Tumwater & Its Urban Growth Area, 2010-24.

	2010	2020	2021	2022	2023	2024
City	17,371	25,573	26,050	26,360	27,100	27,470
Urban Growth Area	6,350	3,134	3,290	3,300	2,890	3,100
Total	23,720	28,707	29,340	29,660	29,990	30,570

Source: Thurston Regional Planning Council, Small Area Population Estimates and Forecast, 2024.

The diversity and age of Tumwater’s residents informs the types of housing that are needed, including family-sized units, accessible units for seniors and disabled household members, and housing types affordable and suitable for multigenerational households.

Washington State law defines a household an individual, family, or group of unrelated people

living together in a single home. Members of a household can be related, unrelated, or living alone.

This section presents a profile of these households, which is critical to understanding the types and sizes of new housing needed, including household information by race that supports equitable growth strategies. Figure H-3 shows the



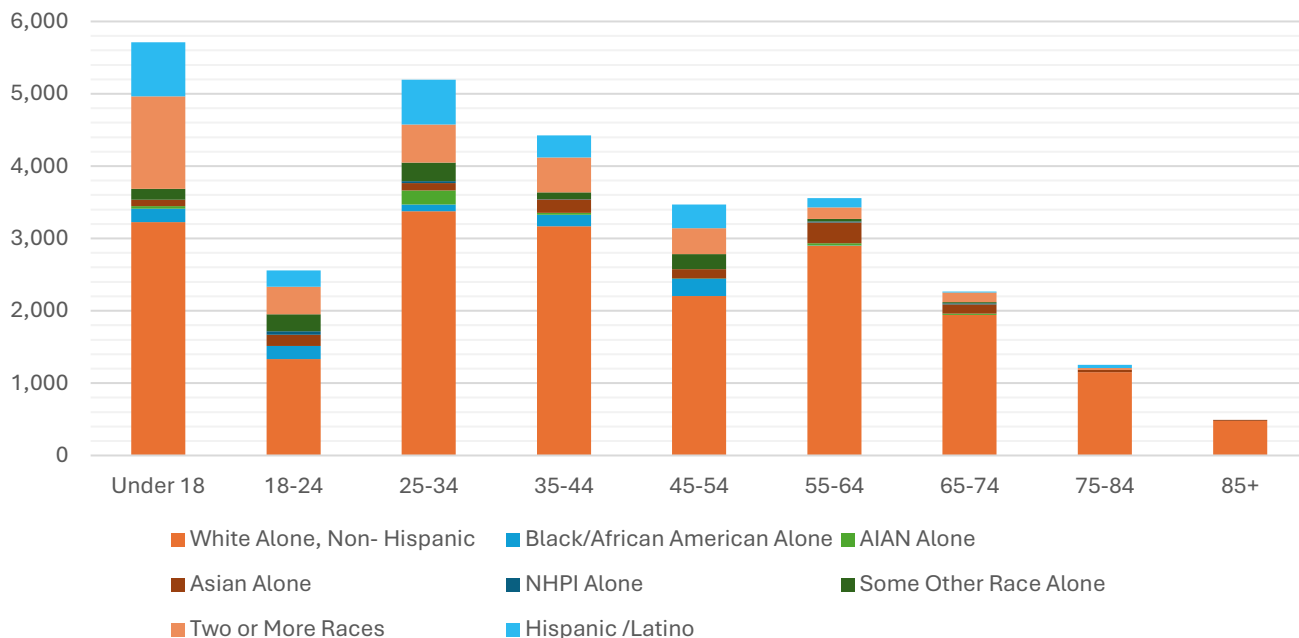
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demographic breakdown by race and age in Tumwater.

Chapter 4 includes an analysis of the racially disparate impacts.

Figure H-3. Age by Race/Ethnicity in Tumwater, 2023.



Sources: 2023 U.S. Census American Community Survey 5-Year Estimates, Tables B01001A - B01001I.

Notes: "AIAN Alone" are people who are American Indian and Alaska Native alone. NHPI Alone" are people who are Native Hawaiian and Other Pacific Islander alone.

More than six percent of Tumwater households have one or more members with a cognitive difficulty, the highest share of any disability category. As Tumwater's population ages, the

share of residents with a disability who need accessible housing is likely to increase.

Table H-2 provides more details on disability types and the number of Tumwater residents.

Table H-2. Disability Types in Tumwater, 2023.

Disability Type	Tumwater Residents	Percentage of Total City Population
With a Hearing Difficulty	834	3.2%
With a Vision Difficulty	418	1.6%
With a Cognitive Difficulty	1,602	6.5%
With an Ambulatory Difficulty	1,478	6.0%
With a Self-Care Difficulty	548	1.7%
With an Independent Living Difficulty	1,387	6.6%

Source: 2023 U.S. Census American Community Survey 5-Year Estimates, Table S1810.



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2) Household Sizes & Types

As of 2023, there were an estimated 10,863 households in Tumwater, 6,636 of which were owner occupied or 61.1 percent of the total and 4,227 of which were renter occupied or 38.9 percent of the total.

In Thurston County, the most common household sizes are one or two people, which

account for 29.7 percent and 32.5 percent of all households, respectively.

The average household size in Tumwater fell from 3.23 people in 1960 to 2.39 in 2020 and 2023. However, the average household size of 2.39 in 2020 was higher than any U.S. Census since 1970.

Table H-3 has more details on the size and types of households in Tumwater.

Table H-3. Household Size in Tumwater, 2023.

Households	2023 Estimate	Percent of the Total
Total:	10,863	100.0%
Owner occupied:	6,636	61.1%
1-person household	1,644	15.1%
2-person household	2,262	20.8%
3-person household	1,336	12.3%
4-person household	892	8.2%
5-person household	312	2.9%
6-person household	153	1.4%
7-or-more person household	37	0.3%
Renter occupied:	4,227	38.9%
1-person household	1,591	14.6%
2-person household	1,276	11.7%
3-person household	791	7.3%
4-person household	412	3.8%
5-person household	153	1.4%
6-person household	0	0.0%
7-or-more person household	4	0.0%

Source: 2023 U.S. Census American Community Survey 5-Year Estimates, Table B25009.

3) Household Tenure – Age & Race

Tenure refers to housing ownership status, whether a resident owns or rents where they live. Tenure patterns help to understand housing

needs and develop appropriate policies and programs.

Figure H-4 breaks down housing tenure by age and household type. Owner-occupied households are the largest household type and

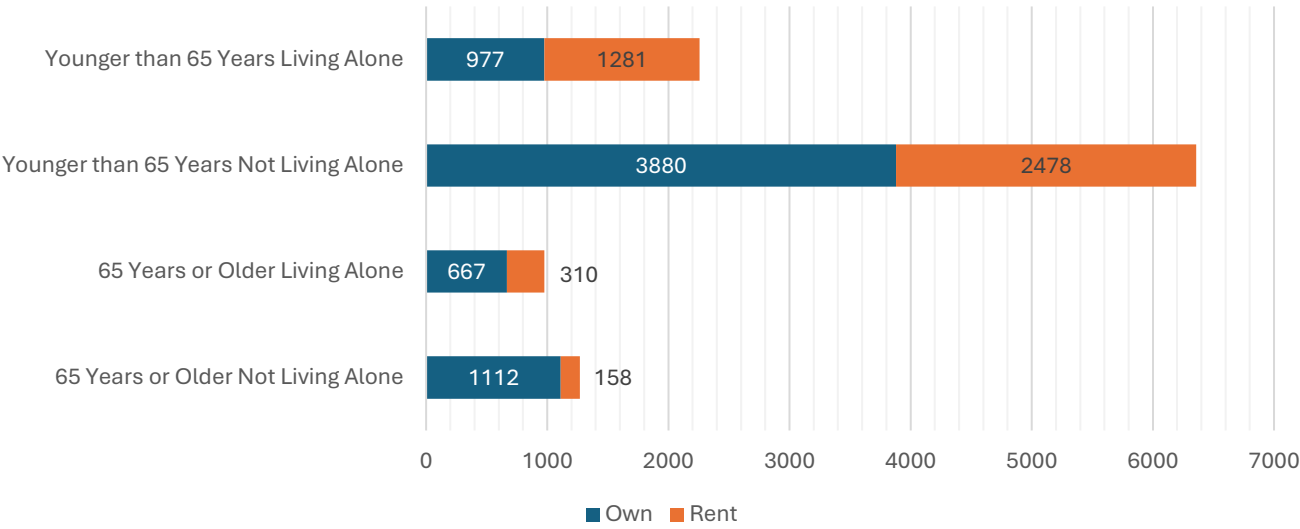
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most people over the age of 65 own their own house.

Figure H-4. Household Tenure by Age & Type in Tumwater, 2023.



Source: 2023 U.S. Census American Community Survey 5-Year Estimates, Table B25011.

Table H-4 breaks down owner-occupied and renter-occupied housing units by whether children under 18 live in the household. The proportion of owner-occupied and renter-occupied housing units with children under 18 are similar.

Table H-4. Household Tenure in Tumwater by Presence of Children, 2023.

Households	2023 Estimate	Percentage
Total:	10,863	100%
Owner-occupied housing units	6,636	61%
With children under 18	1,696	26%
No children under 18	4,940	74%
Renter-occupied housing units	4,227	39%
With children under 18	1,109	26%
No children under 18	3,118	74%

Source: 2023 U.S. Census American Community Survey 5-Year Estimates, Table B25012.

Table H-5 shows the breakdown of household tenure by race. Householders who are more likely to own rather than rent in Tumwater are classified by the U.S. Census as White Alone, Asian Alone, American Indian and Alaska Native Alone, Two or More Races, or White Alone, Not Hispanic or

Latino, while Black or African American Alone, Native Hawaiian and Other Pacific Islander Alone, Some Other Race Alone, or Hispanic or Latino in Tumwater are more likely to rent rather than own.



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Table H-5. Household Tenure & Race in Tumwater, 2023.

Householders	Total Units	Owner Occupied Units	Renter Occupied Units
All Households	10,863	6,636	4,227
White Alone	8,632	5,508	3,124
Black or African American Alone	362	88	274
American Indian and Alaska Native Alone	122	66	56
Asian Alone	379	307	72
Native Hawaiian and Other Pacific Islander Alone	50	0	50
Some Other Race Alone	310	151	159
Two or More Races	1,008	516	492
White Alone, Not Hispanic or Latino	8,292	5,426	2,866
Hispanic or Latino	918	180	738

Sources: 2023 U.S. Census American Community Survey 5-Year Estimates, Tables B25003 and B25003A - B25003I.

4) Household Income

Household income refers to the total combined income of all members of a household. A household's income, cost of living, and market conditions determine whether housing is affordable.

Households are typically grouped by income level relative to the area median income to quantify different housing needs. Area median income is an estimate of the median family income for the current year and is published by the US

Department of Housing and Urban Development.

As of April 1, 2025, the area median income for a two-person household in Thurston County was \$93,375 and four-person household was \$116,688.

Table H-6 shows typical household income categories for groups of area median income. Income thresholds for grouping households into these categories vary by size, and the typical jobs that may fall in each of the household income categories.

Table H-6. Household Income Categories Associated with Area Median Income for a Family of Four in Tumwater, 2024.

Household Income Category	Percent of Area Median Income	Equivalent Household Income for a Family of Four	Typical Jobs that May Fall in this Income Category
Extremely Low-Income	0-30% AMI	Less than \$35,000	Farm Workers, Fast Food Workers, Fixed Incomes
Very Low-Income	30-50% AMI	\$35,000 to \$58,350	Childcare, Administrative Assistants, Landscaping



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Household Income Category	Percent of Area Median Income	Equivalent Household Income for a Family of Four	Typical Jobs that May Fall in this Income Category
Low-Income	50-80% AMI	\$58,350 to \$93,350	Veterinary Technicians, Construction Workers, Truck Drivers, Social Workers
Moderate-Income	80-100% AMI	\$93,350 to \$116,688	Nurses, Plumbers
Moderate-Income	100-120% AMI	\$116,688 to \$140,025	Analysts, Teachers
Upper Income	>120% AMI	More than \$140,025	Lawyers, Managers

Source: Income Limits, U.S. Department of Housing and Urban Development, 2025.

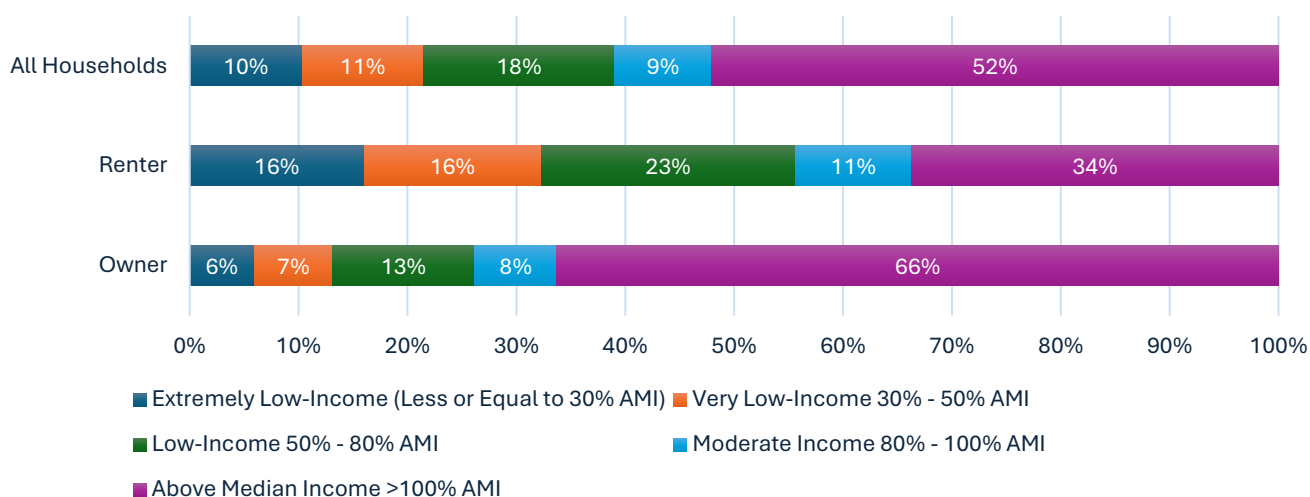
It takes more income to support a large family than a person living alone. For example, in 2025, a one-person household with a \$63,350 income is in the 80 percent area median income. A five-person household with an income of \$63,050 is in the 50 percent area median income.

Figure H-5 shows how the various Thurston County area median income groups in Tumwater break down by percentage of households. Twenty-one percent of households in Tumwater fall into the Extremely Low Income or Very Low-

Income categories and 52 percent are above median income.

The latest U.S. Department of Housing and Urban Development data on households by income is from 2016 and 2020. 39 percent of households in Tumwater had incomes at or below 80 percent area median income of which 55 percent of renter households were at or below 80 percent area median income. The percentage of renters at or below 80 percent area median income was much higher than the 34 percent for owner-occupied households.

Figure H-5. Proportion of Households by Area Median Income & Tenure in Tumwater, 2021.



Source: U.S. Department of Housing and Urban Development Affordability Strategy (CHAS), 2021.

Note: AMI is area median income.

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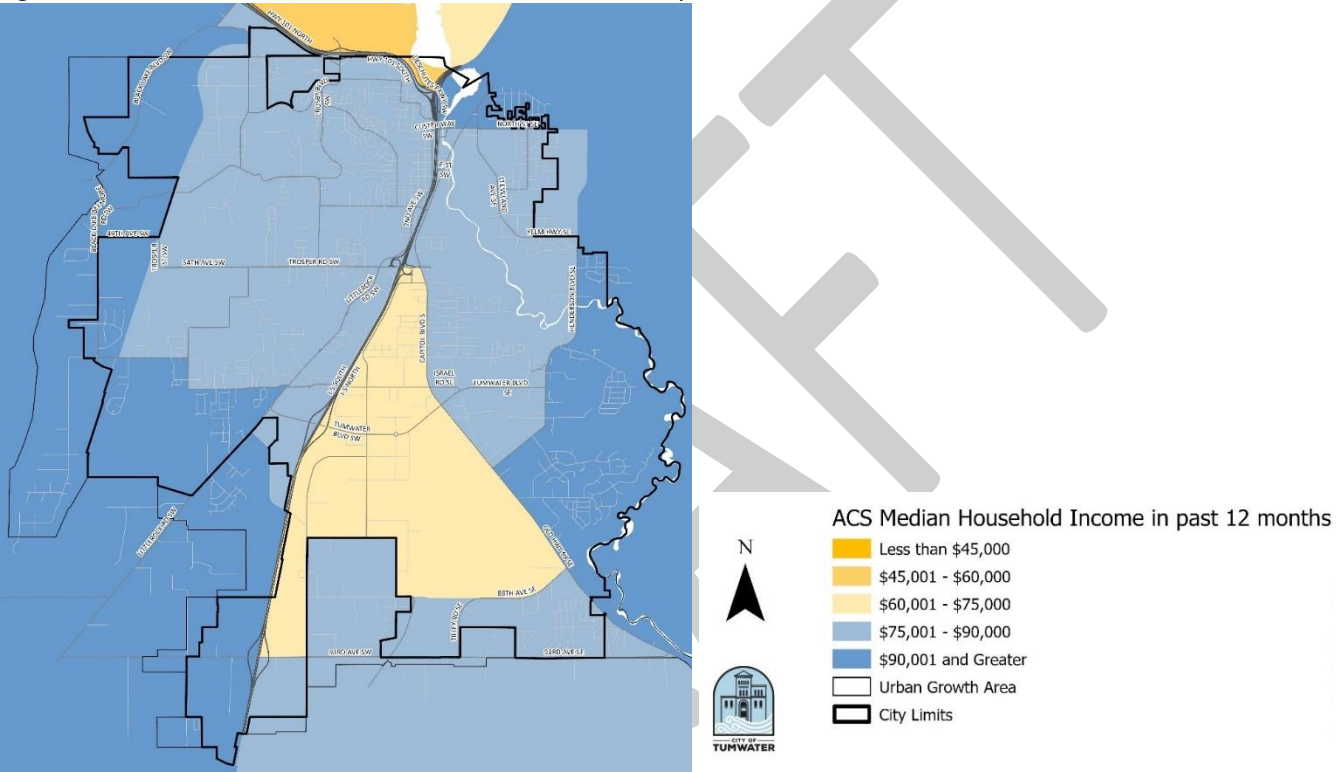


Figure H-6 and Table H-7 show the median household income in Tumwater, which is based on data from the U.S. Census Bureau. This number is different than area median income and varies across Tumwater.

The median income is the amount that divides the household income distribution in each block

group into two equal groups, with half of the households having incomes above the median and the other half that has incomes below the median. This measure does not take into consideration household size like area median income.

Figure H-6. Median Household Income in the Past 12 Months by U.S. Census Tract in Tumwater.



Source: 2023 U.S. Census American Community Survey 5-Year Estimates. Tables B19013B - B19013I, B19049, and B19053.

Table H-7. Median Household Income for All Households by U.S. Census Block Group in Tumwater, 2023.

Household Income	Estimate
Total	10,863
Less than \$10,000	2.2%
\$10,000 to \$14,999	2.4%
\$15,000 to \$24,999	4.5%
\$25,000 to \$34,999	6.6%
\$35,000 to \$49,999	9.1%
\$50,000 to \$74,999	15.0%
\$75,000 to \$99,999	13.5%

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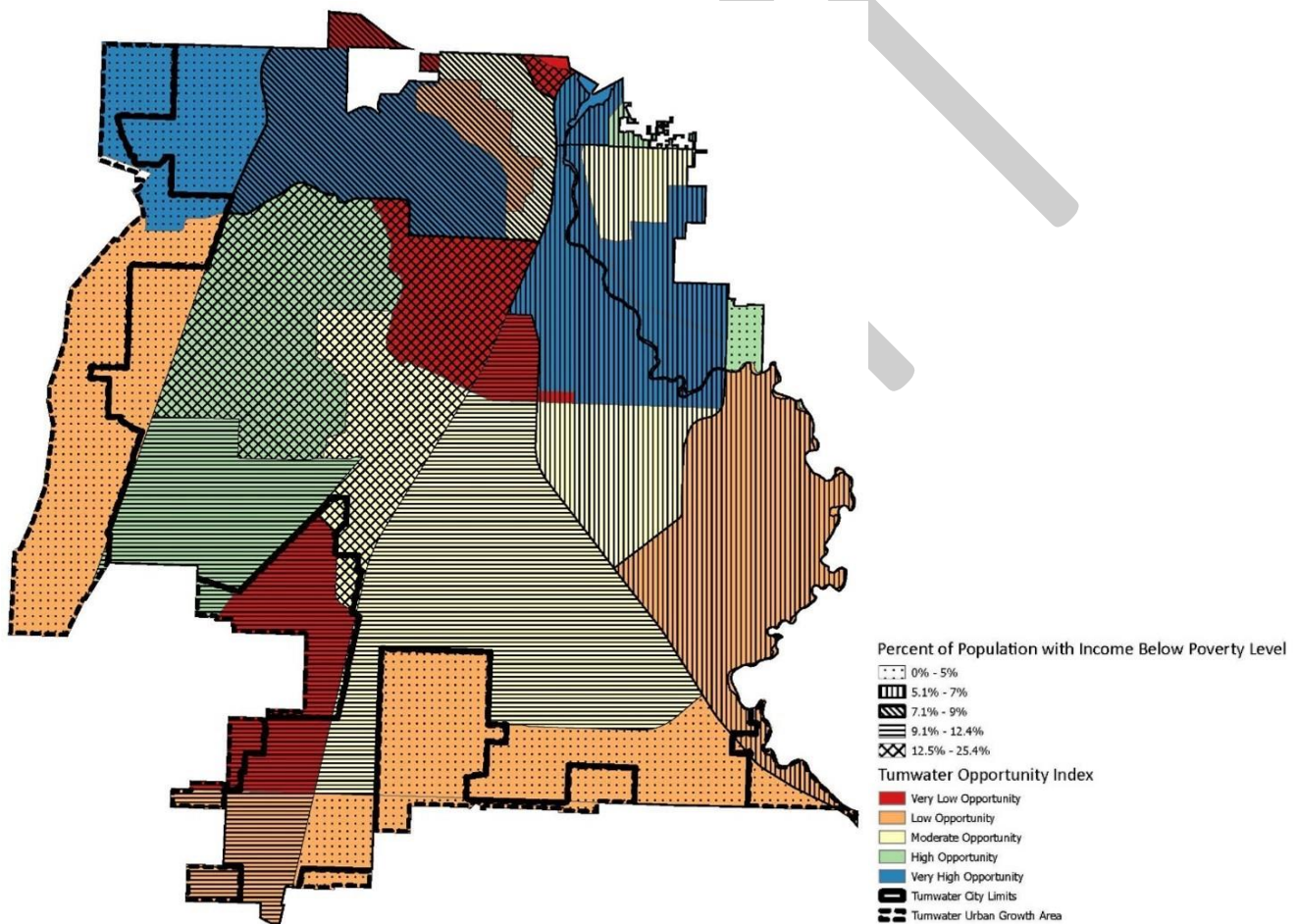
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Household Income	Estimate
\$100,000 to \$149,999	23.1%
\$150,000 to \$199,999	10.5%
\$200,000 or more	13.1%
Median income (dollars)	\$93,635
Mean income (dollars)	\$115,276

Source: 2023 U.S. Census American Community Survey 5-Year Estimates, Table S1901.

Figure H-7 combines the percentage of poverty level with the Tumwater Opportunity Index.

Figure H-7. Percentage of Population with Income Below Poverty Level by Census Tract & the Tumwater Opportunity Index.



Sources: Tumwater Transportation and Engineering Department and 2023 U.S. Census American Community Survey 5-Year Estimates.

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C. Housing Affordability

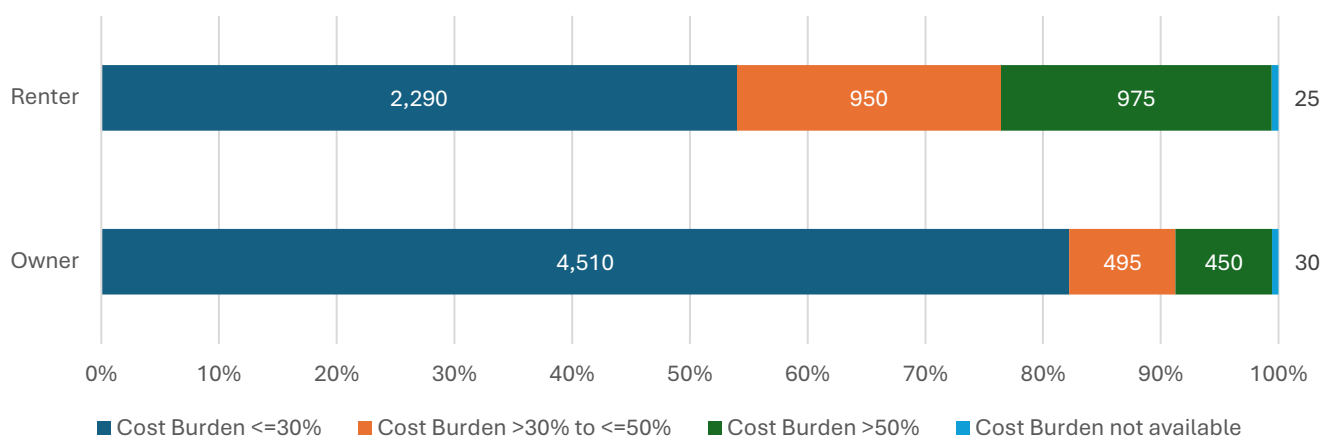
1) Household Cost Burden

Housing cost burden is an important indicator of housing affordability. A household is cost-burdened if it spends more than 30 percent of its income on housing costs.

Figure H-8 shows that at least 45 percent of renter households were cost-burdened. This is much higher than the 17 percent of owner households.

Current trends indicate that this will increase in the near future.

Figure H-8. Housing Cost Burden By Area Median Income in Tumwater, 2021.



Source: U.S. Department of Housing and Urban Development Affordability Strategy (CHAS), 2021.

Severely cost-burdened households spend more than half of their income on housing costs and are most likely to be housing insecure. They are at risk of displacement or homelessness if housing costs rise. In Tumwater, almost 15 percent of households were severely cost-burdened as of 2021. Nearly a quarter of all renter households were severely cost burdened.

2) Housing Prices

As of the fourth quarter of 2024, the median house prices in Thurston County were \$515,800.²

The range of median house prices in Thurston County from 2017 to 2024 is found in Figure H-9.

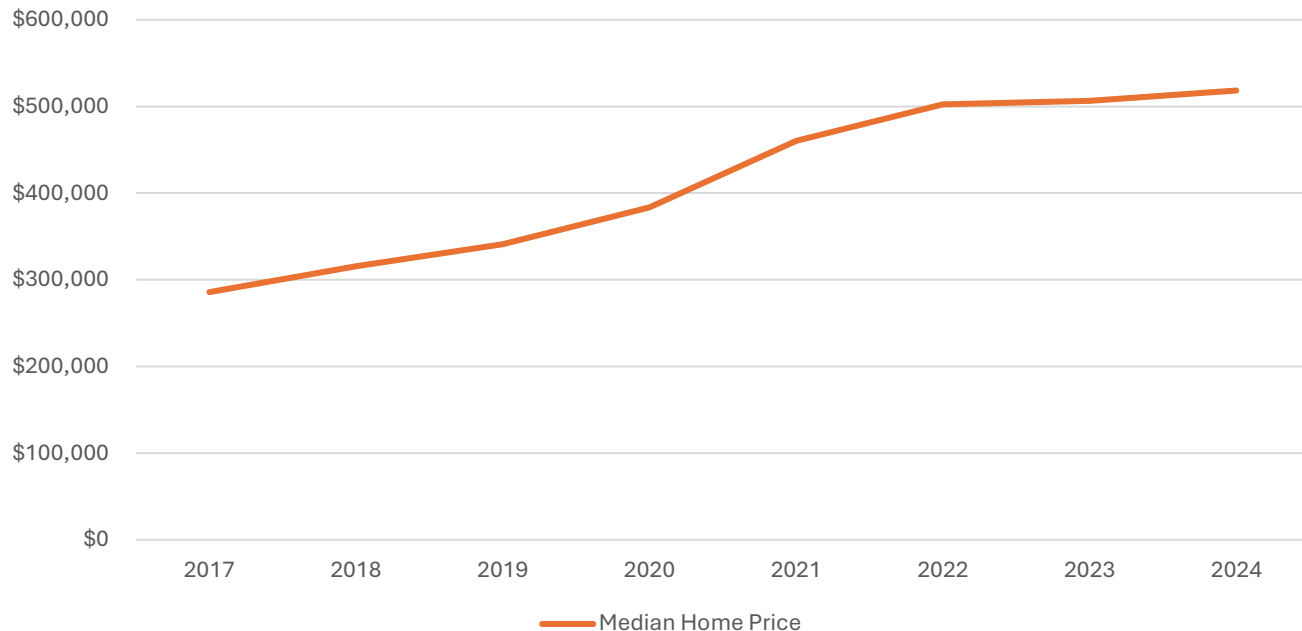
² Washington Housing Market Report, Fourth Quarter 2024, Washington Center for Real Estate Research.



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Figure H-9. Annual Median Home Prices in Thurston County, 2017-24.



Source: Washington Housing Market Report, Fourth Quarter 2024, Washington Center for Real Estate Research.

3) Housing Costs and Trends

At the end of 2024 according to Zillow, the typical home value in Tumwater was \$510,363.52. Based on a 30-year mortgage of 6.65 percent with a 20 percent down payment of \$102,072.70 and a monthly payment of \$3,116.97 plus utilities, would be affordable at approximately 118 percent area median income, for a four-person household. New homes usually sell for more.

Tumwater was less affordable than 40 percent of Washington State cities.

4) Affordability Index for Owners

Aside from looking at estimated housing supply by income and property sales, housing

affordability indexes for both housing unit owners and renters are another way to understand the scope of the affordability issue. The Runstad Center for Real Estate Research at the University of Washington maintains the Housing Affordability Index used in this section.

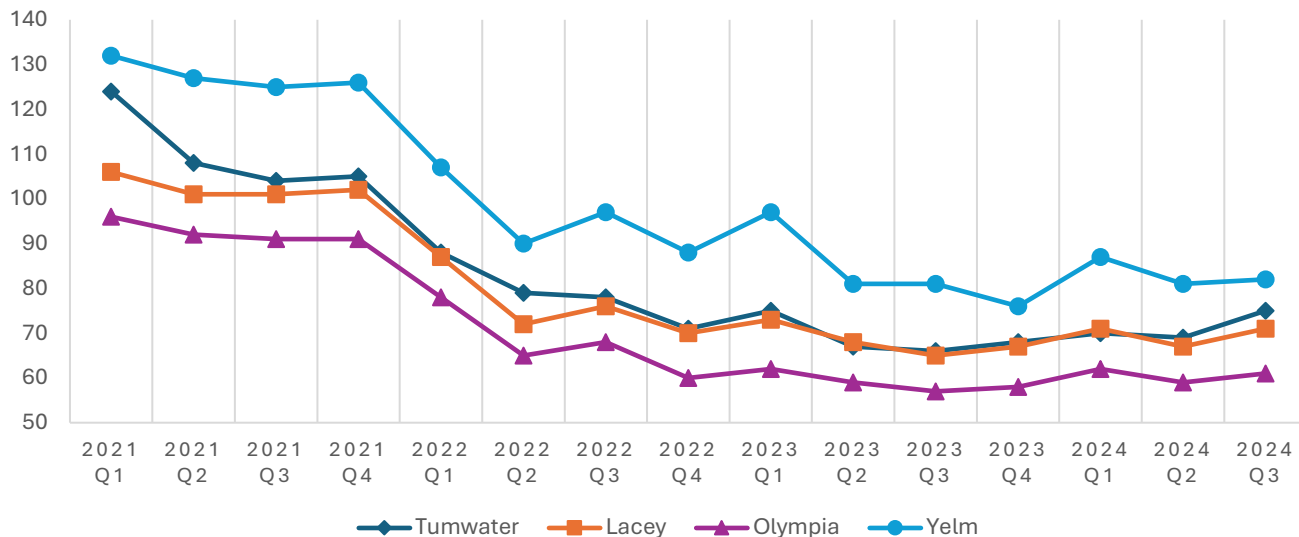
Figure H-10 shows the index measuring the overall ability of a middle income family to carry the mortgage payments on a median price home. When the index is 100 there is a balance between the family's ability to pay and the cost. Higher indexes indicate housing is more affordable.

Affordability for both all and median home buyers has been declining for cities in Thurston County at approximately the same rate since 2010.

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Figure H-10. Median Home Buyers Housing Affordability Index, Thurston County Cities, 2021-24.



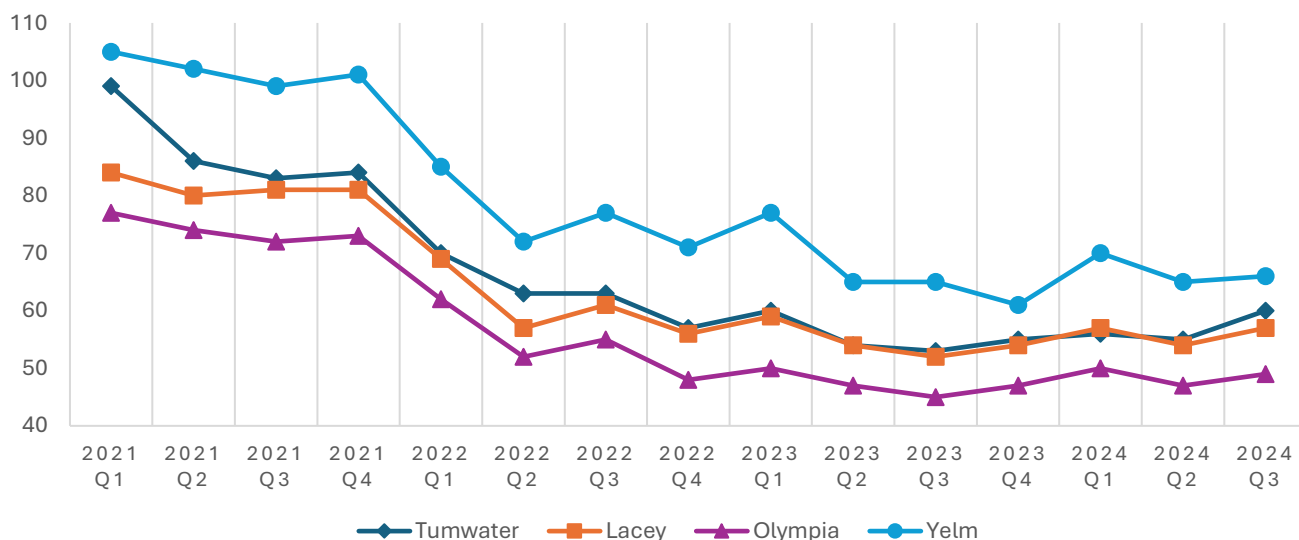
Source: Washington Center for Real Estate Research, 2024, Median Home Buyers Housing Affordability Index Data, 2024.

Note: Data was not available for all quarters.

Figure H-11 summarize the Housing Affordability Index for first time home buyers by Thurston County and adjacent counties and Tumwater and other larger Thurston County cities. When the index is 100 there is a balance between the family's ability to pay and the cost. Higher indexes indicate housing is more affordable.

Affordability for first time home buyers has been declining in Thurston County and surrounding counties and for cities in Thurston County at approximately the same rate since 2010.

Figure H-11. First Time Home Buyers Housing Affordability Index, Thurston County Cities, 2021-24.



Source: Washington Center for Real Estate Research, First Time Home Buyers Housing Affordability Index Data, 2024.

Note: Data was not available for all quarters.



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5) Fair Market Rent

As defined in 24 CFR 888.113, the U.S. Department of Housing and Urban Development created Fair Market Rents as the estimates of the 40th percentile gross rents for standard quality

units within a metropolitan area such as the Olympia-Tumwater, WA MSA. Table H-8 shows the U.S. Department of Housing and Urban Development Fair Market Rents for Fiscal Years 2024 and 2025 for the Olympia-Tumwater, WA Metropolitan and Micropolitan Statistical Area.

Table H-8. HUD Final Fiscal Year 2024 & 2025 Fair Market Rates By Unit Bedrooms for the Olympia-Tumwater, WA MSA.

Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2024 Fair Market Rate	\$1,341	\$1,554	\$1,802	\$2,531	\$3,058
FY 2025 Fair Market Rate	\$1,393	\$1,585	\$1,843	\$2,526	\$3,095

Source: U.S. Department of Housing and Urban Development, Fiscal Year 2025 Fair Market Rent Documentation System, 2025.

The U.S. Department of Housing and Urban Development annually estimates Fair Market Rents for the U.S. Office of Management and Budget defined metropolitan areas, some U.S. Department of Housing and Urban Development defined subdivisions of the U.S. Office of Management and Budget metropolitan areas, and each nonmetropolitan county. 42 USC 1437f requires Fair Market Rents to be posted at least 30 days before they are effective and they are effective at the start of the federal fiscal year, which is around October 1.

Fair Market Rents are used to determine payment standard amounts for:

- The Housing Choice Voucher program.
- Initial renewal rents for some expiring project-based the Housing Choice Voucher program contracts.
- Initial rents for housing assistance payment contracts in the Moderate

Rehabilitation Single Room Occupancy program.

- Rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solutions Grants program.
- Maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds.
- Flat rents in public housing units.

6) Rental Housing Costs & Trends

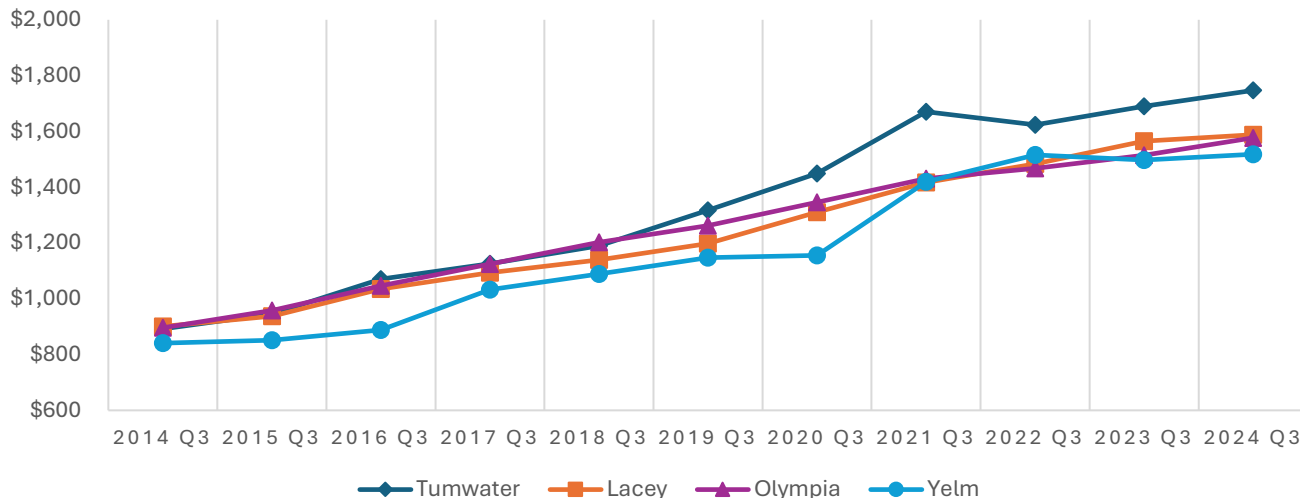
In the third quarter of 2024, the average rent in Tumwater was \$1,747 according to the Washington Center for Real Estate Research as shown in Figure H-12.

Depending on the cost of utilities, a studio or one-bedroom rental housing unit would be considered affordable.

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Figure H-12. Average Rent by Thurston County Cities, 2014-24.



Source: Washington Center for Real Estate Research, Rents Data, 2024. Third Quarter Data, 2014-24.

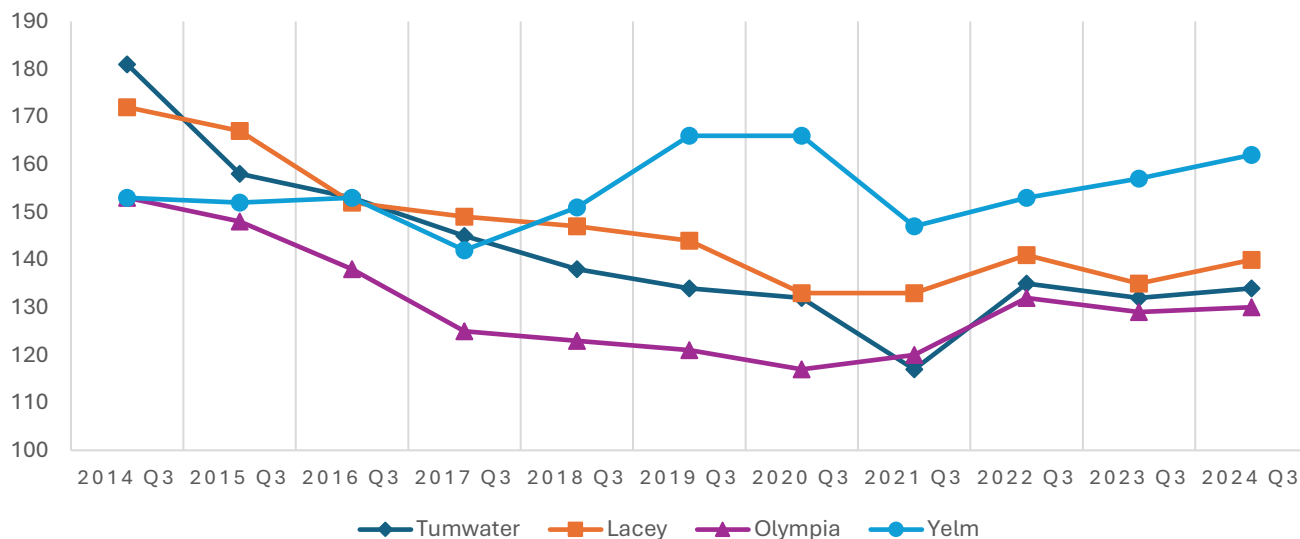
7) Affordability Index for Renters

Aside from looking at estimated rental housing supply by fair market rate and income, housing affordability indexes for housing unit renters such as the one from the Housing Affordability Index maintained by the Runstad Center for Real Estate Research at the University of Washington is

another way to understand the scope of the affordability issue.

Figure H-13 shows the overall ability of a median income renter to pay rent on a median price rental housing unit. When the index is 100 there is a balance between the family's ability to pay and the cost. Higher indexes indicate housing is more affordable.

Figure H-13. Median Renters Housing Affordability Index, Thurston County Cities, 2014-24.



Source: Washington Center for Real Estate Research, Median Renters Housing Affordability Index, 2024. Third Quarter Data, 2014-24.

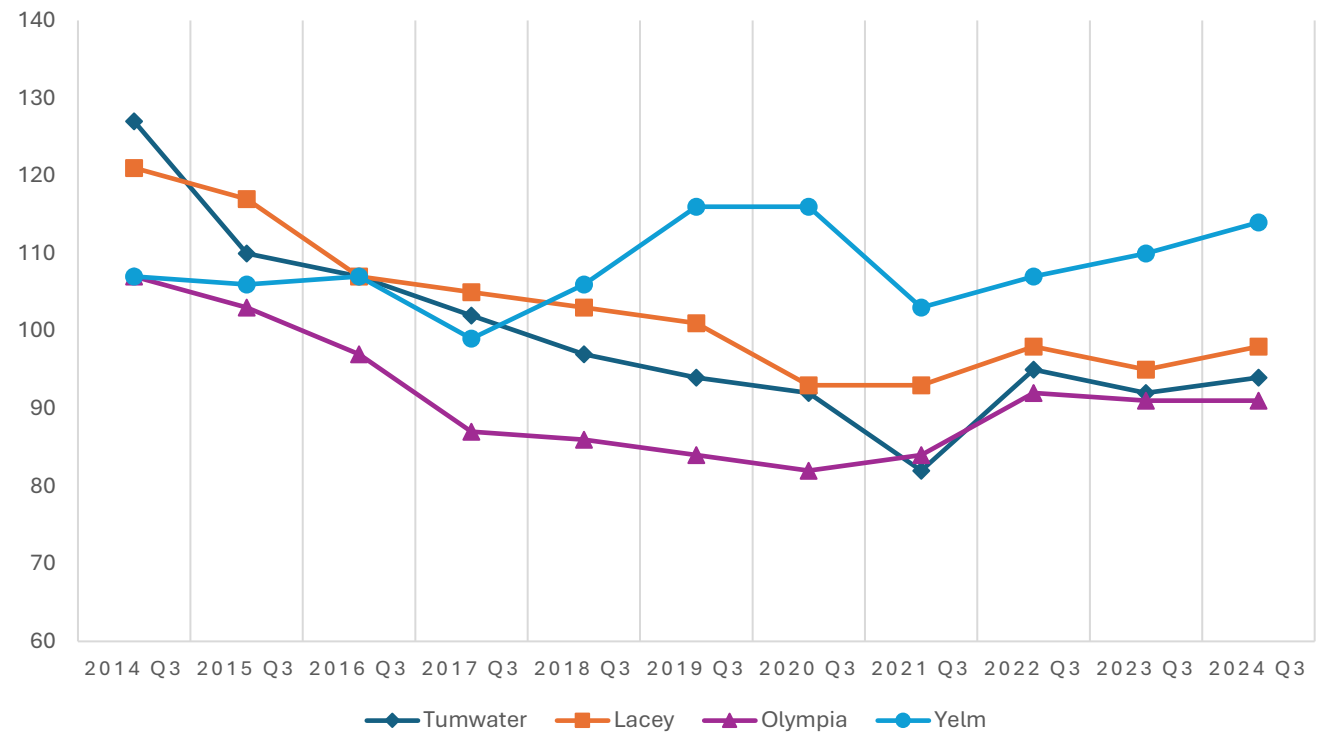
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Figure H-14 summarizes the Housing Affordability Index for transitional renters by Thurston County and adjacent counties and Tumwater and other larger Thurston County cities.

Figure H-14. Transitional Renters Housing Affordability Index, Thurston County Cities, 2014-24.



Source: Washington Center for Real Estate Research, Transitional Renters Housing Affordability Index Data, 2024. Third Quarter Data, 2014-24.

Table H-9 shows that in 2023, Tumwater had 47.7 percent of renters paying more than 30 percent of their household income towards gross rent, which indicates a shortage of affordable rental housing and the need for new low-income rental housing.

Table H-9. Gross Rent as a Percentage of Household Income in Tumwater, 2023.

Occupied Units Paying Rent	Number of Units	Percentage
Less than 15.0 percent	417	10.00%
15.0 to 19.9 percent	732	17.50%
20.0 to 24.9 percent	406	9.70%
25.0 to 29.9 percent	630	15.10%
30.0 to 34.9 percent	455	10.90%
35.0 percent or more	1,538	36.80%

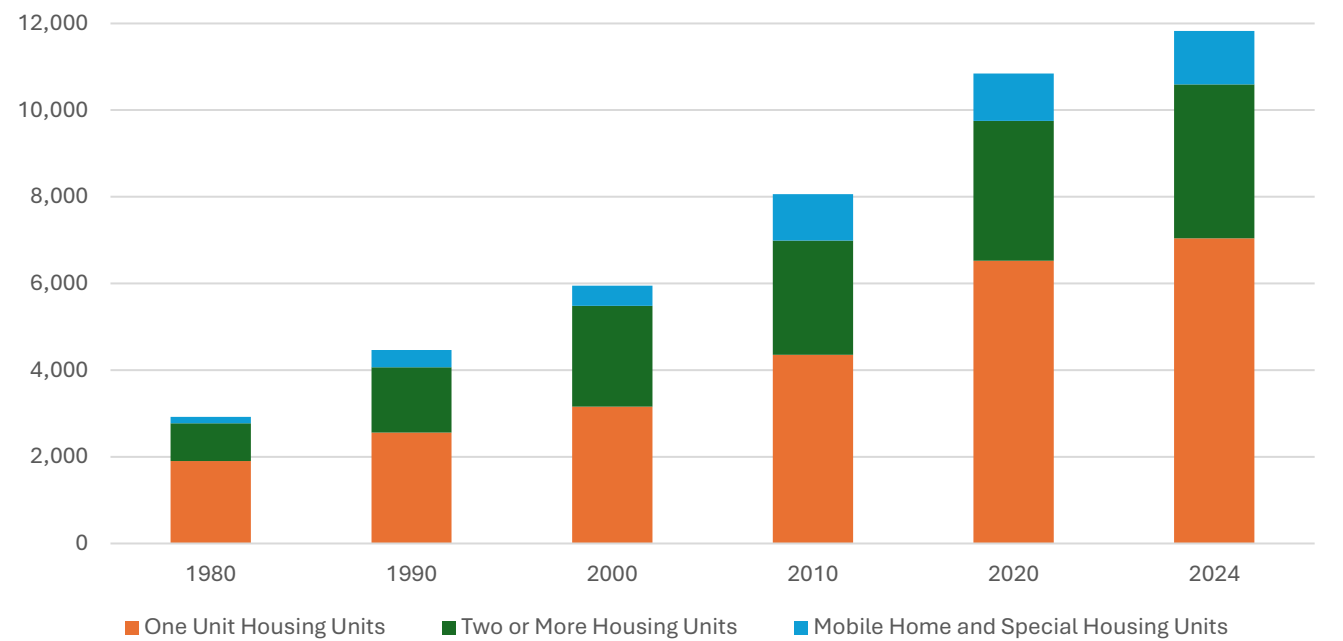
Source: 2023 U.S. Census American Community Survey 5-Year Estimates, Table DP04.



D. Housing Inventory

Tumwater had 11,830 housing units as of 2024, a 47 percent increase from 2010. Figure H-15 and Table H-10 break down the number of housing units in Tumwater by housing type, such as single family, duplexes, or multifamily since 1980.

Figure H-15. U.S. Census Decennial Count of Types of Housing Units in Tumwater, 1980-2024.



Source: Washington State Office of Financial Management, Intercensal Estimates of April 1 Population and Housing, 2010-20, March 21, 2024.

Table H-10. U.S. Census Decennial Count of Housing Units in Tumwater, 1980-2024.

Year	Total Housing Units	One Unit Housing Units	Two or More Housing Units	Mobile Home and Special Housing Units
1980	2,920	1,901	876	143
1990	4,463	2,563	1,504	396
2000	5,953	3,155	2,328	470
2010	8,064	4,354	2,638	1,072
2020	10,847	6,527	3,223	1,097
2024	11,830	7,045	3,552	1,233

Source: Washington State Office of Financial Management, Intercensal Estimates of April 1 Population and Housing, 2010-20, March 21, 2024.

The Thurston Regional Planning Council estimated that there were 12,280 housing units in Tumwater and 1,300 housing units in Tumwater’s urban growth area in 2024. There were 1,427 housing units in Tumwater’s urban growth area according to the 2020 Decennial U.S. Census. Between 2020



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and 2024, as part of annexations of parts of its urban growth area, Tumwater added 211 dwelling units from its urban growth area.

About 60 percent of homes in Tumwater in 2024 are single housing units, which is an increase from 54 percent in 2010. More than ten percent were mobile homes or special housing units in 2024 down from 13 percent in 2010.

According to the Washington State Office of Financial Management, special homes include traditional manufactured homes, mobile homes,

recreational vehicles, vans, and boats that provide a separate and distinct living space for an individual or household.

1) Income & Affordability

The estimates of housing supply by income and affordability in Table H-11 reflects survey data from 2016 to 2020. Housing costs have increased significantly since this survey data was collected and it is likely that the supply of homes affordable at lower income levels has decreased.

Table H-11. Estimated Housing Supply by Income in Tumwater & Urban Growth Area, 2020.

	Total	PSH	Non-PSH	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100-120% AMI	>120% AMI	Seasonal or Migrant Housing
City	11,064	0	266	1,099	4,159	2,588	1,296	1,612	45
Urban Growth Area	1,210	0	29	120	454	283	142	176	6
Total	12,274	0	295	1,219	4,614	2,870	1,437	1,788	51
Total Percentage	100%	0%	2.4%	9.9%	37.6%	23.4%	11.7%	14.6%	0.4%

Sources: U.S. Department of Housing and Urban Development Affordability Strategy (CHAS), 2014-18 Data, Washington State Department of Commerce, and Thurston Regional Planning Council, 2023.

Note: PSH is permanently supported housing and AMI is area median income.

2) Age of Residential Structures

Figure H-16 shows the number of residential structures that were built in Tumwater by decade.

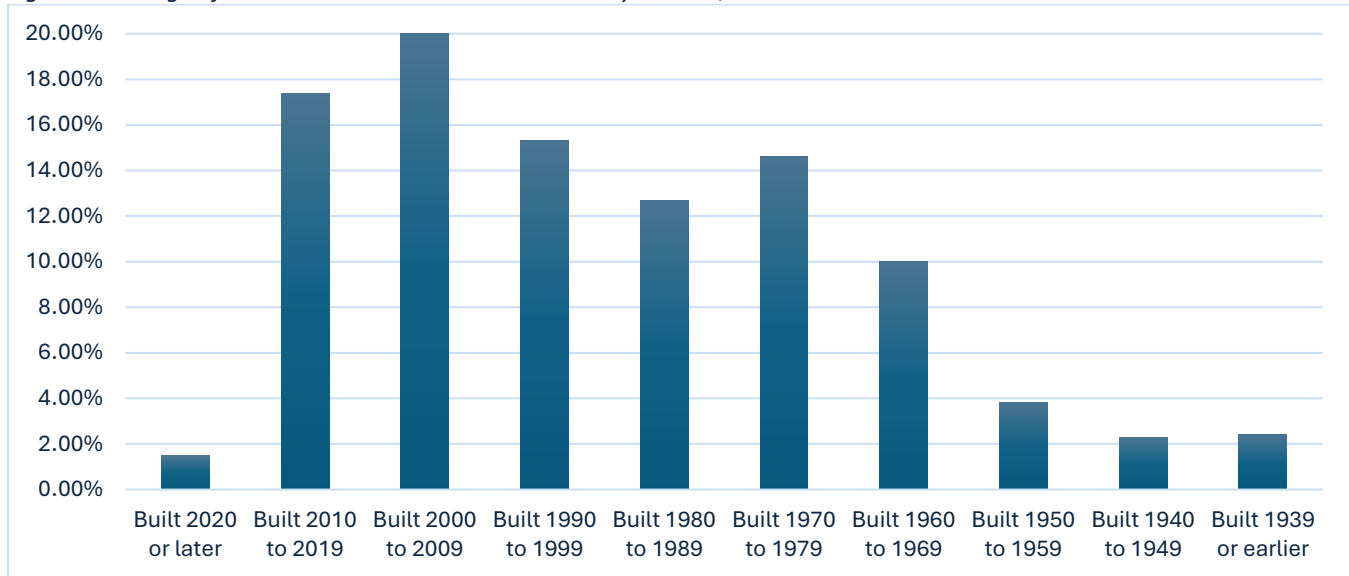
More than half of Tumwater's housing stock was built after 1990, which means that most of Tumwater is closer to current building standards.



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Figure H-16. Age of Residential Structures in Tumwater by Decade, 2023.



Source: 2023 U.S. Census American Community Survey 5-Year Estimates, Table DP04.

3) Housing Occupancy

According to the 2020 U.S. Census, the occupancy rate base is approximately 97 percent, which is an increase from approximately 94 percent according to the 2010 U.S. Census.³

Table H-12 shows the number of occupied and total housing units in Tumwater as of the 2020 U.S. Census. Housing units may be vacant for various reasons. They may be for sale or rent, or they may be used as recreational or vacation homes. Any vacancy rate of less than five percent is considered a tight rental market.

Table H-12. Occupied & Total Housing Units in Tumwater, 2020.

Occupied Housing Units	Total Housing Units	Vacant	Vacancy Rate
10,488	10,847	359	3.3%

Sources: 2020 Decennial U.S. Census, Table H3 and Washington State Office of Financial Management, Intercensal Estimates of April 1 Population and Housing, 2010-20, March 21, 2024.

4) Mobile & Manufactured Homes

Tumwater has also established a specific land use designation and zone district for mobile homes and manufactured housing parks to ensure properties containing these affordable housing

units are not converted to other more expensive forms of housing or commercial land uses. This ordinance has been successfully defended in both state and federal court. While that has been successful in preventing the conversion of parks

³ Washington State Office of Financial Management, Intercensal Estimates of April 1 Population and Housing, 2010-20, March 21, 2024.

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into other uses, it cannot address the issue of the rising costs of ground leases and other fees.

Mobile and manufactured homes are vital to Tumwater's affordable housing supply and are cheaper than homes built on site. They are often more affordable than traditional detached homes. Both mobile and manufactured housing can be found in a variety of settings, such as:

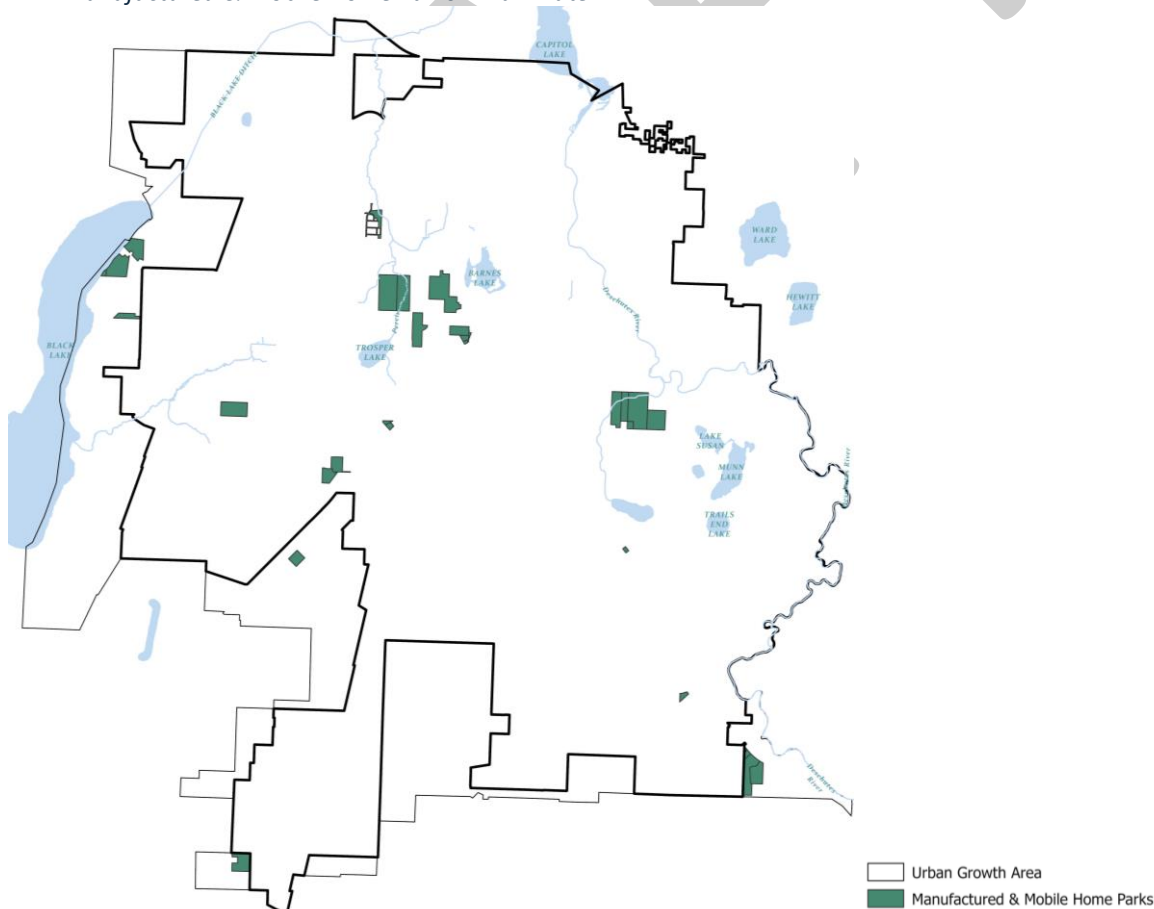
- By itself on a lot owned by the homeowner.
- An accessory unit to a primary home on a lot.

- On a leased plot in a campground or mobile home community.

According to 2024 Washington State Office of Financial Management data, there are an estimated 1,161 mobile and manufactured homes in Tumwater, half are within registered manufactured home park communities.

Figure H-17 shows the location of registered manufactured home park communities in Tumwater. There are nine registered mobile and manufactured home parks in Tumwater and six in Tumwater's urban growth area. Six are in the Manufactured Home Park land use designation and zone district in Tumwater, three are not.

Figure H-17. *Manufactured & Mobile Home Parks in Tumwater.*



Source: City of Tumwater, 2024.



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Many of these homes park communities may offer quality, affordable housing in Tumwater. They may be cheaper than site-built homes of similar size and location. Conditions can vary, and many residents will find few or no affordable options if they have to move. Preserving existing mobile home communities and allowing new ones to be built will support affordable housing in Tumwater.

Table H-13. Subsidized Rental Inventory in Tumwater, 2023.

Subsidized Rental Housing Unit Type	Number of Units
Units Funded by Washington State Department of Commerce, including Housing Trust Fund	54
Units funded by the US Department of Agriculture's Rural Housing Service Section 514 and 515 programs	44
Units funded by the US Department of Housing and Urban Development's project-based the Housing Choice Voucher program and other multi-family programs	50
Multifamily Tax Exemption Program affordable units put into service from 2020 to 2022	29
Deduplicated Total Number	177

Source: Washington Center for Real Estate Research, Subsidized Rental housing Inventory Data, 2023.

6) Private Subsidized Housing

Subsidized housing is made available by private building owners and through public vouchers. With private subsidized housing, an owner of housing units receives low interest loans or grants for construction or rehabilitation of housing units. In exchange, the owner agrees to make available a certain number of units at a price affordable to

Table H-14. Privately Subsidized Housing in Tumwater, 2025.

Project	Type	Location	Number of Units
Deschutes Cove	Families	7200 Henderson Blvd. SE	44 – Two and three Bedrooms
Tumwater Apartments	Seniors	5701 6 th Ave SW	50 – Studio and one bedroom

Source: Housing Authority of Thurston County, 2024.

5) Subsidized Rental Housing

Table H-13 shows the subsidized rental inventory in Tumwater in 2023. Of the 177 subsidized units, 28 at two bedroom units, 16 are three bedroom units, and 133 have an unknown number of bedrooms.

low income families. These agreements are made by contract for a set period.

Tumwater currently has 94 subsidized housing units of this type with 44 units reserved families and 50 units reserved for people who are elderly. Waiting lists for access to these units are kept by the individual property owners and average two years. These properties are listed in Table H-14.



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7) Publicly Subsidized Housing

The Housing Authority of Thurston County owns a number of residential properties in Tumwater that

offer affordable rents that are below market, but they are not directly subsidized. These properties are listed in Table H-15.

Table H-15. Housing Authority of Thurston County Residential Properties in Tumwater, 2024.

Project	Location	Number of Units
Allen Orchard	202 - 256 Allen Orchard Lane SE	14 – Two bedrooms 10 – Three bedrooms
Trails End Duplexes	7440 - 7446 Trails End Dr. SE	8 – Two bedrooms
Sequoia Landing Apartments	7132 - 7142 Littlerock Rd. SW	10 – One bedroom 4 – Two bedrooms 18 – Two bedroom townhouse 8 – Three bedrooms
McKena Lane Townhomes	206 - 226 McKena Lane SW	6 – Three bedrooms
Lake Park Apartments	1233 Lake Park Drive SW	8 – Two bedrooms
Spring Court Apartments	5765 Linderson Way SW	8 – Two bedrooms
Falls Pointe Apartments	411 Lee Street SW	60 – One bedroom 48 – Two bedrooms

Source: Housing Authority of Thurston County, 2024.

8) Public Voucher Programs

In addition to subsidized housing properties in the community, there are housing voucher programs that serve Tumwater residents earning 50 percent or less of area median income by providing a subsidy to cover the cost of rent above 30 percent of income towards rent and utilities.

Assistance is also available from the Housing Choice Voucher program, which is funded by the US Department of Housing and Urban Development and managed by the Housing Authority of Thurston County. The Housing Choice Voucher program works like rental assistance where you find a private owner and then the voucher pays part of the rent, usually 70 percent if income qualified. Currently the Housing

Authority of Thurston County is serving 1,850 households countywide through the program.

The Housing Authority of Thurston County also works with other partners on the Foster Youth to Independence and the Veterans Administration Supportive Housing voucher programs.

Foster Youth to Independence vouchers provide dedicated rental assistance to support youth exiting foster care who are at risk of homelessness and youth who have become homeless or at risk of homelessness after having been in foster care.

The Veterans Administration Supportive Housing voucher program assists homeless veterans in cooperation with the U. S. Veterans Administration.



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E. Emergency & Supportive Housing

Emergency and supportive housing are vital for those at risk of homelessness as they help individuals and family who are homeless or are at risk of becoming homeless. These individuals may become homeless due to affordability issues. Life events, like domestic violence, racial discrimination, and mental and physical health problems also play a role. These specific types usually support those with incomes less than 30 percent of area median income.

By strict U.S. Department of Housing and Urban Development standards, Thurston County has one emergency shelter, the Union Gospel Mission in Olympia, which has a reported 60 openings nightly. The Salvation Army in Olympia has 38 beds but it is not considered to meet the technical definition of an emergency shelter as it holds beds for continuous shelter.

The same situation applies to the transitional shelter Catholic Community Services Westminster facility, which manages a ten bed transitional housing program community. Community Youth Services also offers emergency shelter and transitional housing with a total of 34 beds at Haven House and Young Adult Shelter.

During cold weather events, select providers expand by about 40 beds collectively with more beds opening during emergency events with staff capacity.

Based on the Thurston County preliminary 2025 Point-in-Time Count data with 465 individuals marked as experiencing unsheltered homelessness homeless services in Thurston County could shelter 11 percent of those individuals assuming that there were 60 people in

Union Gospel Mission, 38 in long term night by night bed placements at the Salvation Army and 20 meet the criteria for the Young Adult Shelter.

The Thurston County Homeless Response System is a primarily a tiered system for access shelter going from Emergency Shelter to Transitional Shelter to Long term Shelter to Permanent Supportive Housing to Vouchered Permanent Housing.

The Tumwater Municipal Code was amended in 2022 to allow for the placement of emergency housing and shelters, permanent supportive housing, and transitional housing in multiple land use designations as required by state law. While in 2024, there was no emergency housing or shelters located in Tumwater, Planning for and Accommodating Housing Needs in Thurston County: Implementing the Housing Affordability Requirements of HC 1220 found that there was sufficient land capacity in Tumwater to allow the placement of such uses.

While no emergency shelters currently exist in Tumwater, there are a number of transitional and permanent publicly subsidized housing units. These include units managed by the Community Action Council, the Thurston County Housing Authority, HomesFirst, and Habitat for Humanity.

Behavioral Health Resources operates several subsidized permanent housing facilities in Tumwater for individuals with mental health issues. The Tumwater Municipal Code allows for the establishment of temporary homeless encampments by sponsoring religious organizations.

Housing Element

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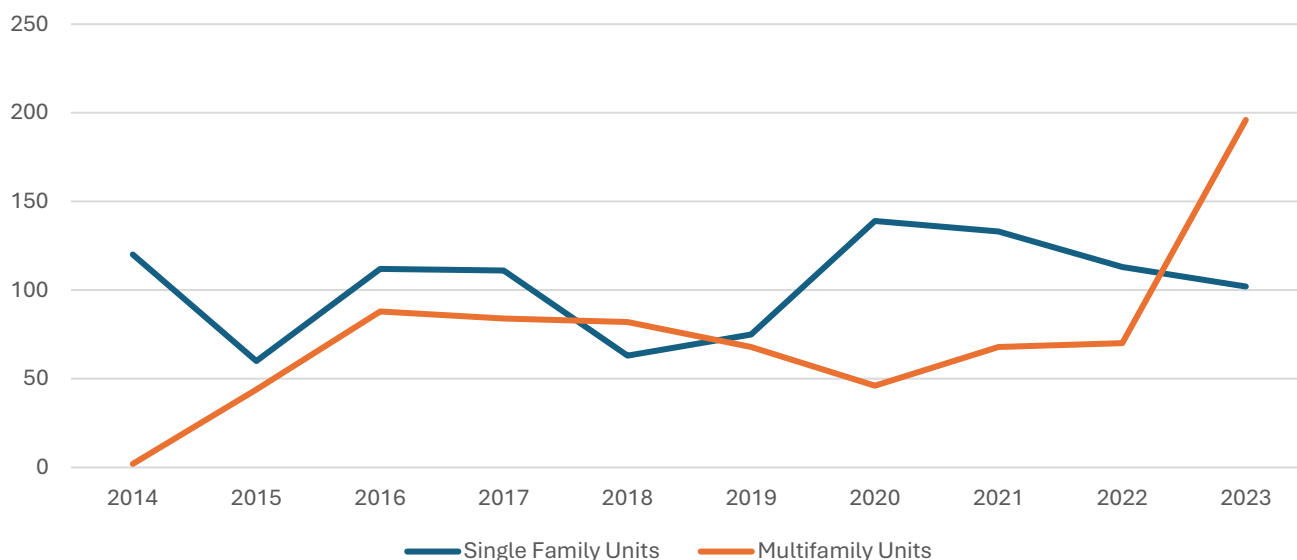
F. Housing Production Trends

Figure H-18 shows the breakdown of permitted housing units between 2014 and 2023 in Tumwater. The most permitted housing types were single-family houses. Of the multifamily buildings, there were a total of five duplexes and five triplexes permitted during this time frame

which were 25 total units of middle housing out of 748 multifamily units.

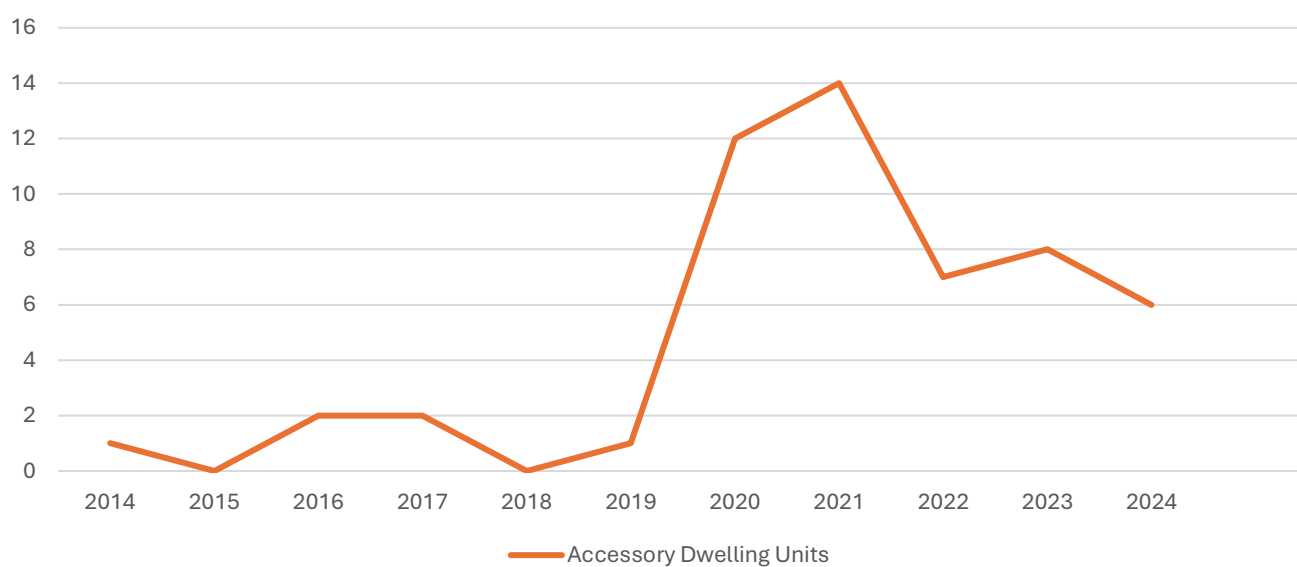
There were 53 accessory dwellings units permitted during this period and Figure H-19 shows the permits by year.

Figure H-18. Single-Family & Multifamily Residential Building Permits in Tumwater, 2014-23.



Source: Washington Center for Real Estate Research, 2024.

Figure H-19. Accessory Dwelling Unit Building Permits in Tumwater, 2014-24.



Source: City of Tumwater, 2024.



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G. Funding Housing Construction

1) Background

The provision of affordable housing for all economic segments of the Tumwater population is primarily a function of private enterprise with a limited role for public agencies, such as Tumwater, and nonprofits.

2) Local Financing

Local funding from cities and Thurston County mostly takes the form of local matching funds to federal or state funding programs. In addition to this, however, Tumwater does have some limited local options for financing public housing and related social service programs. These include:

- Use of general funds to provide grants and loans to service organizations through regional partnerships.
- Use of general funds for direct funding of housing and social service programs through contract with Tumwater.
- Under RCW 84.54.105, Tumwater also has the option of asking voters to support an excess property tax levy of up to 50 cents per \$1,000 valuation to support affordable housing and related programs.

3) Affordable Housing Sales Tax Fund

In 2019 the State Legislature passed Substitute House Bill 1406 which allows Tumwater to impose a local state-shared sales and use tax to fund affordable or supportive housing. The consumer does not pay this tax, and the effective sales tax rate remains the same. Instead, this tax is credited against the 6.5% state sales tax.

Depending on Tumwater's population, funds from this tax must be used for the following:

- Acquisition, rehabilitation, or construction of affordable housing.
- Funding the operations and maintenance costs of new units of affordable or supportive housing, or
- Provide rental assistance to tenants.

Tumwater, along with Thurston County and the cities of Olympia, Lacey, and Yelm, entered into an interlocal agreement to pool their resources and create the Regional Housing Council. Thurston County is the lead agency of the Regional Housing Council and administers the affordable housing program county-wide. Each jurisdiction has an elected official on the Board of Directors of the Regional Housing Council. The 1406 funds from each jurisdiction are pooled to increase the efficiency and effectiveness of the affordable housing program.

4) Multifamily Tax Exemption Program

The state's multifamily property tax exemption program (Chapter 84.14 RCW) provides opportunities for cities and counties to encourage the development of multifamily housing in designated areas. When originally codified by the state in 1995, the program focused on economic development and the creation of new multifamily housing. Over time, the program became an important tool to support the development of affordable housing and implementation of the goals of the Growth Management Act.



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The program is intended to encourage the construction of new, rehabilitated, or converted multifamily housing within designated areas. It is limited to multifamily housing developments with four or more housing units.

Tumwater's multifamily property tax exemption program serves multiple purposes. It is an economic development tool identified in Tumwater's Brewery District Plan and Capitol Boulevard Corridor Plan to spur private investment for redevelopment of these areas. In addition, it is one of the many tools identified in the Tumwater Housing Action Plan to support the development of more affordable housing in specific areas of Tumwater served by transit.

In 2017, the City Council adopted the Multifamily Housing Tax Exemption program to stimulate desired housing development within key areas of Tumwater, such as the Brewery District and Capitol Boulevard Corridor. The Multifamily Housing Tax Exemption program includes both an eight-year exemption for providing multifamily

housing in the designated areas and a twelve-year exemption for development providing a minimum of 20 percent of units designated for low or moderate-income households.

In 2019, the City Council approved expanding the Multifamily Housing Tax Exemption program to the Town Center and Littlerock Subarea for just the twelve-year exemption to encourage the development of permanent affordable housing.

5) Community Development Block Grants

Tumwater has an agreement with Thurston County that allows Tumwater to receive Federal Community Development Block Grants every third year. Under this agreement, Tumwater gets to decide how to allocate these funds once every three years. In the first cycle of this agreement, Tumwater allocated a majority of this funding for affordable housing programs.

H. Homeless Population & Trends

1) Point-in-Time Count

The Point-in-Time Count is conducted annually to assess the number of individuals experiencing homelessness as mandated by the U.S. Department of Housing and Urban Development.

Findings from the 2024 Point-in-Time Count indicate trends consistent with those observed in previous annual counts. Notably, the number of individuals experiencing unsheltered homelessness remains high, while the

availability of shelter beds has not significantly increased. The high rate of unpermitted housing reflects a severe shortage of emergency shelters and housing, transitional housing, and permanent supportive housing in Thurston County.

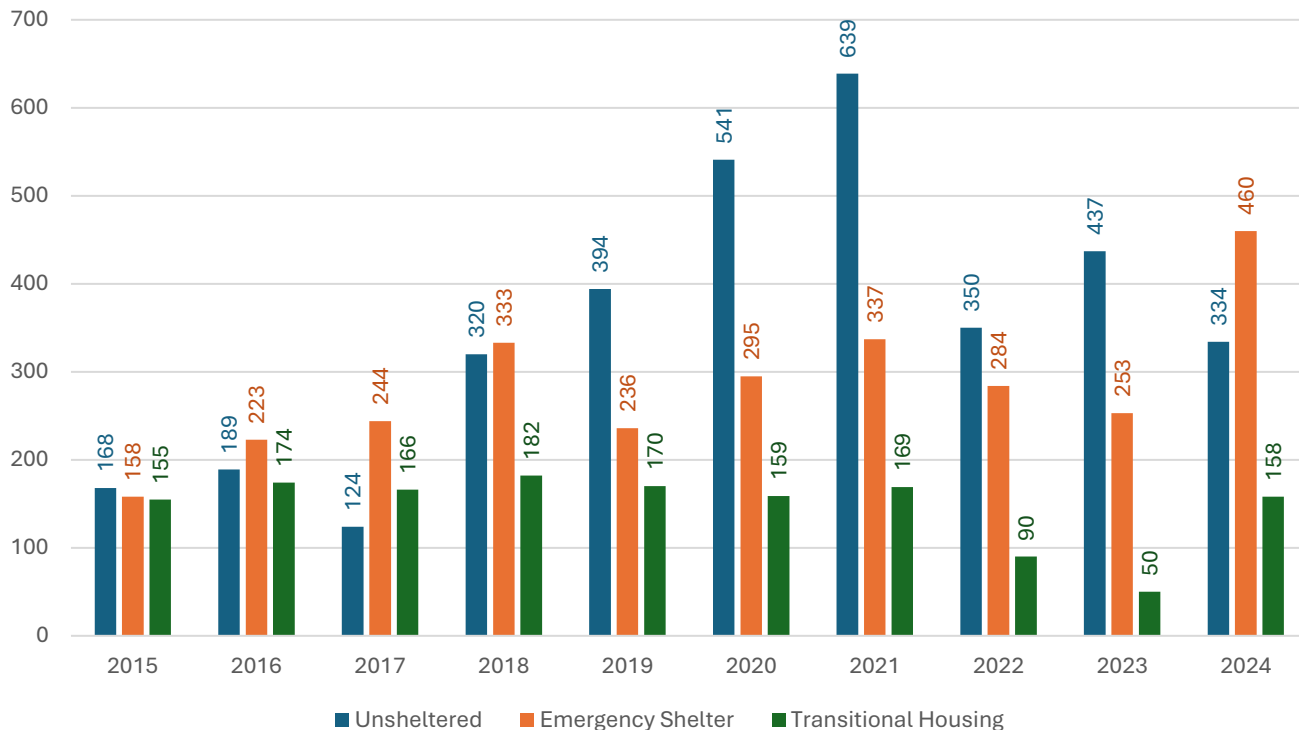
In Thurston County, the homeless population rose nearly 98 percent from 2015 to 2024 as shown in Figure H-20, while it was down 17 percent from a high in 2021. Note the 2021 data was collected differently than the counts in other years because of the pandemic.



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Figure H-20. Thurston Point-in-Time Counts Over the Past Decade, 2015-24.



Source: 2024 Point-in-Time County: Homeless Census Report, Thurston County, WA, 2024.

The overall number for the Thurston Point-in-Time count in 2024 of 952 is similar overall number for the Thurston Point-in-Time count in 2010 of 976, which was during the last major recession.

Individuals have been observed in Tumwater living in cars, recreational vehicles, or unpermitted structures. While thirteen occupied vehicles were observed in Tumwater during the 2025 Point-in-Time count, there is not a more accurate estimate of how many people are living in these situations.

2) McKinney-Vento Act Reporting

Following the requirements of the federal McKinney-Vento Education of Homeless Children and Youth Assistance Act, School Districts report the number of students from pre-kindergarten

through 12th grade that experience homelessness during the school year to the Washington State Office of Superintendent of Public Instruction. While the number of students experiencing homelessness does fluctuate throughout the year, the Office of Superintendent of Public Instruction reports the number on October 1 of each school year. Consequently, the total number of students that have experienced homelessness at some point during the year is not reflected.

The Office of Superintendent of Public Instruction reported that 2.7 percent of the Tumwater School District's 6,370 enrolled students were experiencing homelessness as shown in Table H-16. The Tumwater School District serves most of Tumwater and a portion of Thurston County west and south of Tumwater.

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Table H-16. Tumwater School District – Students Experiencing Homelessness, 2024-25.

Student Homelessness	Number of Students	Percentage of Students
Students Experiencing Homelessness	~172	2.7%
Total Student Population	6,370	100%

Sources: Thurston Regional Planning Council, Students Experiencing Homelessness by Thurston County School District, 2025. Washington Office of Superintendent of Public Instruction, Washington State Report Card, Tumwater School District, Report Card Enrollment 2024-25 School Year.

I. Projected Housing Need

The 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 Tumwater’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.

Thurston County and the cities of Lacey, Olympia, Tenino, Tumwater, and Yelm contracted with the Thurston Regional Planning Council to facilitate the process required by HB 1220 (Chapter 254, Laws of 2021) and do data analysis. The process consists of the steps shown in Figure H-21 that were conducted countywide and then specifically for each jurisdiction, including Tumwater.

Figure H-21. HB 1220 (Chapter 254, Laws of 2021) Process.



Source: Thurston Regional Planning Council, Planning for and Accommodating Housing Needs in Thurston County, 2025.

According to the U.S. Department of Housing and Urban Development, a moderate income at 100 percent of area median income for a Thurston County household of four in 2025

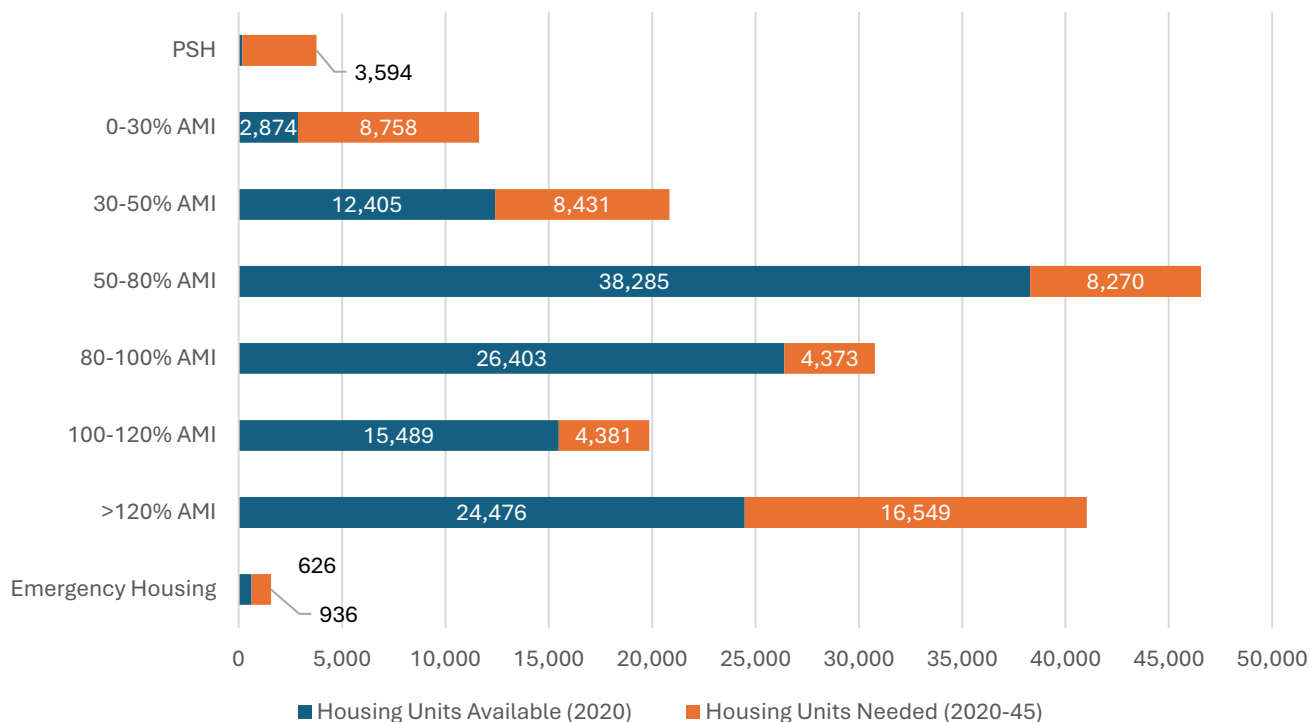
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would be \$116,688. In 2020, there were 121,438 housing units available and by 2045 an addition 54,356 housing units would be needed

countywide. The countywide need for housing units by income in Thurston County is shown in Figure H-22.

Figure H-22. Countywide Housing Need for Thurston County, 2045.



Source: Thurston Regional Planning Council, Planning for and Accommodating Housing Needs in Thurston County, 2025.

Notes: PSH is permanently supported housing and AMI is area median income. Numbers may not add to totals due to rounding.

HB 1220 (Chapter 254, Laws of 2021) allowed Thurston County jurisdictions to determine the housing need they planned for as part of the 2025 Comprehensive Update process. The jurisdictions agreed to the following guidelines for the housing allocation:

- The process should be multijurisdictional and collaborative.
- The need for each jurisdiction should sum up to the countywide need.

- The Thurston Regional Planning Council would accept the jurisdiction's recommended housing allocation.

Based on that process, the Thurston Regional Planning Council forecasted that Tumwater and its urban growth area will need to add 9,192 net new housing units between 2020 and 2045 in Tumwater and its urban growth area as shown in Table H-17.

The difference between Tumwater's 2020 low-income housing supply and need in 2045 for households earning between zero and 80

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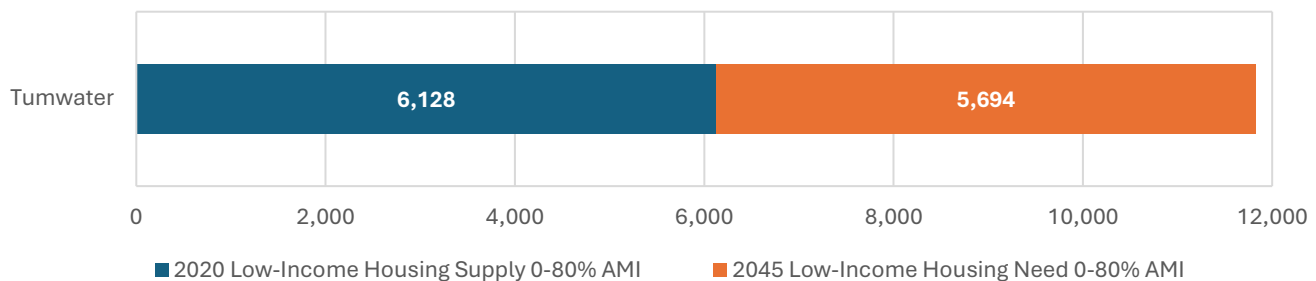
percent area median income is shown in Figure H-23.

Table H-17. Allocation of Projected Tumwater Housing Needs, 2020-45.

	Housing Units Available in 2020	Projected Housing Units Needed in 2045	2020-45 Projected Housing Need
City	11,064	17,740	6,676
Urban Growth Area	1,210	3,726	2,516
Total	12,274	21,466	9,192

Source: Thurston Regional Planning Council, Planning for and Accommodating Housing Needs in Thurston County, 2025.

Figure H-23. Low-Income Housing Need in Tumwater, 2020-45.



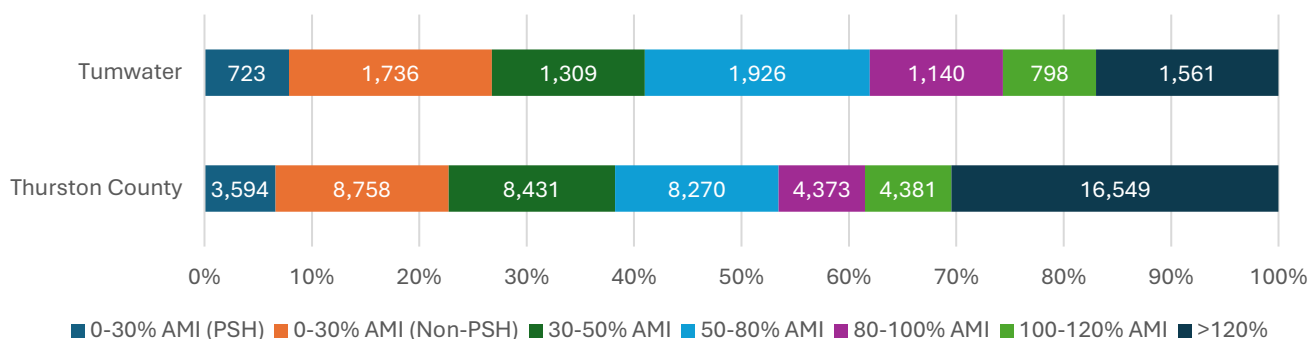
Source: Thurston Regional Planning Council, Planning for and Accommodating Housing Needs in Thurston County, 2025.

The allocation includes breakdowns by percentage of area median income as shown in Figure H-24 and Table H-18, consistent with projections in Commerce's Housing for All Planning Tool.

Under the Growth Management Act, Tumwater must plan for and accommodate future housing,

which includes meeting housing need allocations for each income level. Tumwater must show how much land is available to build homes to meet these needs and identify barriers to housing production and the ways they will be overcome. This will be shown in more detail in Chapter 5.

Figure H-24. Comparison of Housing Need Allocation for Tumwater & All of Thurston County, 2020-45.



Source: Thurston Regional Planning Council, Planning for and Accommodating Housing Needs in Thurston County, 2025.

Notes: PSH is permanently supported housing and AMI is area median income. Numbers may not add to totals due to rounding

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Table H-18. Housing Need Allocation for Tumwater, 2020-45.

	Housing Units								Beds
	Total	Income Level (Percent of Area Median Income)							Emergency Housing
		0-30%		30-50%	50-80%	80-100%	100-120%	>120%	
		PSH	Non-PSH						
City	6,676	554	1,320	1,002	1,129	806	627	1,238	133
UGA	2,516	170	415	307	797	333	171	323	50
Total City and UGA	9,192	723	1,736	1,309	1,926	1,140	798	1,561	184
Thurston County	54,356	3,594	8,758	8,431	8,270	4,373	4,381	16,549	936

Source: Thurston Regional Planning Council, Planning for and Accommodating Housing Needs in Thurston County, 2025.

Notes: PSH is permanently supported housing and UGA is Tumwater's urban growth area. Numbers may not add to totals due to rounding.



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3. Land Capacity Analysis

A. Analysis

After identifying Tumwater's Housing Need allocation in Chapter 2, Tumwater must show that there is sufficient land for a variety of housing types appropriate for each of the area median income groups in Tumwater and its urban growth area for the next 20 years.

This is done by completing a land capacity analysis, which identifies if there is sufficient capacity based on zoning and development regulations to accommodate the identified housing need.

"Capacity" refers to the potential number of new dwelling units that could be built on a parcel based on zoning, development regulations, development trends, and market factors. Capacity includes greenfield development, infill development, and redevelopment.

Based on the results of the land capacity analysis, Housing Element works with the Land Use Element to ensure a sufficient supply of suitable land for all types of residential development.

1) Thurston Regional Planning Council Report

Because of the nature of joint planning in Thurston County for urban growth areas, the jurisdictions in the county partnered with the

Thurston County Regional Planning Council to prepare a land capacity analysis. As part of that work, the jurisdictions asked that the land capacity analysis combine data for cities and their unincorporated urban growth areas, because the Housing Element will address both together and the Tumwater Housing Element will become part of the joint plan Tumwater has with Thurston County.

The final Thurston County Regional Planning Council April 2025 report, Planning for and Accommodating Housing Needs in Thurston County, can be found in Appendix C.

The Washington State Department of Commerce's guidance for updating housing elements outlined five steps for completing a land capacity analysis, which are described in more detail in Appendix C.

The five steps were:

1. Summarize Land Capacity by Zone.
2. Categorize Zones by Allowed Housing Types and Density Category.
3. Relate Zone Categories to Potential Income Levels and Housing Types.
4. Summarize Capacity by Zone Category.
5. Compare Allocated Housing Need to Capacity.

Step 1: Summarize Land Capacity by Zone District

The land capacity analysis used the land capacity model developed for the Thurston County Regional Planning Council's most recently

adopted forecast and the 2021 Buildable Lands Report with documentation and modifications noted in the report.



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1) Bush Prairie Habitat Conservation Plan

Tumwater and the Port of Olympia are working on the Bush Prairie Habitat Conservation Plan, which will mitigate the impacts of development on four species protected under the Endangered Species Act as part of an incidental take permit application with the U.S. Fish and Wildlife Service.

Because the latest draft of the Habitat Conservation Plan identifies the need for significant mitigation land within Tumwater and its urban growth area, the land capacity analysis reduced capacity in the zones where mitigation is most likely to occur by the factors shown in Table H-19.

Table H-19. Capacity Reduction Factors for Bush Prairie Habitat Conservation Plan.

Zone District	Acres Removed for Mitigation	Total Area (Vacant Parcels)	Capacity Reduction Factor
Multifamily High Residential	5	18.7	26.8%
Multifamily Medium Residential	30	83.1	36.1%
Mixed Use	30	27.0	100.0%
Single Family Medium Residential	40	227.2	17.6%
Single Family Low Residential	190	354.6	53.6%

Source: Planning for and Accommodating Housing Needs in Thurston County, Thurston Regional Planning Council, April 2025.

Notes: Acres removed for mitigation provided by Tumwater staff. The total area is from the Thurston Regional Planning Council's land capacity model. Reduction only applied to capacity on vacant parcels.

2) Accessory Dwelling Units

The land capacity analysis included an estimate for the development of new accessory dwelling units over the 20 year period of the

Comprehensive Plan. For Tumwater, the adopted forecast was for 73 new accessory dwellings units in Tumwater and 10 new accessory dwellings units in its urban growth area by 2045 on 1,536 potential accessory dwelling units lots.

Step 2: Categorize Zones by Allowed Housing Types & Density Category

The State Department of Commerce's housing element guidance recommended that jurisdictions assign a density category to each of their zone districts based on the density and types of housing allowed. In the land capacity

analysis, the Thurston County Regional Planning Council used the example zone categories and the typical housing types from Commerce's guidance that are shown in Table H-20.

Table H-20. Categories for Classifying Zone Districts by Housing Types Allowed.

Zone Category	Typical Housing Types Allowed
Low Density	Detached single-family homes
Moderate Density	Townhomes, duplexes, triplexes, or quadplexes
Low-rise Multifamily	Walk-up apartments (up to 3 floors)
Mid-rise Multifamily	Apartments in buildings with ~4-8 floors (~40-85 feet in height)



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Zone Category	Typical Housing Types Allowed
High-rise/Tower	Apartments in buildings with ~9 or more floors (>85 feet in height) and requiring steel frame construction

Source: Thurston Regional Planning Council, Planning for and Accommodating Housing Needs in Thurston County, Implementing the Housing Affordability Requirements of HB 1220, April 2025.

Notes: Adapted from the State Department of Commerce's guidance. Manufactured homes are not listed as a housing type because by law they should be allowed in all zones that permit residential uses. High-Rise/Tower zones are likely to be relevant only in major metropolitan cities. Condominiums are omitted since they are a type of ownership, not housing.

Step 3: Relate Zone Categories to Potential Income Levels & Housing Types

For the land capacity analysis, zone categories and housing types were tied to an affordability level. The State Department of Commerce's guidance provided examples of this relationship for moderate- and high-cost communities in Washington State, which was used in the land capacity analysis as a more detailed market analysis was not available.

The Thurston County Regional Planning Council used the relationship for moderate-cost communities shown in Table H-21 for the land

capacity analysis. Note that the assigned affordability levels were intended to indicate the potential for that zone category to accommodate housing affordable to different income levels, not a guarantee that any housing in those zone districts actually will be affordable at specific household income levels.

The land capacity analysis noted that in some situations, low-income housing may be built in low or moderate density zones.

Table H-21. The Relationship of Zone Categories to Housing Income Levels Served in Moderate-Cost Communities.

Zone Category	Lowest Potential Income Level Served		Assumed Affordability Level for Capacity Analysis
	Market Rate	With Subsidies and/or Incentives	
Low Density	Higher income (>120% AMI)	Not typically feasible at scale	Higher income (>120% AMI)
Moderate Density	Moderate income (>80-120% AMI)	Not typically feasible at scale	Moderate income (>80-120% AMI)
Low-rise Multifamily	Low income (>50-80% AMI)	Extremely low and Very low income (0-50% AMI)	Low income and PSH (0-80% AMI)
Mid-rise Multifamily	Low income (>50-80% AMI)	Extremely low and Very low income (0-50% AMI)	Low income and PSH (0-80% AMI)
Accessory Dwelling Units (all zones)	Low income (>50-80% AMI)	N/A	Group with Low-rise and/or Mid-rise Multifamily

Source: Thurston Regional Planning Council, Planning for and Accommodating Housing Needs in Thurston County, 2025.



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Note: Adapted from the State Department of Commerce’s housing element development guidance. PSH is permanently supported housing.

Step 4: Summarize Capacity by Zone Category

In Step 4 the total capacity in each zone category was summarized. This provided the total capacity that could accommodate housing in each income level in Tumwater and its urban

growth area. These totals are shown in Table H-22. The more detailed capacity by zone is found in Appendix II of the land capacity analysis under the “Total Capacity” columns.

Table H-22. Housing Capacity by Zone Category in Tumwater.

Total	ADUs	Midrise Multifamily	Lowrise Multifamily	Moderate Density		Low Density
	0-80% AMI	0-80% AMI	0-80% AMI	0-80% AMI	80-120% AMI	>120% AMI
11,861	83	1,455	3,148	1,043	3,692	2,441

Source: Thurston Regional Planning Council, Planning for and Accommodating Housing Needs in Thurston County, 2025.

Note: ADU is accessory dwelling unit. Adapted from the State Department of Commerce’s housing element development guidance.

Step 5: Compare Allocated Housing Need to Capacity

The final step of the land capacity analysis was to compare the allocated housing need allocated to Tumwater and its urban growth area to its capacity for new housing.

A summary of the difference between the allocated housing need and the capacity for potential number of new dwelling units that could be built on a parcel based on zoning,

development regulations, development trends, and market factors is shown in Table H-23.

A positive number indicates that there is a surplus in Tumwater’s capacity for new housing units, which is sufficient capacity to accommodate the allocated housing need for a given income level while a negative number indicates that there is a deficit, which is insufficient capacity.

Table H-23. Summary of Housing Surplus or Deficit in Tumwater.

Aggregate Housing		Capacity		Need Surplus / Deficit	
0-80% AMI	80-120% AMI	0-80% AMI	80-120% AMI	0-80% AMI	80-120% AMI
5,694	1,937	5,729	3,692	35	1,755

Source: Thurston Regional Planning Council, Planning for and Accommodating Housing Needs in Thurston County, 2025.

Note: A positive number (surplus) indicates that there is sufficient capacity to accommodate the allocated housing need for a given income level while a negative number (deficit) indicates that there is insufficient capacity.

While the land capacity analysis found no deficits in the Tumwater and its urban growth areas in the ability for Tumwater’s current land use designations to accommodate future

housing demand, in looking at the detailed findings shown in Table H-24 under the “Surplus or Deficit” columns the margin between aggregate housing need and the total capacity to

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accommodate the housing needs for those less than 80 percent area median income was very small.

Table H-24. Details of Housing Surplus or Deficit in Tumwater.

Income Level	Zone Categories Serving These Needs	Housing Need	Aggregate Housing Need	Total Capacity	Surplus or Deficit
0-30% PSH	Low-rise Multifamily	723	5,694	5,729	35
0-30% Other	Mid-rise Multifamily	1,736			
30-50%	ADUs	1,309			
50-80%	(Housing Units)	1,926			
80-100%	Moderate Density	1,140	1,937	3,692	1,755
100-120%	(Housing Units)	798			
Emergency Housing (beds)		184	184	2,842	2,658

Source: Thurston Regional Planning Council, Planning for and Accommodating Housing Needs in Thurston County, 2025.

Note: A positive number indicates that there is a surplus, which is sufficient capacity to accommodate the allocated housing need for a given income level while a negative number indicates that there is a deficit, which is insufficient capacity. PSH is permanently supported housing and ADU is accessory dwelling unit.

Given this small margin, the uncertainty around the amount of developable land that will be available without the Endangered Species Act restrictions, and the limited zoning categories that could accommodate housing for this category, under the Land Use Element residential densities have been increased and

the range of potential uses allowed have been expanded.

HB 1220 (Chapter 254, Laws of 2021) does not require jurisdictions to plan for or accommodate housing for high-income households; data for that income range is excluded.

B. Emergency Housing

Following State Department of Commerce housing element guidance, the Thurston Regional Planning Council used a seven-step selection process in their report to identify potential emergency housing sites in Tumwater and its urban growth area.

Emergency housing includes both indoor emergency shelters and indoor emergency

housing as referenced in HB 1220 (Chapter 254, Laws of 2021) and excludes permanent supportive housing, which is addressed in the land capacity analysis.

The Thurston Regional Planning Council found that there was sufficient land capacity for emergency housing in Tumwater and its urban growth area.

C. Area Median Income, Housing Type, & Tenure



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Figure H-25 shows the relationship in Tumwater and its urban growth area between area median income, the housing allocation for each of the income groups, the housing types most affordable for the income groups, and housing tenure.

This information informs the density ranges and permitted types of residential uses in land use designations and zone districts in the Land Use Element and Tumwater's development regulations.

Figure H-25. 2045 Tumwater & Urban Growth Area Housing Need Allocation by Area Median Income, Housing Type, & Tenure.

0-30% AMI	30-50% AMI	50-80% AMI	80-120% AMI	Above 120% AMI
Housing Allocation: 1,724 units 26% of total	Housing Allocation: 1,033 units 15% of total	Housing Allocation: 541 units 8% of total	Housing Allocation: 1,036 units 16% of total	Housing Allocation: 2,342 units 35% of total
Housing Type: Low-rise and Mid-rise Multifamily (5+ housing Units)	Housing Type: Low-rise and Mid-rise Multifamily (5+ housing Units)	Housing Type: Low-rise and Mid-rise Multifamily (5+ housing Units) or Middle Housing	Housing Type: Low-rise and Mid-rise Multifamily (5+ housing Units) or Middle Housing	Housing Type: Single- Family or Middle Housing
Rental: Public support needed	Rental: Public support needed	Rental: Incentives needed Home Ownership: Subsidy or incentives needed	Rental or Home Ownership: Incentives or zoning flexibility needed	Market Rent and Home Ownership

Source: Thurston Regional Planning Council, Planning for and Accommodating Housing Needs in Thurston County, 2025.

Notes: PSH is permanently supported housing and AMI is area median income. Numbers may not add to totals due to rounding.

1) Changes from 2020 to 2045

Figure H-26 and Table H-25 compare housing demand for Tumwater and its urban growth area

from 2020 to 2045 for each household income type.

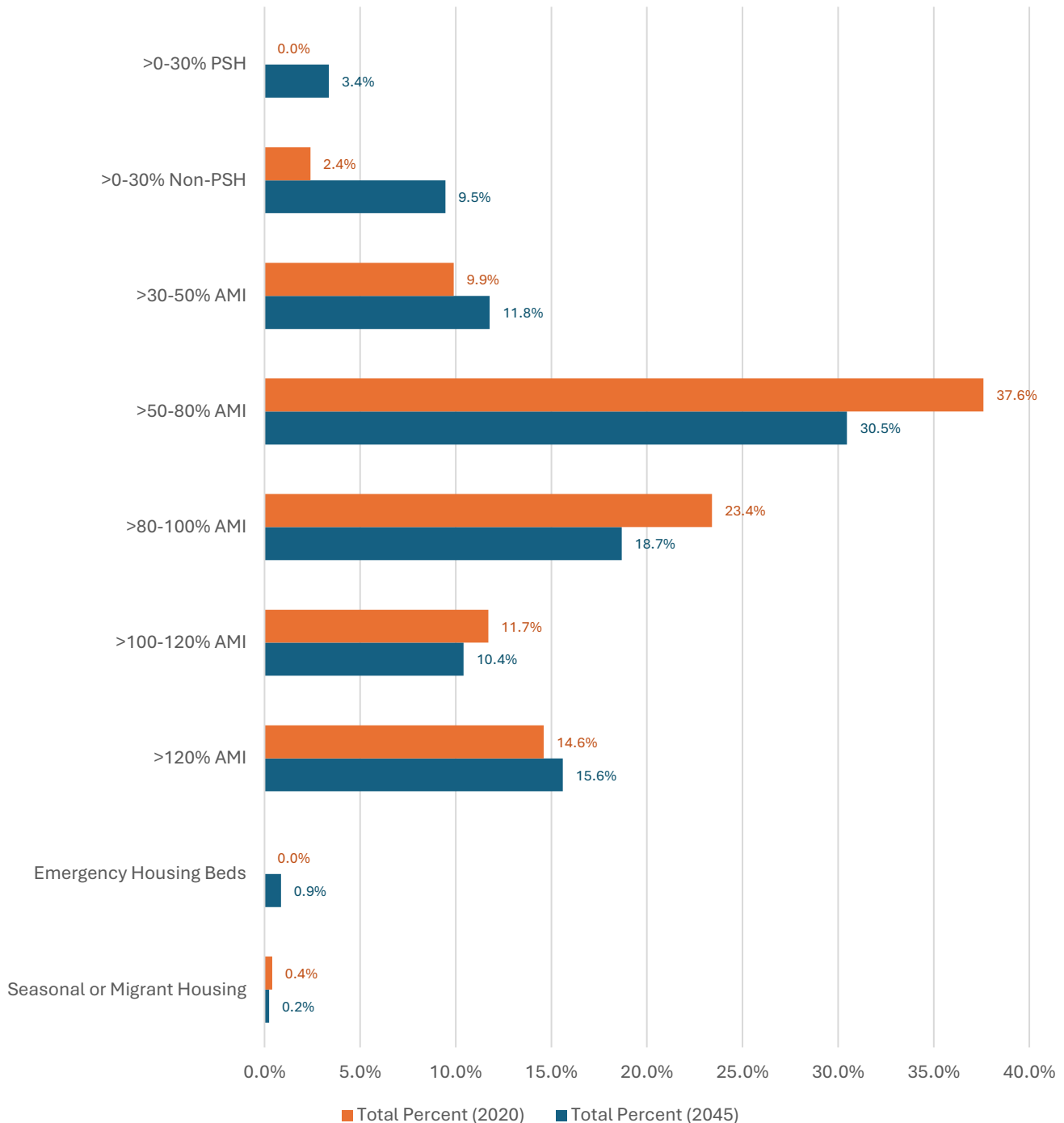
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The primary change between 2020 and 2045 in terms of housing demand by area median income groups is a greater proportion of housing for households under 50 percent and above 120 percent and a reduction in the proportion of housing for households between 50 percent and 120 percent.

percent and a reduction in the proportion of housing for households between 50 percent and 120 percent.

Figure H-26. Projected Housing Demand by Income in Tumwater & Urban Growth Area, 2020 to 2045.



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Sources: U.S. Department of Housing and Urban Development Affordability Strategy (CHAS), 2014-18 Data, Washington State Department of Commerce, and Thurston Regional Planning Council, 2023.

Note: PSH is permanently supported housing and AMI is area median income.

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Table H-25. Projected Housing Demand by Income in Tumwater & Urban Growth Area, 2020 to 2045.

	Total	PSH	Non-PSH	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100-120% AMI	>120% AMI	Emergency Housing Beds	Seasonal or Migrant Housing
City and UGA (2020)	12,274	0	295	1,219	4,614	2,870	1,437	1,788	0	51
Total Percentage (2020)	100%	0%	2.4%	9.9%	37.6%	23.4%	11.7%	14.6%	0.0%	0.4%
City and UGA (2045)	21,466	723	2,031	2,528	6,540	4,010	2,235	3,349	184	0
Total Percentage (2045)	100%	3.4%	9.5%	11.8%	30.5%	18.7%	10.4%	15.6%	0.9%	0.2%

Sources: U.S. Department of Housing and Urban Development Affordability Strategy (CHAS), 2014-18 Data, Washington State Department of Commerce, and Thurston Regional Planning Council, 2023.

Note: PSH is permanently supported housing, AMI is area median income, and UGA is Tumwater's urban growth area.



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2) Housing Types and Income

Not all housing types are appropriate for meeting all housing needs. New housing affordability depends partly on its type, which varies with land and construction costs per unit.

For instance, a new single-family house on a large lot is the most expensive type of home to

produce per unit. New homes often need an income of over 150 percent area median income to afford. Multifamily homes, such as apartment buildings, can be produced at a much lower cost per unit.

Table H-26 lists the housing types by income level for Tumwater. It shows the lowest income level that typically can be served.

Table H-26. Housing Types with Tumwater Income Thresholds.

Income Level and Housing Type	Percent of Tumwater Area Median Income	Equivalent 2024 Household Income for a Household of Four
Extremely Low Income – Multifamily with Subsidies and/or Incentives	Less than 30%	Less than \$35,000
Very Low Income – Multifamily with Subsidies and/or Incentives	30 to 50%	\$35,000 to \$58,350
Low Income – Multifamily with Subsidies and/or Incentives	50 to 80%	\$58,350 to \$93,350
Moderate Income - Middle Housing or Multifamily at Market Rate	80 to 120%	\$93,350 to \$116,688
Higher Income – Detached Single Family Units, Middle Housing, or Multifamily	More than 120%	More than \$116,688
Permanent Supportive Housing	Subsidized, leased housing with no limit on length of stay that prioritizes people who need comprehensive support services to retain tenancy and utilizes admissions practices designed to use lower barriers to entry than would be typical for other subsidized or unsubsidized rental housing, especially related to rental history, criminal history, and personal behaviors.	



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Income Level and Housing Type	Percent of Tumwater Area Median Income	Equivalent 2024 Household Income for a Household of Four
Emergency Housing	Temporary indoor accommodations for individuals or families who are homeless or at imminent risk of becoming homeless that is intended to address the basic health, food, clothing, and personal hygiene needs of individuals or families. Emergency housing may or may not require occupants to enter into a lease or an occupancy agreement.	
Emergency Shelter	Facilities that provide a temporary shelter for individuals or families who are currently homeless. Emergency shelter may not require occupants to enter into a lease or an occupancy agreement. Emergency shelter facilities may include day and warming centers that do not provide overnight accommodations.	

Source: Equivalent household income for a family of four is from U.S. Department of Housing and Urban Development Income Eligibility Limits, 2025.

3) Accessory Dwelling Units

Within urban areas of Thurston County, including cities, towns, and unincorporated urban areas, the land capacity analysis projected 565 accessory dwelling units across 11,886 potential accessory dwelling unit lots. Potential lots have only one single-family unit and no

additional dwellings and are located in areas platted prior to 1970.

For the land capacity analysis, Tumwater requested revisions to the accessory dwelling unit assumptions in its urban areas based on observed or expected trends. These are shown in Table H-27.

Table H-27. Estimate of Accessory Dwelling Unit Capacity in Tumwater.

	Accessory Dwelling Units		Potential Accessory Dwelling Unit Lots
	Adopted Forecast	Adjustments to Land Capacity Analysis	
City	73	No Change	1,536
Urban Growth Area	0	10	0
Total	73	10	1,536

Source: Thurston Regional Planning Council, Planning for and Accommodating Housing Needs in Thurston County, 2025.

D. Other Specific Housing Needs

The Growth Management Act requires that Tumwater provide sufficient land for government assisted housing, group homes, and foster care homes.

1) Government Assisted Housing

Government assisted housing means federal, state, local, or some combination of funding that



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makes the housing possible. This usually takes the form of the Housing Choice Voucher program housing through the federal government or federal low interest construction loans for low-income people.

Sufficient land for residential housing ensures that sufficient land is available for government-assisted housing.

When possible, this type of housing should be located on or near public transit routes, because very often those using government assisted housing are dependent on public transportation.

2) Manufactured Housing

Manufactured housing refers to housing that is mobile in nature and permitted under federal Housing and Urban Development standards, which are less restrictive than the Uniform Building Code standards. These houses can be less expensive than conventional "stick-built" homes. Historically, these housing units looked more like trailers than houses, but this has changed dramatically.

Because of the design changes and recent housing cost increases, the Housing Element recommends continuing to allowing manufactured housing on low density residential lots as a means to open up the supply of vacant land for this use and increase housing options, which will help control prices.

3) Group & Foster Care Homes

Group homes are facilities that care for people with a variety of disabilities, including adult family homes, which make it possible for them to live with assistance. Foster care homes provide homes for children that for some reason are unable to live with their biological parents.

TMC Title 18 Zoning allows group and foster care homes as a permitted use in all zoning classifications, as required by the State of Washington. Because of these amendments, land for group and foster care facilities is provided for adequately.

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4. Racially Disparate Impacts, Exclusion, & Displacement

A. Background

1) State Assessment Process

In 2021, the Washington State Legislature passed HB 1220 (Chapter 254, Laws of 2021) as an amendment to the Growth Management Act. The law required that Tumwater assess the racially disparate impacts of existing housing policies as part of its Comprehensive Plan update. Conditions that indicate that housing policies have racially disparate impacts include segregation, cost burden, displacement, educational opportunities, and health disparities.

According to state guidance, there are five steps to understanding and addressing racially disparate impacts:

Step 1: Engage the Community

Step 2: Gather & Analyze Data

Step 3: Evaluate Policies

Step 4: Revise Policies

Step 5: Review & Update Regulations

This chapter addresses Step 2 and Step 3. Step 1 was addressed as part of the Comprehensive Plan and Housing Element community outreach and stakeholder process. The goals, policies, and draft implementation actions that are the results of the process completed in Step 4 are found in Part 1 of the Housing Element. Step 5 is a part of the Development Code update process that occurred at the same time as the update of the Housing Element.

This chapter includes a summary of findings of Step 2 and Step 3 based on data from the U.S. Census Bureau, U.S. Department of Housing and Urban Development, and other sources. These findings in turn inform the policy evaluations and recommendations in the Housing Element.

2) Intended Results

Housing in Tumwater is the product of many forces including policies, regulations, macroeconomic changes, lending practices, costs of development, and individual preferences. HB 1220 (Chapter 254, Laws of 2021) requires that Tumwater undo policies and practices that cause racial disparities, displacement, and housing exclusion and create policies and actions to mitigate these impacts.

Examples of the effects of these policies and practices 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 lower income and minority neighborhoods

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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.

While all households are impacted by the higher house buying and rental costs identified in the housing needs assessment in Chapter 2, communities of color often spend more of their income on housing. They tend to live in lower quality housing and are less likely to own their homes. These communities are often more vulnerable to housing shortages and rising costs.

Land use and related policies contribute to housing conditions in Tumwater as they can impact who has access to “areas of opportunity” in our communities, including access to healthy and safe environments, recreational opportunities, education, jobs, nutrition, and other basic needs. Land use decisions also shape the cost to produce housing, by defining the

location, types, and sizes of housing that can be built. Most directly, land use decisions shape the cost to produce housing, and thus the affordability and accessibility of housing for different households, and, more specifically, determine if and where households can live within a community, based on their income.

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

As part of the update of the Housing Element, Tumwater reviewed the history of racially disparate impacts, exclusion, and displacement, and has taken actions to begin to undo patterns of racial segregation and exclusion in housing and land use policy making. Part of this work was done in the regional Displacement Study found in Appendix E.

Tumwater’s review and updates to housing and land use policies and regulations are intended to provide equitable opportunities for safe and healthy housing for all members of the community.

B. Historical Context

Throughout the history of the United States, a combination of laws and practices have determined where specific groups of people live, what opportunities they have access to, and their ability to build wealth through stable housing. Unfortunately, many of these policies explicitly or implicitly benefited white residents at the expense of all others.

The legacy of policies like redlining, which used racial criteria in determining which

neighborhoods were suitable for government-backed loans and racial covenants explicitly excluding certain groups from owning specific properties continues to impact non-white communities today.

While Tumwater has acknowledged the harm of these policies, many of which are no longer legal, there are still policies in effect today that hold Tumwater back from correcting these systemic harms. These can include policies that reference

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general concepts like “neighborhood character,” as well as practices such as downzoning which resulted in exclusive single-family residential zoning in place of middle or higher density zoning that prevented the continued construction of housing types affordable across incomes.

1) Racial Covenants

This section contains a historical review of the racial covenants that caused racially disparate impacts in Tumwater as a starting point in understanding present-day conditions.

Throughout the United States, racial covenants were used to exclude certain races and religious groups from residing in specific neighborhoods,

creating exclusive areas for white, Christian residents. These were legally enforceable from 1927 to 1968.

The University of Washington Racial Restrictive Covenants Project mapped and documented neighborhoods in Washington state where racial restrictive covenants were imposed in the decades when they were legal.

Most restrictions in Thurston County date from 1928 to 1955 and covered a large percentage of subdivisions developed in that period. The project documented more than 1,600 restricted properties in 35 subdivisions in Thurston County. Table H-28 shows the subdivisions or plats identified with racial restrictive covenants in Tumwater.

Table H-28. Subdivisions or Plats with Historical Racial Restrictive Covenants in Tumwater.

Subdivision or Plat	Date Approved	Properties Covered	Document Type
Brewer Extension to Mountain View	1940	20	Deed
Des Chutes Addition	1946	54	CCR
Fred W. Carlyon’s Sunset Addition¹	1940	55	Deed
F.W. Carlyon Fair Ground Acres Tracts Division Number 1¹	1935	7	Deed
F.W. Carlyon Fair Ground Acres Tracts Division Number 3¹	1927	16	Deed
F.W. Carlyon Sunset Addition¹	1940	55	Deed
Glennwood Park	1941	59	Deed
Manschraek’s	1940	18	Deed
Mountain View Addition¹	1938	105	Deed
Scott’s Addition	1951	29	Plat

Source: https://depts.washington.edu/covenants/map_restrictions_thurston.shtml, Racial Restrictive Covenants Project Washington State, 2025.

Note: ¹ Partly in Tumwater and partly in Olympia.

Neighborhoods without covenants often practiced racial exclusion by other means. 1940, Thurston's population of 37,285 included only 33 Black people and 315 other nonwhites,

including members of the Nisqually nation. As the population increased to 55,049 by 1960, the proportion of 690 non-white residents remained miniscule and exclusionary practices ensured



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that Thurston County remained 98.7 percent white.

C. Communities of Interest

The population of Tumwater has changed from 81.5 percent White in 2013 to 74.6 percent White in 2023, as shown in Table H-34. The percentage White residents has been dropping since 1970 as the population has become more diverse over time.

Table H-29 shows the number and percentage for each race and ethnicity in Tumwater and Thurston County and Tables H-30 and H-31, and Figures H-27 and H-28 show the change in Tumwater and Thurston County from 2013 to 2023.

Table H-29. Individual Race or Ethnic Origin in Tumwater and Thurston County, 2023.

Race and Hispanic or Latino Origin	Tumwater		Thurston County	
	Total	Percent	Total	Percent
Race	26,519	100.00%	299,003	100.00%
One Race	23,176	87.40%	261,875	87.60%
White	19,782	74.60%	213,717	71.50%
Black or African American	997	3.80%	11,202	3.70%
American Indian and Alaska Native	304	1.10%	3,833	1.30%
Asian	1,120	4.20%	18,889	6.30%
Native Hawaiian and Other Pacific Islander	109	0.40%	3,419	1.10%
Some Other Race	864	3.30%	10,815	3.60%
Two or More Races	3,343	12.60%	37,128	12.40%
Ethnicity	26,519	100.00%	299,003	100.00%
Hispanic or Latino	2,409	9.10%	32,779	11.00%
Not Hispanic or Latino	24,110	90.90%	266,224	89.00%

Source: 2023 U.S. Census American Community Survey 5-Year Estimates, Table DP05, Thurston County and Tumwater.

Table H-30. Individual Race or Ethnic Origin in Tumwater, 2013 and 2023.

Race and Hispanic or Latino Origin	2013		2023	
	Total	Percent	Total	Percent
Race	17,813	100.0%	26,519	100.0%
One Race	16,506	92.7%	23,176	87.4%
White	14,521	81.5%	19,782	74.6%
Black or African American	665	3.7%	997	3.8%
American Indian and Alaska Native	382	2.1%	304	1.1%



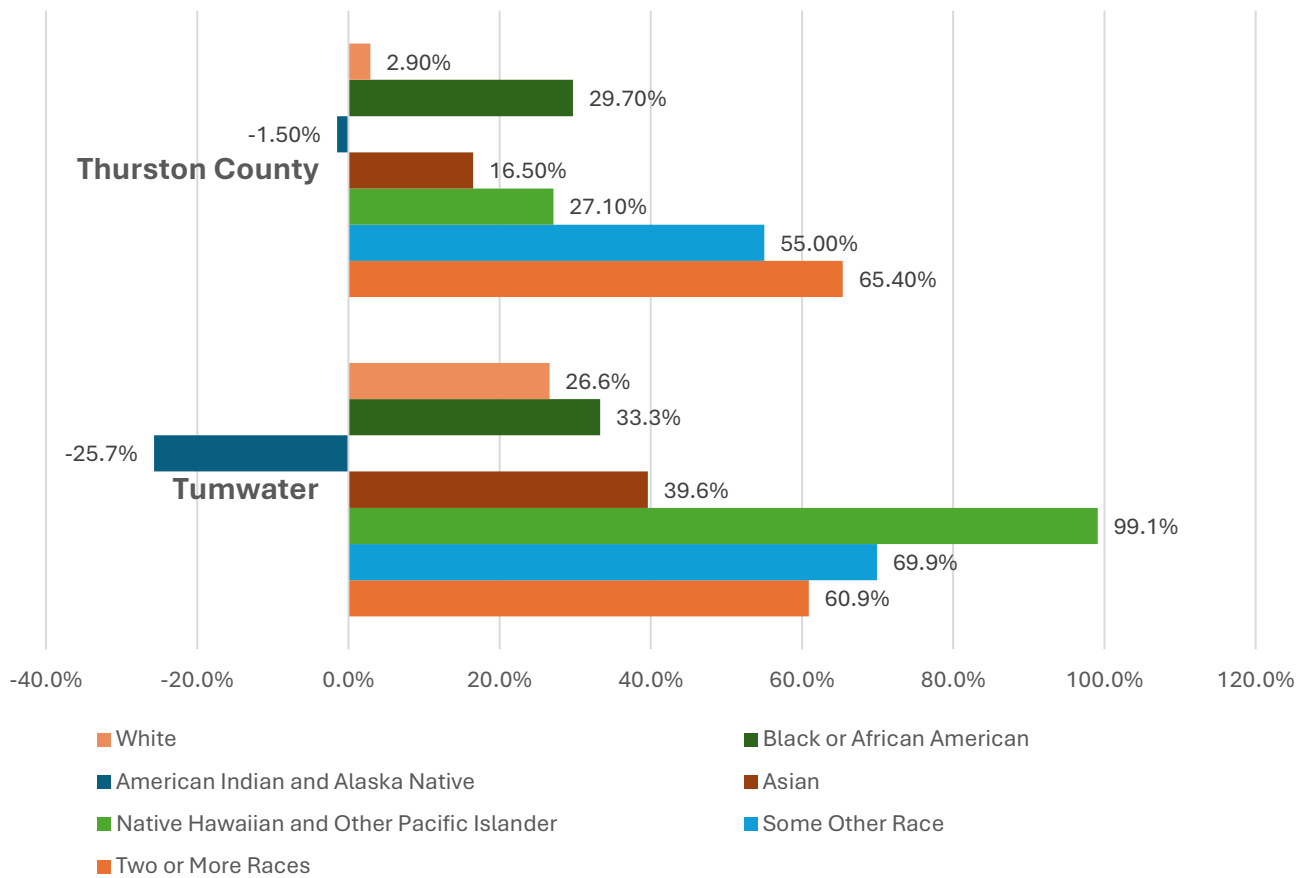
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Race and Hispanic or Latino Origin	2013		2023	
	Total	Percent	Total	Percent
Asian	677	3.8%	1,120	4.2%
Native Hawaiian and Other Pacific Islander	1	0.0%	109	0.4%
Some Other Race	260	1.5%	864	3.3%
Two or More Races	1,307	7.3%	3,343	12.6%
Ethnicity	17,813	100.0%	26,519	100.0%
Hispanic or Latino	836	4.7%	2,409	9.1%
Not Hispanic or Latino	16,977	95.3%	24,110	90.9%

Source: 2023 U.S. Census American Community Survey 5-Year Estimates, Table DP05.

Figure H-27. Change in Individual Race in Tumwater and Thurston County, 2013 and 2023.



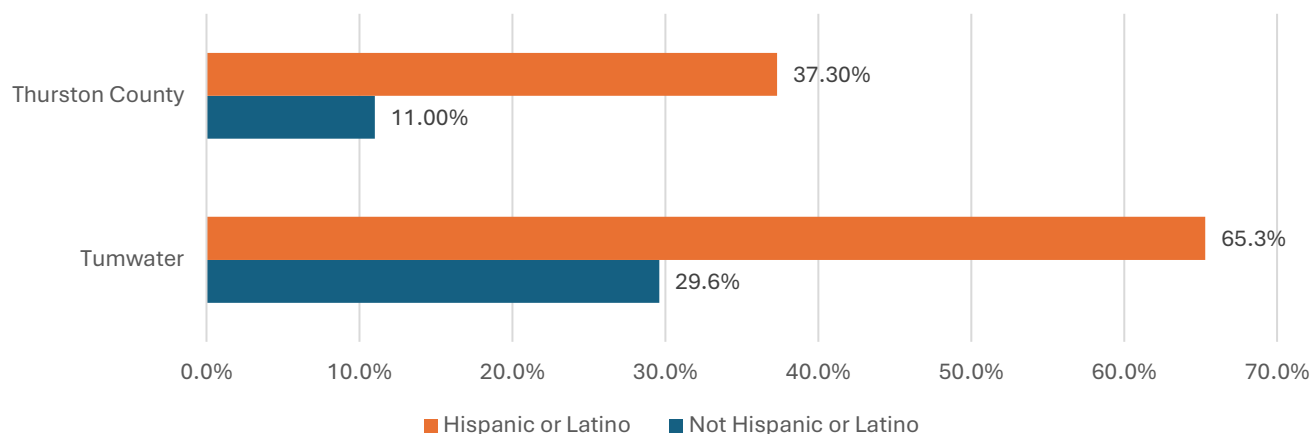
Source: 2013 and 2023 U.S. Census American Community Survey 5-Year Estimates, Table DP05, Thurston County and Tumwater.



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Figure H-28. Change in Individual Ethnic Origin in Tumwater and Thurston County, 2013 and 2023.



Source: 2013 and 2023 U.S. Census American Community Survey 5-Year Estimates, Table DP05, Thurston County and Tumwater.

Table H-31. Change in Individual Race or Ethnic Origin in Tumwater and Thurston County, 2013 and 2023.

Race and Hispanic or Latino Origin	Tumwater			Thurston County		
	2013	2023	Change	2013	2023	Change
Race	17,813	26,519	8,706	256,080	296,640	40,560
One Race	16,506	23,176	6,670	243,731	260,918	17,187
White	14,521	19,782	5,261	213,281	219,738	6,457
Black or African American	665	997	332	6,935	9,863	2,928
American Indian and Alaska Native	382	304	-78	3,494	3,444	-50
Asian	677	1,120	443	14,360	17,198	2,838
Native Hawaiian and Other Pacific Islander	1	109	108	2,240	3,072	832
Some Other Race	260	864	604	3,421	7,603	4,182
Two or More Races	1,307	3,343	2,036	12,349	35,722	23,373
Ethnicity	17,813	26,519	8,706	256,080	296,640	40,560
Hispanic or Latino	836	2,409	1,573	19,128	30,528	11,400
Not Hispanic or Latino	16,977	24,110	7,133	236,952	266,112	29,160

Source: 2013 and 2023 U.S. Census American Community Survey 5-Year Estimates, Table DP05, Thurston County and Tumwater.

Tumwater and Thurston County are both become more diverse and share similar population percentages for individual groups, with Tumwater having slightly higher percentage of White and Black or African Americans and

smaller percentage of Asian and those of Hispanic or Latino ethnicity.

Among Black, Indigenous, and People of Color residents, the largest groups in Tumwater in 2023 are those who identify as Two or More Races at 12.6 percent followed by Hispanic or



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Latino residents of any race which make up 9.1 percent of the population.

Note that many people with native ancestry identify as two or more races. Tumwater has

three tribal communities: the Nisqually Indian Tribe, the Confederated Tribes of the Chehalis Reservation, and the Squaxin Island Tribe.

D. Racially Disparate Impacts

1) Poverty Level

Tables H-32 and H-33 show the percentage of race and ethnic groups below the poverty line in Thurston County and Tumwater as individuals and as households. While there is a margin of

error in the survey data, it is apparent that some race and ethnic groups are doing less well than others relative to the overall County numbers, notably Black or African Americans in Tumwater, while others, such as Asians, or those of Hispanic or Latino origin of any race are doing better.

Table H-32. Percent Below Poverty Level of Individuals by Race or Ethnic Origin in Tumwater and Thurston County, 2023.

Race and Hispanic or Latino Origin	Tumwater		Thurston County	
	Total	Total	Percent Below Poverty Level	Percent Below Poverty Level
Race				
One Race				
White	19,522	210,208	8.1%	7.7%
Black or African American	972	10,932	14.9%	24.0%
American Indian and Alaska Native	289	N/A	N/A	18.0%
Asian	1,120	18,429	20.0%	2.6%
Native Hawaiian and Other Pacific Islander	97	N/A	N/A	0.0%
Some Other Race	858	N/A	N/A	25.6%
Two or More Races	3,308	36,943	13.5%	0.3%
Ethnicity				
Hispanic or Latino origin (of any race)	2,370	32,200	9.9%	4.2%
White alone, not Hispanic or Latino	18,638	201,502	8.3%	7.8%

Source: 2023 U.S. Census American Community Survey 5-Year Estimates, Table S1701.

Note: N/A means no data was available.



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Table H-33. Percentage Below Poverty Level of Households by Race or Ethnic Origin in Tumwater and Thurston County, 2023.

Families with a Householder Who Is –	Tumwater		Thurston County	
	Total	Total	Percent Below Poverty Level	Percent Below Poverty Level
Race				
One Race				
White	5,251	57,994	4.9%	5.7%
Black or African American	193	N/A	N/A	23.3%
American Indian and Alaska Native	44	N/A	N/A	0.0%
Asian	236	N/A	N/A	0.0%
Native Hawaiian and Other Pacific Islander	0	N/A	N/A	-
Some Other Race	257	N/A	N/A	26.1%
Two or More Races	675	8,206	11.8%	0.0%
Ethnicity				
Hispanic or Latino origin (of any race)	580	N/A	N/A	3.1%
White alone, not Hispanic or Latino	5,100	56,042	5.0%	5.5%

Source: 2023 U.S. Census American Community Survey 5-Year Estimates, Table S1702.

Notes: N/A means no data was available. The grouping of households by race or ethnicity is based on the racial and ethnic status of the householder, or the person in whose name the home is owned or rented.

2) Disparities in Household Income

In Tumwater, Black, Indigenous, and People of Color households earn less than Thurston County and White alone averages.

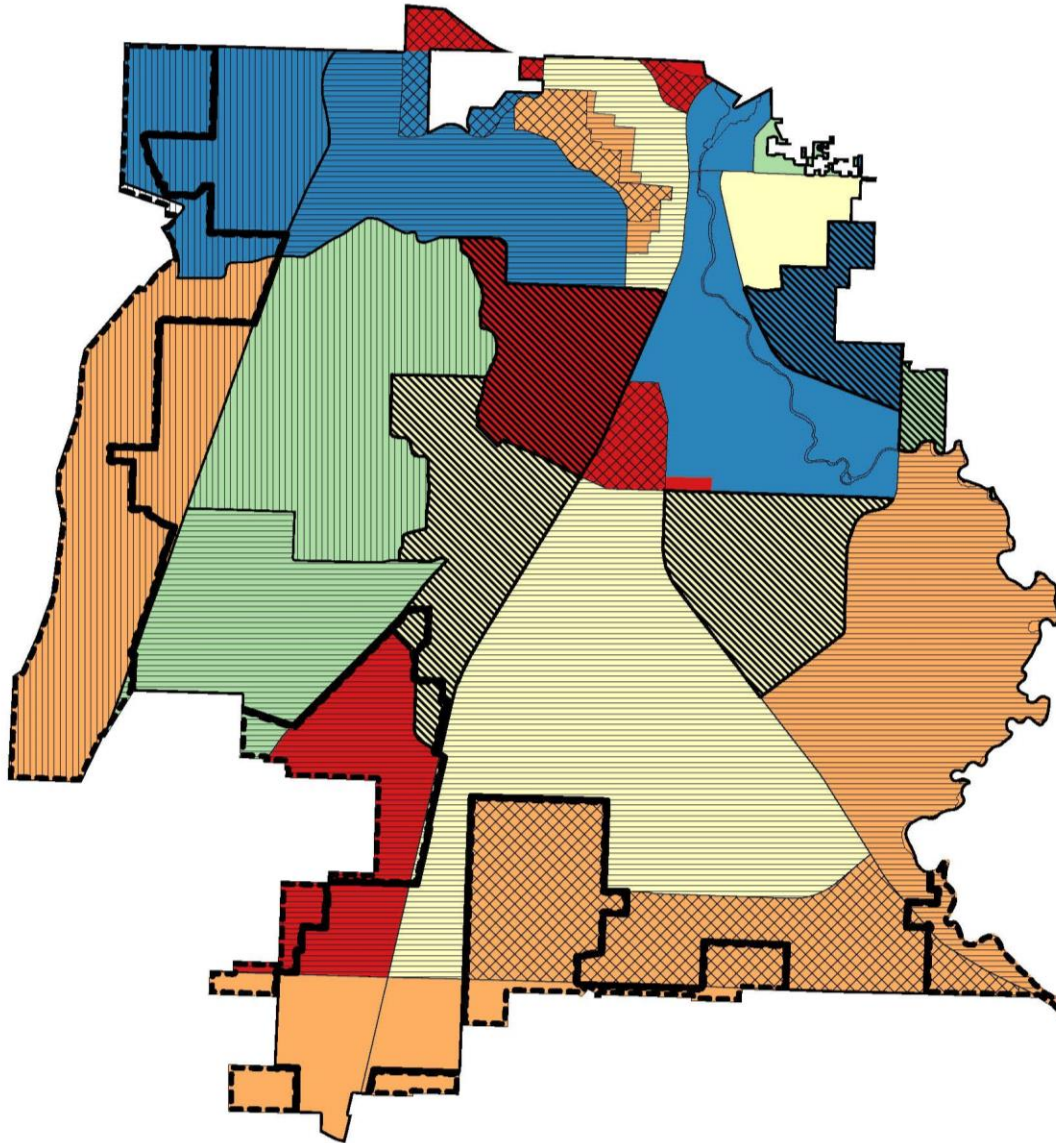
Figure H-29 combines the percentage of Tumwater's Black, Indigenous, and People of Color Households with an income below poverty level with the Tumwater Opportunity Index.



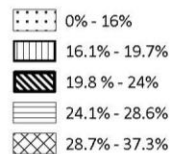
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Figure H-29. Percentage of Black, Indigenous, and People of Color Households by Census Block Groups & the Tumwater Opportunity Index.



Total BIPOC Households Percentage



Tumwater Opportunity Index



Sources: Tumwater Transportation and Engineering Department and 2020 Decennial U.S. Census.



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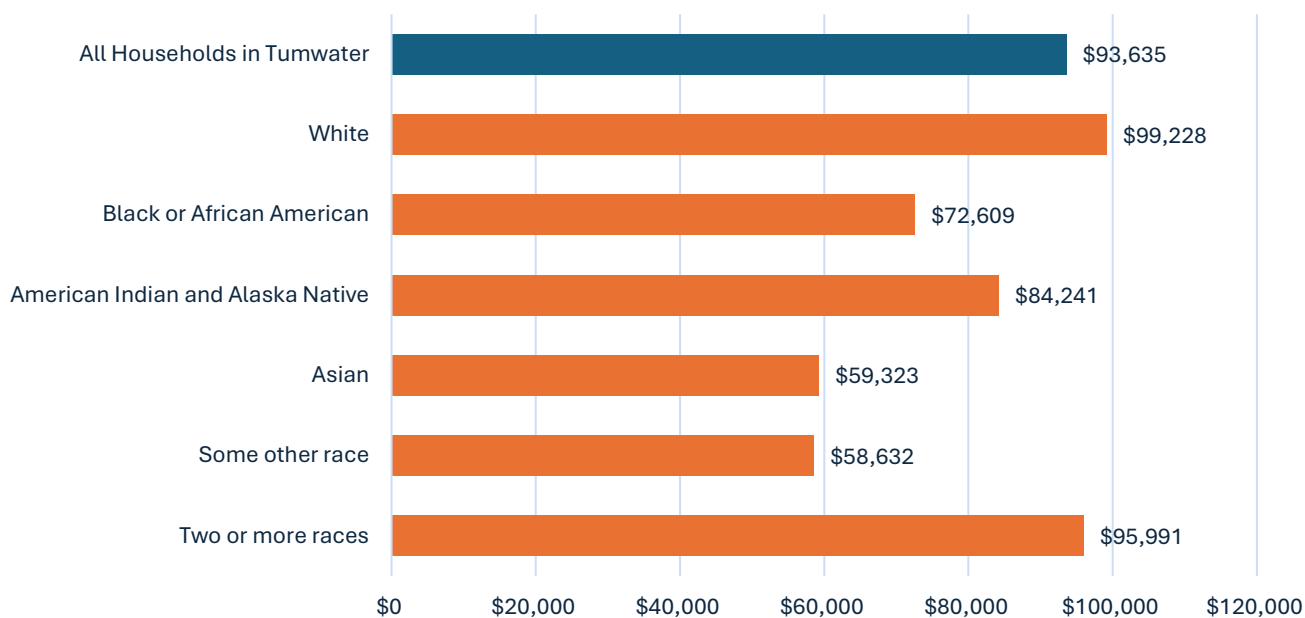
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Figures H-30 and H-31 and Table H-34 show the median income by race and ethnicity in Tumwater.

White alone households, not Hispanic or Latino, have the highest median income. They are

followed by American Indian, Alaska Native, Hispanic and Latino, Black or African American, and Asian households. Some other race households have the lowest median income.

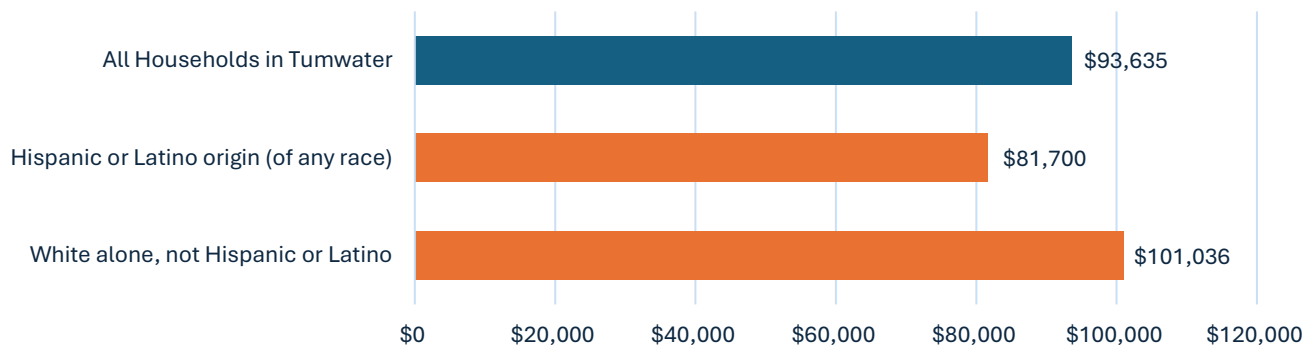
Figure H-30. Household Income by Race of Householder in Tumwater, 2023.



Source: 2023 U.S. Census American Community Survey 5-Year Estimates, Table S1903.

Note: The grouping of households by race or ethnicity is based on the racial and ethnic status of the householder, or the person in whose name the home is owned or rented.

Figure H-31. Household Income by Hispanic or Latino Origin of Householder in Tumwater, 2023.



Source: 2023 U.S. Census American Community Survey 5-Year Estimates, Table S1903.

Note: The grouping of households by race or ethnicity is based on the racial and ethnic status of the householder, or the person in whose name the home is owned or rented.



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Table H-34. Household Income by Race & Hispanic or Latino Origin of Householder in Tumwater and Thurston County, 2023.

Race and Hispanic or Latino Origin	Tumwater			Thurston County		
	Number	Percent	Median income	Number	Percent	Median income
All Households	10,863	100.0%	\$93,635	119,786	100.0	\$93,170
One Race						
White	8,632	79.50%	\$99,228	92,374	77.10%	\$95,663
Black or African American	362	3.30%	\$72,609	N/A	N/A	\$100,945
American Indian and Alaska Native	122	1.10%	\$84,241	N/A	N/A	\$81,403
Asian	379	3.50%	\$59,323	N/A	N/A	\$89,728
Native Hawaiian and Other Pacific Islander	50	0.50%	-	N/A	N/A	\$110,775
Some other race	310	2.90%	\$58,632	N/A	N/A	\$67,602
Two or more races	1,008	9.30%	\$95,991	12,007	10.00%	\$88,163
Hispanic or Latino origin (of any race)	918	8.50%	\$81,700	N/A	N/A	\$82,485
White alone, not Hispanic or Latino	8,292	76.30%	\$101,036	89,469	74.70%	\$95,802

Source: 2023 U.S. Census American Community Survey 5-Year Estimates, Table S1903.

Notes: N/A means no data was available. The grouping of households by race or ethnicity is based on the racial and ethnic status of the householder, or the person in whose name the home is owned or rented.

3) Housing Cost Burden Disparities

Households with lower incomes are more likely to experience housing affordability challenges. Analyzing housing cost burdens by race and ethnicity reveals systemic disparities in housing affordability. These may come from

discrimination, segregation, and unequal access to economic opportunities among different racial and ethnic groups.

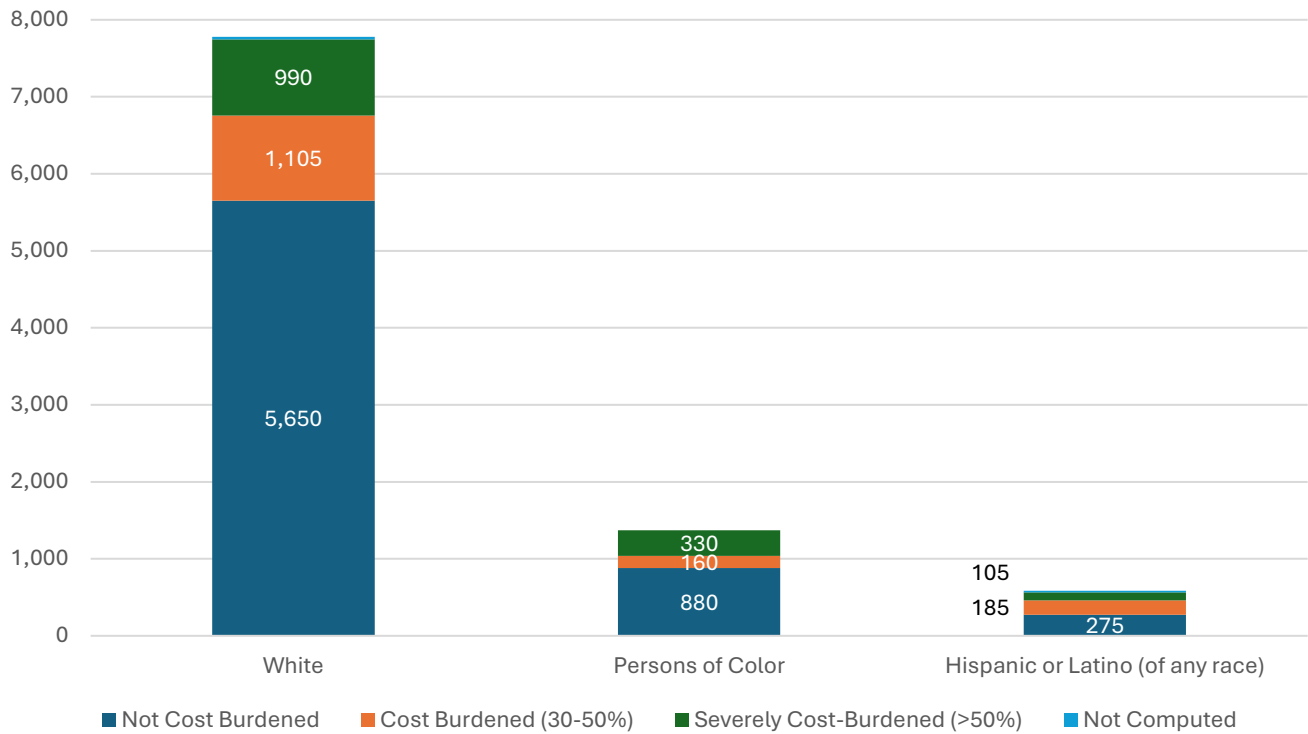
Figure H-32 shows the housing cost burden as a percent of household income by racial and ethnic groups in Tumwater.



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Figure H-32. Total Housing Cost Burden (Percent of Household Income) by Racial & Ethnic Group in Tumwater, 2021.



Source: U.S. Department of Housing and Urban Development Affordability Strategy (CHAS), Table 9, 2021

Figures H-33 and Table H-35 show the cost burdens for owner and rental households in

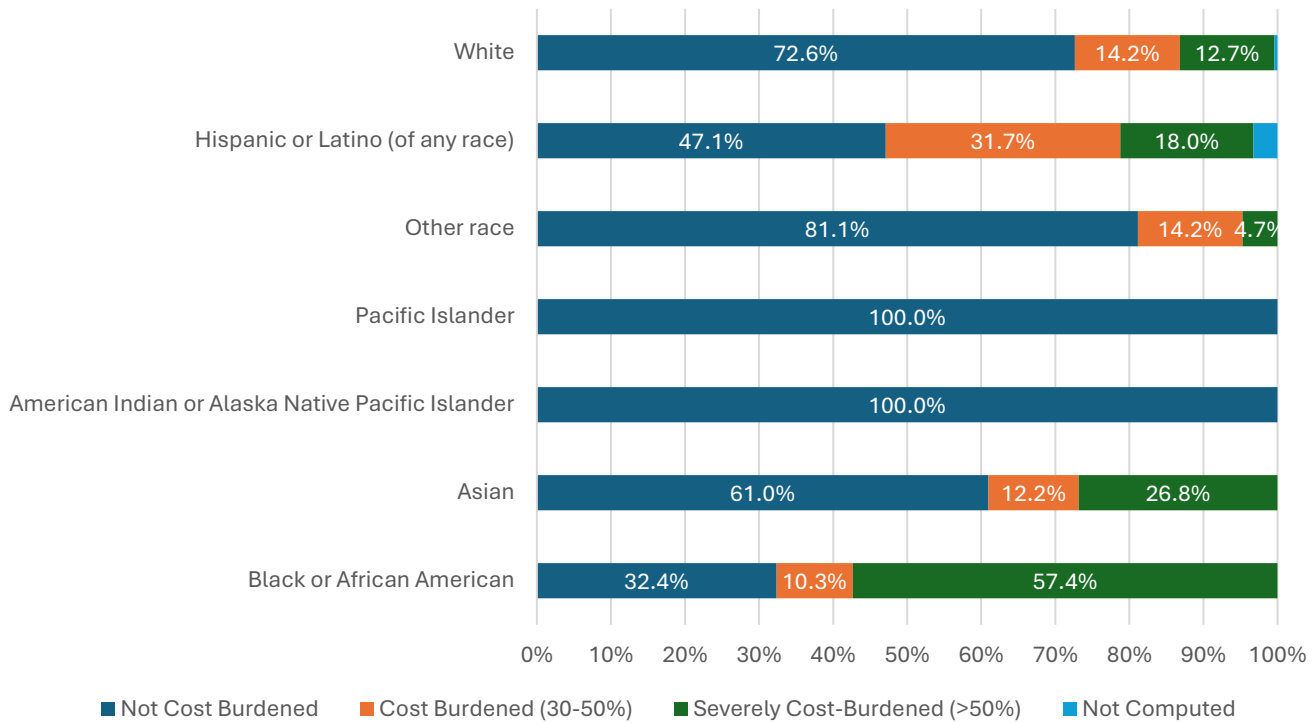
Tumwater by income level for several racial and ethnic groups.



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Figure H-33. Number of All Households by Cost Burden in Tumwater, 2021.



Source: U.S. Department of Housing and Urban Development Affordability Strategy (CHAS), Table 9, 2021

Table H-35. Number of All Households by Cost Burden in Tumwater, 2021.

All Households	White	Black or African American	Asian	American Indian or Alaska Native Pacific Islander	Pacific Islander	Other race	Hispanic or Latino (of any race)	Total
Not Cost Burdened	5,650	110	250	35	55	430	275	6,805
Cost Burdened (30-50%)	1,105	35	50	0	0	75	185	1,450
Severely Cost-Burdened (>50%)	990	195	110	0	0	25	105	1,425
Not Computed	35	0	0	0	0	0	19	54
Total	7,780	340	410	35	55	530	584	9,734

Source: U.S. Department of Housing and Urban Development Affordability Strategy (CHAS), Table 9, 2021

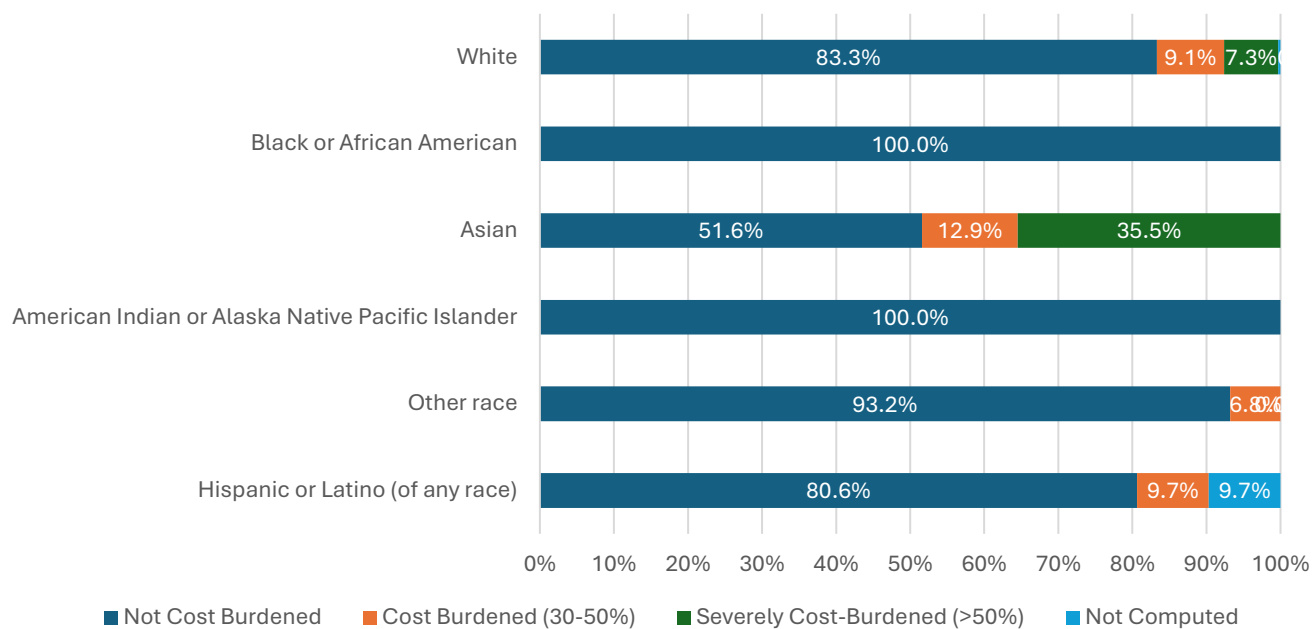
Figures H-34 and H-35 and Tables H-36 and H-37 and show the cost burdens for owner and rental

households in Tumwater by income level for several racial and ethnic groups.

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Figure H-34. Number of Owner Households by Cost Burden in Tumwater, 2021.



Source: U.S. Department of Housing and Urban Development Affordability Strategy (CHAS), Table 9, 2021

Table H-36. Number of Owner Households by Cost Burden in Tumwater, 2021.

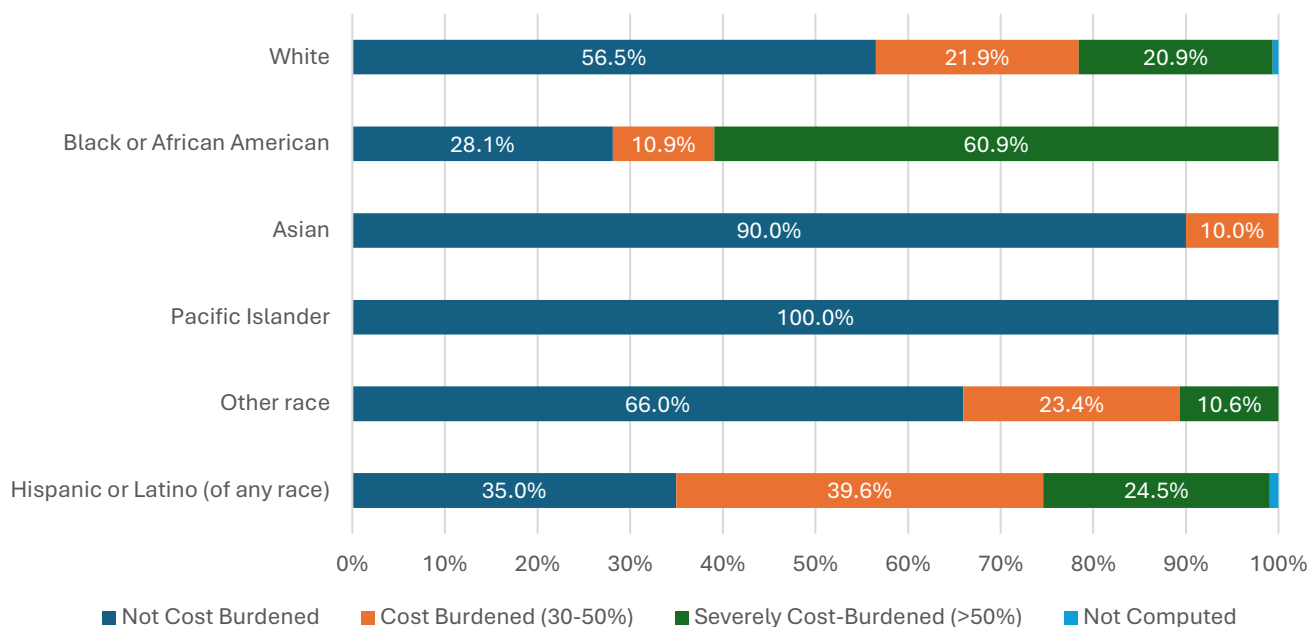
Owner Households	White	Black or African American	Asian	American Indian or Alaska Native Pacific Islander	Pacific Islander	Other race	Hispanic or Latino (of any race)	Total
Not Cost Burdened	3,895	20	160	35	0	275	125	4,510
Cost Burdened (30-50%)	425	0	40	0	0	20	15	500
Severely Cost-Burdened (>50%)	340	0	110	0	0	0	0	450
Not Computed	15	0	0	0	0	0	15	30
Total	4,675	20	310	35	0	295	155	5,490

Source: U.S. Department of Housing and Urban Development Affordability Strategy (CHAS), Table 9, 2021

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Figure H-35. Number of Renter Households by Cost Burden in Tumwater, 2021.



Source: U.S. Department of Housing and Urban Development Affordability Strategy (CHAS), Table 9, 2021

Table H-37. Number of Renter Households by Cost Burden in Tumwater, 2021.

Renter Households	White	Black or African American	Asian	American Indian or Alaska Native Pacific Islander	Pacific Islander	Other race	Hispanic or Latino (of any race)	Total
Not Cost Burdened	1,755	90	90	0	55	155	150	2,295
Cost Burdened (30-50%)	680	35	10	0	0	55	170	950
Severely Cost-Burdened (>50%)	650	195	0	0	0	25	105	975
Not Computed	20	0	0	0	0	0	4	24
Total	3,105	320	100	0	55	235	429	4,244

Source: U.S. Department of Housing and Urban Development Affordability Strategy (CHAS), Table 9, 2021

4) Disparities in Homeownership

In Tumwater, 60.1 percent of White and 75.6 percent Asian households own their homes.

Homeownership is much lower for Black or African American (5.9 percent) and Hispanic or Latino (26.5 percent) households.

E. Exclusion

Exclusion means shutting out certain populations from housing in a specified area. This can be intentional or unintentional. It leads

to non-inclusive impacts. One important indicator of exclusion is.



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This can be seen in patterns of housing types as well as housing units that are owned or rented. While there are not clear neighborhood boundaries for racial or ethnic segregation in

Tumwater, there is evidence to suggest in Tumwater that there is racial or ethnic segregation based on income and housing types after considering the margins of error in the data.

F. Displacement Risk

Displacement happens when a household is forced to move from its community due to things beyond their control. The Washington State Department of Commerce defines three types of displacement:

- **Economic Displacement:** Residents must move because of rising rent, property tax, or other costs.
- **Cultural Displacement:** Residents must move because their cultural community has left.
- **Physical Displacement:** Residents must move because of eviction, foreclosure, natural disasters, or poor housing quality.

1) State Requirements

The Growth Management Act requires Tumwater to assess displacement risk and to establish policies and regulations to mitigate displacement risk. A household is considered displaced if its place of residence is disrupted due to forces outside of its control and it is unable to find suitable replacement housing in the neighborhood.

Displacement risk analysis should inform land use policymaking to encourage redevelopment and reinvestment in existing neighborhoods while ensuring that existing neighborhood

residents share in benefits of that redevelopment and reinvestment.

While a data-driven displacement risk analysis such as this demonstrates where there is an increased risk of displacement, community engagement with neighborhood representatives to confirm that the data analysis adequately reflects local experience is important.

2) Displacement Risk Analysis

The Housing Displacement Risk Analysis for the Cities of Lacey, Olympia, Tumwater, and Yelm in Appendix E analyzed the housing displacement risks in Tumwater.

The report analyzed historical policies, current trends, and community dynamics to arrive at actions that Tumwater can take to enhance housing security and promote equitable living conditions. The development of the analysis was informed by engagement with community stakeholders.

The Housing Displacement Risk Analysis focused on three areas in Tumwater:

1. Describing the populations at risk of housing displacement.
2. Evaluating the housing displacement risk metrics.
3. Outlining risk reduction policy avenues.

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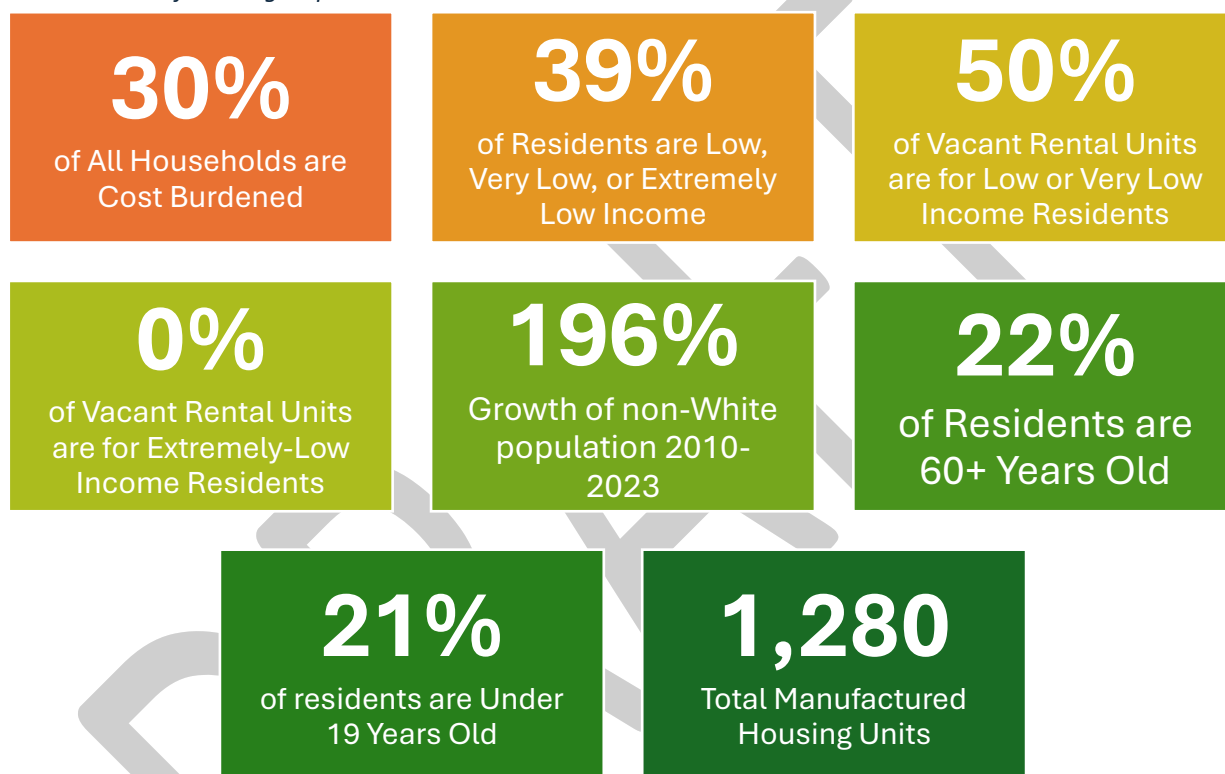
Economic displacement was the most prominent displacement risk identified in the report in Tumwater.

increase in income variability where four in ten residents are low, very low, or extremely low-income. Figure H-36 shows some of the demographic information related to that analysis.

3) Tumwater Populations at Risk

Tumwater has experienced a significant growth in population diversity accompanied by an

Figure H-36. Areas of Housing Displacement Risk in Tumwater.



Source: Housing Displacement Risk Analysis for the Cities of Lacey, Olympia, Tumwater, and Yelm, 2025.

4) Policies to Reduce Housing Displacement

The Housing Displacement Risk Analysis identified the following policy avenues to reduce housing displacement risk in the Housing Element:

- A Community Land Trust style program for mobile home communities.
- A Tumwater program to support private, local, small scale ownership of mobile home communities. This builds on the Tumwater's mobile home housing stock and helps to preserve existing affordable stock.
- Increased staffing capacity to process accessory dwelling units quickly and reduce costs under Tumwater's control.

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The following additional policy areas will be considered in the Housing Element to address displacement:

- Increasing homeownership opportunities for BIPOC communities to promote equity and help generational wealth.

5) Policy Evaluation Criteria

The Housing Displacement Risk Analysis proposed the following criteria to evaluate Housing Element policies:

- Does the policy encourage the preservation of naturally occurring

affordable housing such as manufactured home parks and other existing affordable units?

- Does the policy incentivize and support the development of affordable and deeply affordable housing?
- Does the policy encourage adaptive reuse of existing residential units or other buildings where feasible?
- Does the policy incentivize or reduce barriers to developing diverse housing types including smaller homes?

G. Policy Evaluation

Based on the analysis in the sections above, there is a need for improvements to policies in Tumwater to reduce racially disparate impacts. Based on guidance provided by the Washington State Department of Commerce, Appendix F Policy Evaluation Matrix includes an analysis of drafts of new Housing Element and adopted Housing Action Plan policies to determine

whether they reinforce historical patterns of segregation, displacement, and inequitable outcomes.

Taking a proactive approach in shaping policy to address these challenges will benefit all community members as Tumwater seeks to build a more equitable future.

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5. Housing Provisions

The Growth Management Act requires that Tumwater identify provisions for existing and future housing needs.

Chapter 5 summarizes the provisions identified for addressing the housing needs identified in the Housing Element.

A. Protection of Existing Housing Stock

One of the most important methods to maintain an adequate supply of housing is to retain existing housing. The existing housing stock in Tumwater is in good condition.

Policies to protect the quality of existing neighborhoods and encourage maintenance and improvement of the housing stock are addressed in the goals, policies, and implementation actions in Part 1 of the Housing Element.

B. Low & Moderate Income Provisions

There is increasing demand in Tumwater for affordable housing serving those with incomes under 80 percent of area median income. Federal, state, and local funding for both the construction of new units and subsidies for residents to live in these types of housing and related services is limited.

It is difficult for the private sector to build these types of housing and make a profit and for the public sector to obtain the funding needed for construction and ongoing rental supports, maintenance, and other support services.

Low and moderate income households have a variety of needs in addition to the provision of

adequate shelter. Of course, lack of adequate shelter is usually foremost among a multitude of needs. Having this exceedingly small income makes obtaining shelter difficult.

In addition, there are many reasons for this low income status, such as mental and physical challenges that require assistance. This assistance is typically provided through public and private human service agencies. The most effective way for Tumwater to assist the needs of low income people in the Tumwater community is through funding assistance to established human resource agencies.

C. Employment & Unemployment

Employment quantity and quality are important considerations when considering housing affordability. The availability of jobs that pay a wage adequate to enable people to afford housing is of paramount importance. The Land Use Element addresses the adequate provision of land for employment and their physical relationship to housing the Tumwater.

The unemployment rate is important for the obvious reason that unemployed people have a challenging time obtaining and retaining housing. Unemployment trends in Thurston County have closely mirrored national unemployment figures.

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D. Gaps in Local Funding

Tumwater has some tools to address affordable housing funding gaps, including revenue sources and incentives to reduce costs for developers.

Tumwater has implemented these tools to generate revenue for affordable housing:

- Affordable housing property tax levy (RCW 84.52.105). From July 1, 2023, through June 30, 2024, Tumwater collected \$63,703.51.⁴
- Application fee waivers for affordable housing projects (RCW 36.70A.540).
- Impact fee waivers for affordable housing projects (RCW 82.02.060).
- Multifamily tax exemption program (RCW 84-14.010).

Some additional tools that Tumwater can use to reduce the cost of affordable housing production include:

- Donating surplus public lands for affordable housing projects (RCW 39.33.015).
- Housing and related services sales tax (RCW 82.14.530).
- Lodging Tax (RCW 67.28.150 and RCW 67.28.160) to repay general obligation bonds or revenue bonds.
- REET 2 (RCW 82.46.035).
- Treatment Sales Tax (RCW 82.14.460).

E. Regulatory Barrier Assessment

1) Introduction

The Growth Management Act (RCW 36.70) seeks to control growth by channeling it into urban growth areas in order to provide more orderly and efficient service provision and to reduce sprawl. The Act also specifically authorizes charging impact fees in order to offset the costs of new development.

The Growth Management Act requires that Tumwater ensure that its Comprehensive Plan policies and regulations allow for housing availability for all members of the community at all income levels. Tumwater has reviewed and

updated its Housing Element to address the issues identified through the update process.

A number of local, state, and federal regulations make housing more expensive. These regulations are designed to make housing safer or address other community concerns such as climate change. However, there are instances where the benefit received from a particular regulation may not be worth the corresponding cost.

This section of the Housing Element focuses on those regulations under Tumwater's control and will recommend changes to certain regulations in order to promote affordable housing. There

⁴ Source: Affordable and Supportive Housing Sales and Use Tax – Collection and use of revenue: Annual report on

the collection and use of revenues pursuant to RCW 82.14.540(11).



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are also state and federal regulations that may increase the cost of housing that may be influenced by Tumwater working cooperatively with other jurisdictions and partners to address.

2) Community Perceptions

For a variety of reasons, the community remains concerned about the fast rate of growth in the Puget Sound region.

Community members have opposed projects during the permitting process that would increase the supply of housing, thus tending to drive housing costs higher. While these housing applications are often ultimately approved, they are often approved with additional conditions and time delays.

In some instances, these delays and conditions can make it unfeasible to proceed with the project or at least drive up project costs and subsequent rents or housing costs. Depending upon your point of view, these conditions could be perceived as a vital step in the process, or of little or no value.

3) Permitting

The Community Development Department is a full service, one stop department, composed of planners, engineers, and building and fire inspectors. The department guiding applicants through the approval process and responding quickly to development requests.

While a slow permitting process can add to housing costs, research of permit application history in Tumwater has shown that the average permit processing time is very good. Those that require public hearings are inherently more time consuming than those that do not. Similarly, a

more straightforward application, such as a single-family house on a lot of record, is much simpler and less involved than a 50-lot subdivision and associated construction permits.

Tumwater has taken major steps to streamline the development process while taking the views of community members into consideration. The most significant single action taken in this regard was the implementation of a hearing examiner system.

Tumwater has employed a hearing examiner to conduct hearings and make decisions on all discretionary land use permits, such as rezones, conditional use permits, and preliminary plats. The hearing examiner considers the staff report, public hearing testimony, environmental information, and the site itself to issue a decision based on applicable policies and codes. This process allows a more objective approach to site specific land use decisions, which reduces time delays and costs.

In addition Tumwater updated its development review code in 2024 to meet State permitting requirements and expanded the range of State Environmental Policy Act exemptions as allowed by the State to reduce duplicative permit review processes.

4) Infrastructure

Development standards, adopted through the Tumwater Development Guide Manual, set standards for various road, water, and sewer projects. For example, a residential subdivision is required to install water and sewer lines of a certain type and dimension. Likewise, roads and sidewalks are required to be a certain width, and so forth.



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Alternate street designs are allowed under the Tumwater Development Guide Manual, which is based on guidance provided in the National Association of City Transportation Officials, Urban Streets Design Guide, and by other organizations. These optional design methods for Neighborhood Collector and Local Residential Streets allow reduced right-of-way widths, which should reduce development costs while improving the human scale of neighborhoods.

5) Zoning Code

Zoning regulates the use of land through controls on density, lot sizes, setbacks, storm water management, and the placement and mix of residential, commercial, and industrial uses. Zoning codes have been used since the late 1800s to ensure an orderly arrangement of land uses within a jurisdiction.

TMC Title 18 Zoning provides for increased density measured by the number of units per acre in target areas to support a greater range of housing options. Minimum lot sizes are supportive of diversity in housing stock. Similarly, zero lot line developments, where the structure is located directly on the lot line on one side of the lot in order to provide more usable side yard space on a smaller lot, are currently allowed in all residential zones.

The expansion of the range of middle housing uses and accessory dwelling units in most residential land use designations will also help expand location and the types of housing.

6) Building Code

The International Residential Code regulates the construction of all structures in Tumwater by

setting minimum standards for building construction to ensure safety. The International Residential Code is adopted by all jurisdictions in the State, with no or minor changes.

For residential construction, Tumwater does have the option of increasing or decreasing the regulations by ordinance for residential structures of more than three dwelling units. Any change to the regulations for single-family and duplex units does require approval by the State Building Code Council, which amounts to significant disincentive to following this route.

As mentioned previously, however, the International Residential Code is designed to be a minimum standard. As such, any minimization of those standards would have a corresponding impact on life safety.

There are cost saving measures that meet the International Residential Code standards. For example, the use of pre-engineered building components can significantly cut labor costs. While many of these components are as much as ten percent more expensive to purchase, they can save 25 percent of labor costs in installation.

Engineered roof trusses are a good example of this type of component. Designing houses to take maximum advantage of lumber and truss span capabilities, such as 24-inch on-center rather than 16-inch on-center framing, and two instead of three stud corners. These and other simple measures can result in substantial cost savings to the builder and subsequent buyer of housing.

There are many options for housing construction available in the International Residential Code that are rarely used. This may be because



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builders are unaware of these possibilities or are simply accustomed to building in a certain way.

Another reason may be that the perception is that the housing market will not bear such

design innovations. There is an opportunity for the builders and Tumwater building and permitting officials to innovate to help contain or reduce housing prices. This could be facilitated through ongoing meetings or exchanges.

F. Programs & Actions to Achieve Housing Availability

1) Housing Action Plan

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

The Plan was built on the affordable housing work the City Council had started in 2018. It was the next step in the process of identifying actions to increase the amount of affordable housing in Tumwater.

The Plan consolidated all affordable housing action items into one document that the Mayor and City Council use to support the development of more affordable housing in Tumwater. Many of the actions from the Housing Action Plan have been incorporated as implementation actions in the update of the Housing Element.

2) Tumwater Actions

Tumwater will take the following steps to improve the availability of housing:

- Update the zoning code to allow for more housing types.
- Increase minimum and maximum densities to support new housing types, which will include combining the Single

Family Low and Single Family Medium land use designations and zone districts.

- Invest in infrastructure to support higher density housing construction.
- Expand the provision of bonus density or additional building height allowances and permit application fee, impact fee, and connection charge waivers for projects that include income-restricted affordable housing.
- Update the development code to align with HB 1337 (Chapter 334, Laws of 2023), which requires Tumwater to allow up to two accessory dwelling units per residential lot, in addition to the primary home.
- Reduce parking requirements for middle-housing types and multifamily housing types.
- Update impact fee calculations to use square footage or bedroom counts.
- Update the Citywide Design Guidelines for consistency with state law.

3) Regional Actions

Tumwater is a part of the Regional Housing Council, which is intended to help in the process of seeking solutions to homelessness and affordable housing on a regional level. While it



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provides a useful forum for addressing the needs of residents of the County who are below 80 percent area median income, like Tumwater, it struggles with the necessary funding to address these issues.

The primary purpose of the Regional Housing Council is to leverage resources and partnerships through policies and projects that promote equitable access to safe and affordable housing. It considers issues specifically related to funding a regional response to homelessness and affordable housing and coordinating existing funding programs.

These programs may include RCW 36.22.179 funds, HOME Investment Partnership Program, Consolidated Homeless Grant (CHG), Housing and Essential Needs, RCW 82.14.540 funds, Community Development Block Grant, and other related funding sources such as a regional home fund to help implement the five-year Homeless Crisis Response Plan and increase affordable housing options.

To achieve this purpose, the Regional Housing Council assists in monitoring the implementation of the County's five-year Homeless Crisis Response Plan by setting priorities and making funding decisions on projects and programs that implement the Homeless Crisis Response Plan.

Additionally, the Regional Housing Council provides a forum for consideration of policy options related to homelessness and encourages development of regional approaches to planning for, responding to, and funding homeless services and facilities and expanding affordable housing options.

The Interlocal Agreement establishes procedures for governance, scope of work, funding, and other related items for the Regional Housing Council. The term of the Interlocal Agreement is five years.

The jurisdictions comprising five percent or more of the County population allocate a minimum annual amount equal to not less than one half of a percent of the last full year of general sales and use taxes pursuant to RCW 82.14.030(1) for projects, programs, and activities providing direct support to the Jurisdictions' most vulnerable residents. In addition, Tumwater makes an in-kind contribution of up to 0.25 FTE staff to support the work of the Regional Housing Council.

4) Conclusions

Based on the data available, it is clear that the need for affordable housing and human services far exceeds the available supply. In addition, the process of drafting a Housing Element requires that the various jurisdictions meet and discuss the salient issues involved with affordable housing provision. This also raises the level of awareness of the decision-makers in Thurston County.

It is difficult to fill gaps in the web of service provision to low and moderate income groups at the local level through public action. Funding for low and moderate income families in Tumwater must compete with all services provided by a municipality, such as streets, police, and fire.

In summary, while direct public action can fill some of the gaps in affordable housing, these are broader societal issues that cannot be solved by Tumwater alone. Additional efforts will be needed at regional, state, and federal levels to

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make progress in the underlying causes of lack of affordable housing.

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Appendix A Foundational Documents

Table H-38 identifies the foundational planning documents that form the basis for the Housing Element of the Comprehensive Plan.

Table H-38. Foundational Documents for the Housing Element

Topic Index	Supporting Plan and Materials
General Policy	<ul style="list-style-type: none"> • See Land Use Element • County-Wide Planning Policies, Thurston County (2015) • City of Tumwater Housing Action Plan (2021)
Homelessness	<ul style="list-style-type: none"> • Accountability Audit Report, Housing Authority of Thurston County (2014) • Thurston County Homeless Census Report (2016)
Housing Trends and Projections	<ul style="list-style-type: none"> • See Land Use Element • Profile and Population, Housing, and Employment Data, Thurston Regional Planning Council (2024) • Annual Population Estimates, Washington Office of Financial Management (2024) • Buildable Lands Report for Thurston County, Thurston Regional Planning Council (2021) • Consolidated Housing Action Strategy (CHAS) Data, U.S. Department of Housing and Urban Development (2021) • Housing Market Report and Apartment Market Survey, Washington Center for Real Estate Research (2024) • Housing Needs Assessment: Lacey, Olympia, and Tumwater (September 2020) • Housing Sales Data for Tumwater, Zillow Real Estate (2024) • Planning for and Accommodating Housing Needs in Thurston County: Implementing the Housing Affordability Requirements of HB 1220, Thurston Regional Planning Council (April 2025) • U.S. Census Data (2020 (Decennial) and 2023 (American Community Survey))

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Appendix B Housing Needs Assessment

Attached as a separate document.

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Appendix C Planning for and Accommodating Housing Needs in Thurston County

Attached as a separate document.

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Appendix D Tumwater Housing Action Plan

Attached as a separate document.

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Appendix E Displacement Study

Executive Summary and Technical Annex
attached as separate documents.

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Appendix F Policy Evaluation Matrix

The Tumwater Policy Evaluation Matrix is attached as a separate document.

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Appendix G Adequate Provisions Checklists

The completed State Department of Commerce Adequate Provisions Checklists are attached as a separate document.

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Appendix H Additional Data

1. Introduction

Table H-39. Tumwater Median Income, 2014-24.

Period	Tumwater Median Income
2014 Q3	\$64,618
2015 Q3	\$59,623
2016 Q3	\$65,643
2017 Q3	\$65,480
2018 Q3	\$65,629
2019 Q3	\$70,831
2020 Q3	\$76,333
2021 Q3	\$78,442
2022 Q3	\$87,963
2023 Q3	\$89,316
2024 Q3	\$93,513
Grand Total	\$73,504

Source: Washington Center for Real Estate Research, Median Income Data. Third Quarter Data, 2014-24.

2. Housing Needs Assessment

a) Household Characteristics

Table H-40. Age by Race/Ethnicity in Tumwater, 2023.

Age	White Alone, Non-Hispanic	Black/ African American Alone	AIAN Alone ⁵	Asian Alone	NHPI Alone ⁶	Some Other Race Alone	Two or More Races	Hispanic/ Latino
Under 18	3,228	184	34	91	0	148	1280	745
18-24	1,333	182	0	153	50	236	379	226
25-34	3,378	90	195	101	26	260	527	617
35-44	3,169	160	25	186	6	93	480	307
45-54	2,204	243	1	128	0	207	358	329
55-64	2,900	5	31	285	15	35	158	127
65-74	1,942	0	18	130	12	18	132	14

⁵ "AIAN Alone" are people who are American Indian and Alaska Native alone.

⁶ "NHPI Alone" are people who are Native Hawaiian and Other Pacific Islander alone.



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Age	White Alone, Non-Hispanic	Black/ African American Alone	AIAN Alone ⁵	Asian Alone	NHPI Alone ⁶	Some Other Race Alone	Two or More Races	Hispanic/ Latino
75-84	1,149	0	0	31	0	0	29	44
85+	479	0	0	15	0	0	0	0
Total	19,782	864	304	1,120	109	997	3,343	2,409

Sources: 2023 U.S. Census American Community Survey 5-Year Estimates, Tables B01001A - B01001I.

Table H-41. Share of Age by Race/Ethnicity in Tumwater, 2023.

Age	White Alone, Non-Hispanic	Black/ African American Alone	AIAN Alone	Asian Alone	NHPI Alone	Some Other Race Alone	Two or More Races	Hispanic/ Latino
Under 18	16%	21%	11%	8%	0%	15%	38%	31%
18-24	7%	21%	0%	14%	46%	24%	11%	9%
25-34	17%	10%	64%	9%	24%	26%	16%	26%
35-44	16%	19%	8%	17%	6%	9%	14%	13%
45-54	11%	28%	0%	11%	0%	21%	11%	14%
55-64	15%	1%	10%	25%	14%	4%	5%	5%
65-74	10%	0%	6%	12%	11%	2%	4%	1%
75-84	6%	0%	0%	3%	0%	0%	1%	2%
85+	2%	0%	0%	1%	0%	0%	0%	0%

Sources: 2023 U.S. Census American Community Survey 5-Year Estimates, Tables B01001A - B01001I.

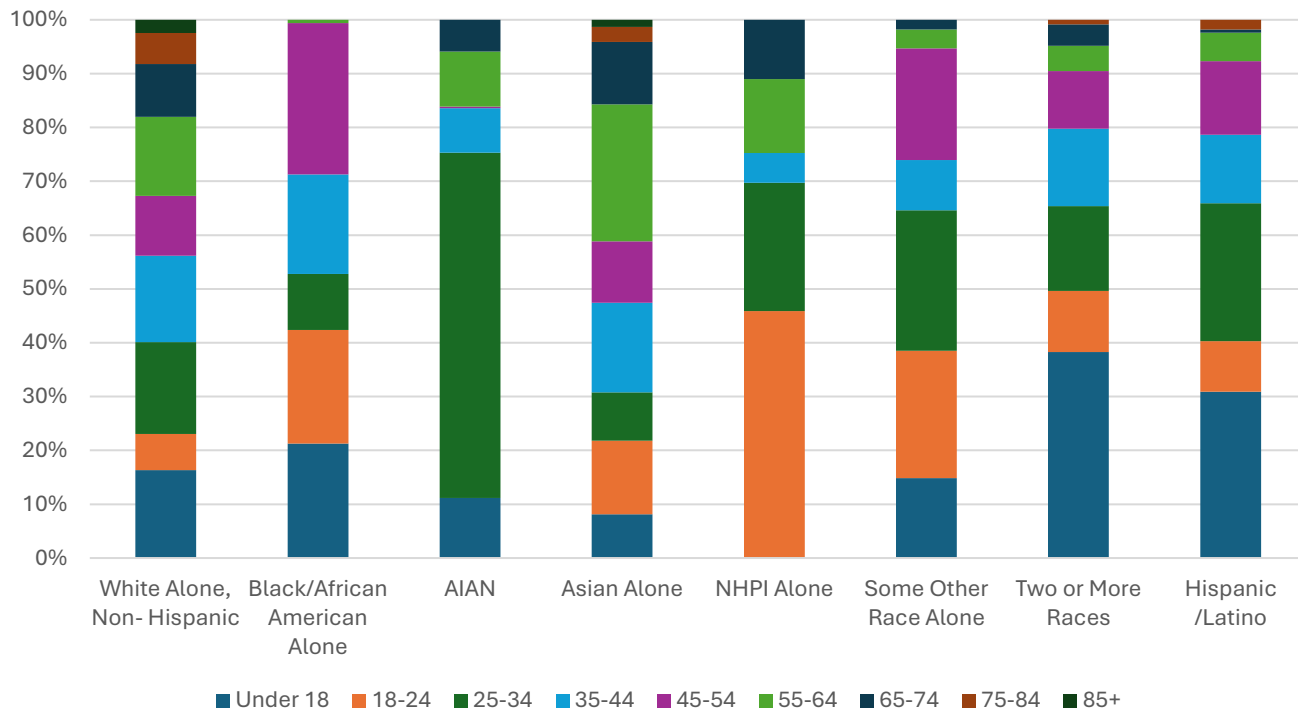
Notes: "AIAN Alone" are people who are American Indian and Alaska Native alone. NHPI Alone" are people who are Native Hawaiian and Other Pacific Islander alone.



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Figure H-37. Share of Age by Race/Ethnicity in Tumwater, 2023.



Sources: 2023 U.S. Census American Community Survey 5-Year Estimates, Tables B01001A - B01001I.

Table H-42. Percentage of Household Tenure & Race in Tumwater, 2023.

Householders	Total Units	Owner Occupied Units	Renter Occupied Units
White Alone	79%	83%	74%
Black or African American Alone	3%	1%	6%
American Indian and Alaska Native Alone	1%	1%	1%
Asian Alone Householder	3%	5%	2%
Native Hawaiian and Other Pacific Islander Alone	0%	0%	1%
Some Other Race Alone	3%	2%	4%
Two or More Races	9%	8%	12%
White Alone, Not Hispanic or Latino	76%	82%	68%
Hispanic or Latino Householder	8%	3%	17%

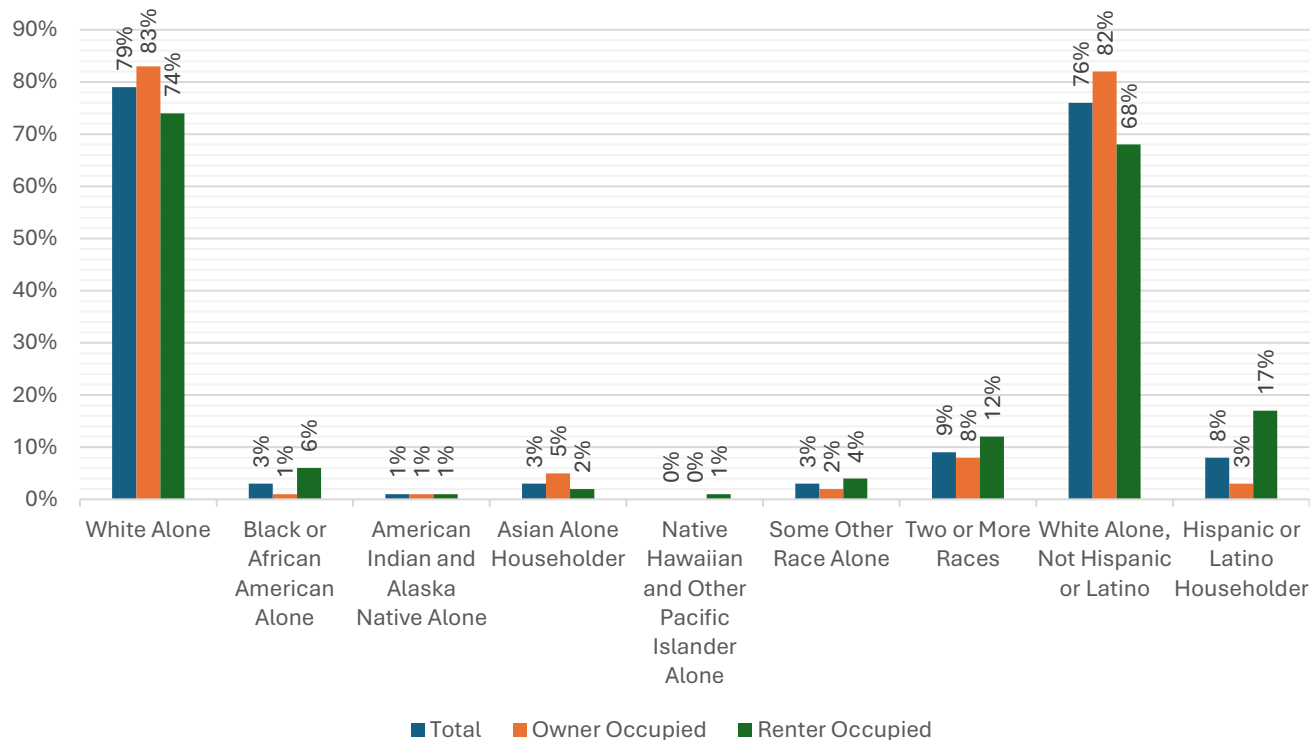
Sources: 2023 U.S. Census American Community Survey 5-Year Estimates, Tables B25003 and B25003A - B25003I.



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Figure H-38. Percentage of Household Tenure & Race in Tumwater, 2023.



Sources: 2023 U.S. Census American Community Survey 5-Year Estimates, Tables B25003 and B25003A - B25003I.

Table H-43. Household Income by Area Median Income Categories in Tumwater 2021 & 2024.

Household Income Category	Percent of Area Median Income	Percentage of Households
Extremely Low-Income	0-30% AMI	10%
Very Low-Income	30-50% AMI	11%
Low-Income	50-80% AMI	18%
Moderate-Income	80-100% AMI	9%
Above Median Income	>100% AMI	52%

Sources: U.S. Department of Housing and Urban Development Affordability Strategy (CHAS), 2021.

b) Housing Affordability

Table H-44. House Price Data for Tumwater, 2021-24.

Quarter	Total Sales	Median Price	Sales by Number of Bedrooms				Median Price by Number of Bedrooms			
			0 or 1	2	3	4 plus	0 or 1	2	3	4 Plus
2021 Q1	106	\$401,969		20	50	36		\$329,500	\$397,000	\$447,500
2021 Q2	142	\$444,764	3	16	62	61	\$280,000	\$361,000	\$441,250	\$470,000
2021 Q3	201	\$473,828	2	17	97	85	\$467,500	\$325,000	\$447,317	\$504,393
2021 Q4	185	\$478,000	1	14	84	86	\$225,000	\$342,500	\$446,468	\$505,199



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Quarter	Total Sales	Median Price	Sales by Number of Bedrooms				Median Price by Number of Bedrooms			
			0 or 1	2	3	4 plus	0 or 1	2	3	4 Plus
2022 Q1	124	\$505,000	3	13	59	49	\$370,000	\$385,000	\$489,771	\$540,000
2022 Q2	117	\$505,000	1	16	63	37	\$475,000	\$440,000	\$505,000	\$575,000
2022 Q3	98	\$510,000	1	10	55	32	\$510,000	\$382,500	\$490,000	\$629,975
2022 Q4	67	\$494,950		10	34	23		\$332,500	\$492,475	\$559,900
2023 Q1	76	\$487,475	2	7	45	22	\$227,500	\$370,000	\$474,900	\$577,500
2023 Q2	88	\$529,990		5	39	44		\$395,000	\$489,980	\$572,490
2023 Q3	89	\$525,000		8	56	25		\$298,500	\$494,950	\$610,000
2023 Q4	64	\$505,000		10	31	23		\$316,500	\$509,000	\$555,000
2024 Q1	69	\$534,000		9	33	27		\$364,999	\$492,000	\$579,980
2024 Q2	100	\$517,750	1	10	49	40	\$328,000	\$425,950	\$495,000	\$572,495
2024 Q3	104	\$515,500	2	6	66	30	\$232,500	\$315,000	\$499,990	\$582,500

Source: Washington Center for Real Estate Research, City House Price Report, 2024.

Note: Data was not available for all quarters.

Table H-45. Annual Median Home Prices in Thurston County, 2017-24.

2017	2018	2019	2020	2021	2022	2023	2024
\$285,800	\$315,800	\$341,200	\$383,600	\$460,500	\$502,500	\$506,600	\$518,400

Source: Washington Housing Market Report, Fourth Quarter 2024, Washington Center for Real Estate Research.

Table H-46. Housing Cost Burden By Area Median Income in Tumwater, 2021.

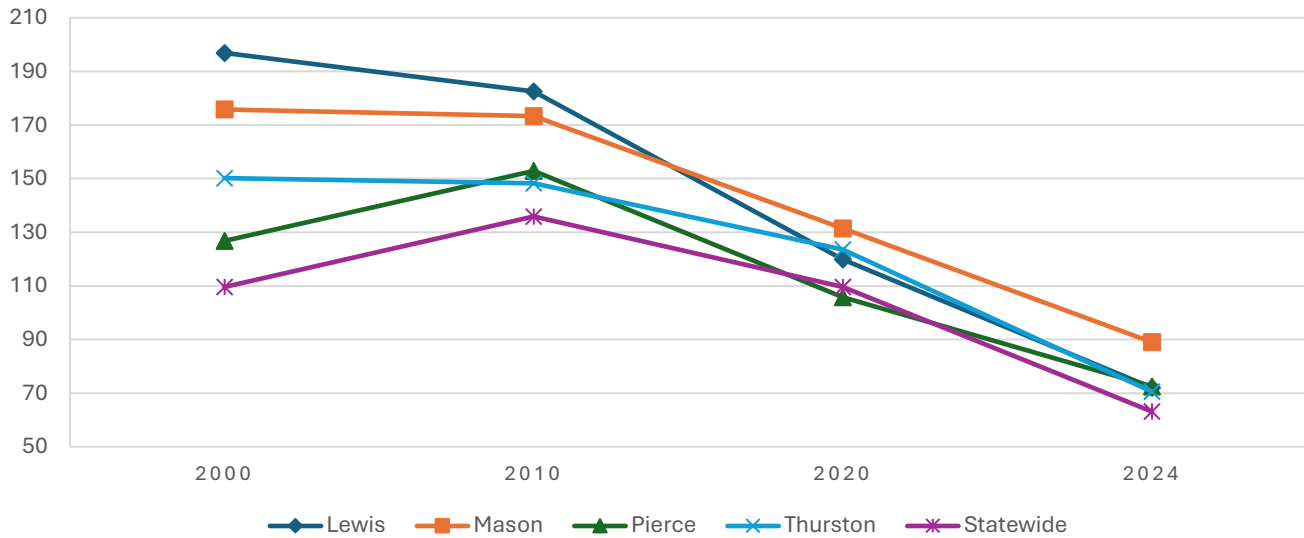
Housing Cost Burden	Owners	Renters	Total
Cost Burden <=30% Area Median Income	4,510	2,290	6,800
Cost Burden >30% to <=50% Area Median Income	495	950	1,445
Cost Burden >50% Area Median Income	450	975	1,425
Cost Burden not available	30	25	55
Total	5,490	4,240	9,730

Source: U.S. Department of Housing and Urban Development Affordability Strategy (CHAS), 2021.

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Figure H-39. All Home Buyers Housing Affordability Index, Thurston & Nearby Counties, 2000-14.



Source: Runstad Center for Real Estate Research, 2024.

Note: Based on First Quarter Data.

Table H-47. All Home Buyers Housing Affordability Index, Thurston & Nearby Counties, 2000-24.

Period	Lewis	Mason	Pierce	Thurston	Statewide
2000	196.9	175.8	126.8	150.2	109.6
2010	182.5	173.3	152.9	148.3	135.9
2020	119.8	131.4	105.8	123.5	109.6
2024	72.0	89.0	72.5	70.5	63.1

Source: Runstad Center for Real Estate Research, 2024. Based on First Quarter Data.

Table H-48. Median Home Buyers Housing Affordability Index, Thurston County Cities, 2021-24.

Period	Yelm	Tumwater	Lacey	Olympia	Grand Total
2021 Q1	132	124	106	96	114
2021 Q2	127	108	101	92	107
2021 Q3	125	104	101	91	105
2021 Q4	126	105	102	91	106
2022 Q1	107	88	87	78	90
2022 Q2	90	79	72	65	76
2022 Q3	97	78	76	68	80
2022 Q4	88	71	70	60	72
2023 Q1	97	75	73	62	77
2023 Q2	81	67	68	59	69
2023 Q3	81	66	65	57	67



Housing Element

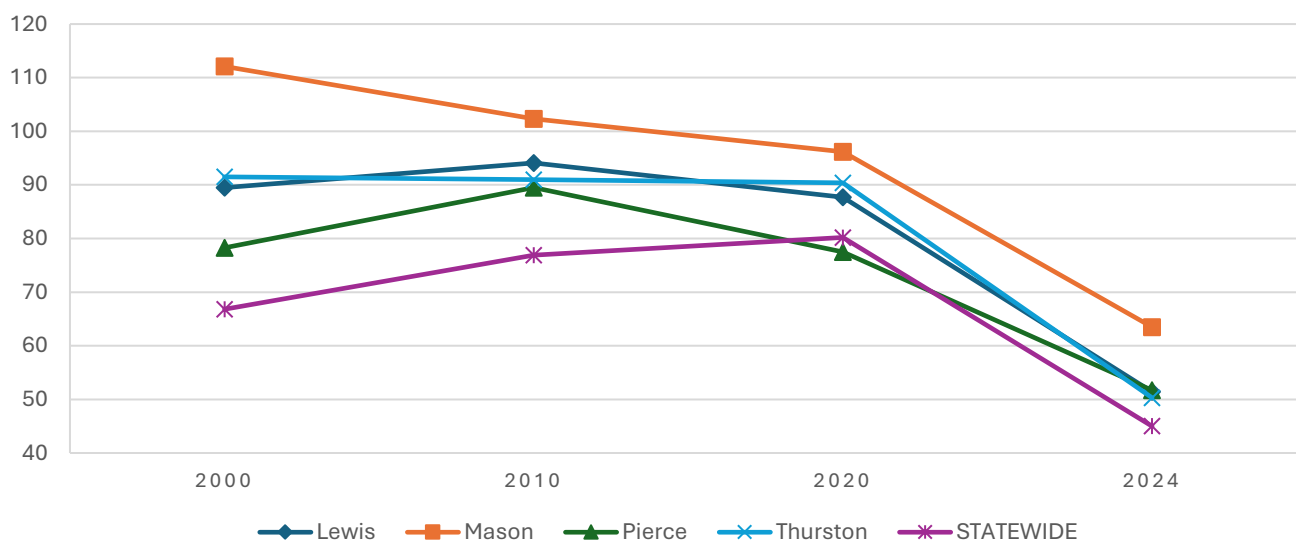
Part 2 – Technical Information

Period	Yelm	Tumwater	Lacey	Olympia	Grand Total
2023 Q4	76	68	67	58	67
2024 Q1	87	70	71	62	72
2024 Q2	81	69	67	59	69
2024 Q3	82	75	71	61	72

Source: Washington Center for Real Estate Research, Median Home Buyers Housing Affordability Index Data, 2024.

Note: Data was not available for all quarters.

Figure H-40. First Time Home Buyers Housing Affordability Index for Thurston & Nearby Counties, 2021-24.



Source: Runstad Center for Real Estate Research, 2024. Based on First Quarter Data.

Table H-49. First Time Home Buyers Housing Affordability Index, Thurston & Nearby Counties, 2021-24.

Period	Lewis	Mason	Pierce	Thurston	STATEWIDE
2000	89.5	112.1	78.3	91.5	66.8
2010	94.1	102.3	89.5	91.0	76.9
2020	87.7	96.2	77.5	90.4	80.2
2024	51.4	63.5	51.7	50.3	45.0

Source: Runstad Center for Real Estate Research, 2024. Based on First Quarter Data.

Table H-50. First Time Home Buyers Housing Affordability Index, Thurston County Cities, 2021-24.

Period	Lacey	Olympia	Tumwater	Yelm	Grand Total
2021 Q1	84	77	99	105	91
2021 Q2	80	74	86	102	85
2021 Q3	81	72	83	99	84
2021 Q4	81	73	84	101	85
2022 Q1	69	62	70	85	72



Housing Element

Part 2 – Technical Information

Period	Lacey	Olympia	Tumwater	Yelm	Grand Total
2022 Q2	57	52	63	72	61
2022 Q3	61	55	63	77	64
2022 Q4	56	48	57	71	58
2023 Q1	59	50	60	77	61
2023 Q2	54	47	54	65	55
2023 Q3	52	45	53	65	54
2023 Q4	54	47	55	61	54
2024 Q1	57	50	56	70	58
2024 Q2	54	47	55	65	55
2024 Q3	57	49	60	66	58
Grand Total	64	57	67	79	66

Source: Washington Center for Real Estate Research, First Time Home Buyers Housing Affordability Index Data, 2024.

Note: Data was not available for all quarters.

Table H-51. Average Rent, Thurston County Cities, 2014-24.

Period	Tumwater	Olympia	Lacey	Yelm	Total Average
2014 Q3	\$892	\$896	\$901	\$841	\$883
2015 Q3	\$946	\$958	\$937	\$852	\$923
2016 Q3	\$1,071	\$1,046	\$1,035	\$888	\$1,010
2017 Q3	\$1,126	\$1,124	\$1,093	\$1,033	\$1,094
2018 Q3	\$1,190	\$1,203	\$1,139	\$1,089	\$1,155
2019 Q3	\$1,317	\$1,262	\$1,198	\$1,147	\$1,231
2020 Q3	\$1,449	\$1,346	\$1,310	\$1,156	\$1,315
2021 Q3	\$1,670	\$1,431	\$1,417	\$1,419	\$1,484
2022 Q3	\$1,623	\$1,467	\$1,483	\$1,516	\$1,522
2023 Q3	\$1,690	\$1,514	\$1,565	\$1,497	\$1,567
2024 Q3	\$1,747	\$1,577	\$1,588	\$1,518	\$1,608

Source: Washington Center for Real Estate Research, Rents Data. Third Quarter Data, 2014-24.

Table H-52. Median Renters Housing Affordability Index, Thurston County Cities, 2014-24.

Period	Tumwater	Lacey	Olympia	Yelm	Grand Total
2014 Q3	181	172	153	153	165
2015 Q3	158	167	148	152	156
2016 Q3	153	152	138	153	149
2017 Q3	145	149	125	142	140



Housing Element

Part 2 – Technical Information

Period	Tumwater	Lacey	Olympia	Yelm	Grand Total
2018 Q3	138	147	123	151	140
2019 Q3	134	144	121	166	141
2020 Q3	132	133	117	166	137
2021 Q3	117	133	120	147	129
2022 Q3	135	141	132	153	140
2023 Q3	132	135	129	157	139
2024 Q3	134	140	130	162	142
Grand Total	141	146	130	155	143

Source: Washington Center for Real Estate Research, Median Renters Housing Affordability Index, 2024. Third Quarter Data, 2014-24.

Table H-53. Transitional Renters Housing Affordability Index, Thurston County Cities 2014-24.

Period	Tumwater	Lacey	Olympia	Yelm	Grand Total
2014 Q3	127	121	107	107	115
2015 Q3	110	117	103	106	109
2016 Q3	107	107	97	107	104
2017 Q3	102	105	87	99	98
2018 Q3	97	103	86	106	98
2019 Q3	94	101	84	116	99
2020 Q3	92	93	82	116	96
2021 Q3	82	93	84	103	91
2022 Q3	95	98	92	107	98
2023 Q3	92	95	91	110	97
2024 Q3	94	98	91	114	99
Grand Total	99	102	91	108	100

Source: Washington Center for Real Estate Research, Transitional Renters Housing Affordability Index Data, 2024. Third Quarter Data, 2014-24.

c) Housing Inventory

Table H-54. Age of Residential Structures in Tumwater by Decade, 2023.

Decade Residential Structure Built	Estimate
Built 2020 or later	172
Built 2010 to 2019	1,945
Built 2000 to 2009	2,236
Built 1990 to 1999	1,704



Housing Element

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Decade Residential Structure Built	Estimate
Built 1980 to 1989	1,423
Built 1970 to 1979	1,625
Built 1960 to 1969	1,117
Built 1950 to 1959	423
Built 1940 to 1949	253
Built 1939 or earlier	264

Source: 2023 U.S. Census American Community Survey 5-Year Estimates, Table DP04.

d) Housing Production Trends

Table H-55. All Residential Building Permits in Tumwater, 2014-23.

Survey Date	Total Buildings	Total Units	Total Value
2014	121	122	\$29,660,549
2015	62	104	\$19,246,632
2016	121	200	\$32,795,117
2017	116	195	\$31,873,855
2018	66	145	\$14,285,235
2019	84	143	\$18,852,069
2020	147	185	\$33,320,790
2021	145	201	\$32,594,435
2022	126	183	\$28,303,472
2023	108	298	\$38,295,510
Totals	1,096	1,776	\$279,227,664

Source: Washington Center for Real Estate Research, 2024.

Table H-56. Single-Family & Multifamily Residential Building Permits in Tumwater, 2014-23.

Survey Date	Single Family Units	Single Family Value	Multifamily Buildings	Multifamily Units	Multifamily Value
2014	120	\$29,335,021	1	2	\$325,528
2015	60	\$14,594,798	2	44	\$4,651,834
2016	112	\$22,275,525	9	88	\$10,519,592
2017	111	\$23,631,646	5	84	\$8,242,209
2018	63	\$12,819,629	3	82	\$1,465,606
2019	75	\$15,959,533	9	68	\$2,892,536
2020	139	\$31,364,076	8	46	\$1,956,714



Housing Element

Part 2 – Technical Information

Survey Date	Single Family Units	Single Family Value	Multifamily Buildings	Multifamily Units	Multifamily Value
2021	133	\$29,701,901	12	68	\$2,892,534
2022	113	\$25,325,863	13	70	\$2,977,609
2023	102	\$23,116,428	6	196	\$15,179,082
Totals	1,028	\$2228,124,420	68	748	\$51,103,244

Source: Washington Center for Real Estate Research, 2024.

Table H-57. Middle Housing (Two to Four Units) Building Permits in Tumwater, 2014-23.

Survey Date	2 Unit Buildings	2 Unit Value	2 Units Value	3-4 Unit Buildings	3-4 Unit Units	3-4 Unit Value
2014	1	2	\$325,528	0	0	\$0
2015	0	0	\$0	0	0	\$0
2016	3	6	\$1,118,773	0	0	\$0
2017	0	0	\$0	0	0	\$0
2018	1	2	\$335,400	0	0	\$0
2019	0	0	\$0	0	0	\$0
2020	0	0	\$0	0	0	\$0
2021	0	0	\$0	0	0	\$0
2022	0	0	\$0	0	0	\$0
2023	0	0	\$0	5	15	\$3,677,850
Totals	5	10	\$1,779,701	5	15	\$3,677,850

Source: Washington Center for Real Estate Research, 2024.

Table H-58. Multifamily (5+ Units) Building Permits in Tumwater, 2014-23.

Survey Date	5+ Units Buildings	Number of 5+ Unit Units	5+ Units Value
2014	0	0	\$0
2015	2	44	\$4,651,834
2016	6	82	\$9,400,819
2017	5	84	\$8,242,209
2018	2	80	\$1,130,206
2019	9	68	\$2,892,536
2020	8	46	\$1,956,714
2021	12	68	\$2,892,534



Housing Element

Part 2 – Technical Information

Survey Date	5+ Units Buildings	Number of 5+ Unit Units	5+ Units Value
2022	13	70	\$2,977,609
2023	1	181	\$11,501,232
Totals	58	723	\$45,645,693

Source: Washington Center for Real Estate Research, 2024.

Table H-59. Accessory Dwelling Unit Building Permits in Tumwater, 2014-24.

Period	Accessory Dwelling Units
2014	1
2015	0
2016	2
2017	2
2018	0
2019	1
2020	12
2021	14
2022	7
2023	8
2024	6
Total	53

Source: City of Tumwater Permit Data, 2025.

HOUSING NEEDS ASSESSMENT

Lacey, Olympia, and Tumwater

September 2020

Thurston Regional Planning Council



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Materials can be provided in alternate formats by contacting the Thurston Regional Planning Council at 360.956.7575 or email info@trpc.org.

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Executive Summary

Today, Thurston County is home to more than 294,000 people. By 2045, this is expected to grow to more than 380,000 people, and 64 percent will live in Lacey, Olympia, and Tumwater or their respective unincorporated urban growth areas. This housing needs assessment is intended to provide an inventory of the current housing stock, household characteristics, the population's housing needs, and any gaps in housing availability.

A Growing (Older) Population

In the next 25 years, the Washington Office of Financial Management forecasts the county's population will grow to more than 380,000 people, and the overall population is aging. Today, 18 percent of the population is 65 or older, and 20 percent of seniors are 80 or older. By 2045, nearly one in four residents will be 65 or older – and 38 percent of seniors will be 80 or older. This has ramifications for housing affordability for the region's population as well as the types of housing needed to meet their needs.

Do I Rent or Do I Buy?

More than 83,000 housing units are found in Lacey, Olympia, Tumwater, and their unincorporated urban growth areas. Thurston Regional Planning Council (TRPC) projects 34,000 new units will need to be built

COVID-19 Pandemic and the Housing Needs Assessment

In response to the outbreak of the COVID-19 pandemic, Governor Inslee issued a series of proclamations and declarations aimed at reducing the spread of the virus in Washington State, including requiring all non-essential workers to stay home and stay healthy and extending a moratorium on evictions to protect renters. As a result, significant changes in the Lacey, Olympia, and Tumwater area occurred, affecting businesses and residents alike. Much of the data and statistics used in this assessment were established prior to the outbreak. The estimates, forecasts, and gap analysis do not take into account the radical impacts in employment and housing that continues to occur in the Thurston Region as of the writing of this report.

The cities of Lacey, Olympia, and Tumwater will continue to monitor the impact of the pandemic on housing in the coming months.

to accommodate the region's growing population. Half of all occupied housing units in Lacey, Olympia, and Tumwater are rented, and the other half are owned by an occupant of the unit. However, the smaller the household income, the fewer options there are for home ownership – a key factor for many households in building wealth. Housing units with two or fewer bedrooms are typically rented, and renters are more likely to be cost burdened, meaning they spend more than 30 percent of their income on rent and other housing expenses.

Smaller Households, Larger Homes

Over the last forty years, the average household in Thurston County has gotten smaller – about 2.5 people per household in 2014-2018. During the same period of time, homes have gotten bigger. In the 1980s, more than half of all houses built were less than 1,500 square feet. In the 2010s, only 11 percent were less than 1,500 square feet.

Higher Wages – and Higher Rents and Mortgages

According to the U.S. Bureau of Economic Analysis, Thurston County is home to more than 148,000 jobs. TRPC estimates this will grow to about 200,000 by 2045. Employment Security Department figures indicate wages have generally increased over the last 17 years when adjusted for inflation – about 0.6 percent per year. However, so has the cost of housing – whether you rent or own. Between 2001 and 2018, average rents increased about 1.7 percent per year while the average sale price for a home increased by about 4.1 percent per year. Today, Thurston County is not considered affordable for first-time home buyers, although it is still more affordable than either King or Pierce counties.

All Things Not Being Equal

About one in four Thurston County residents is a person of color – those who are Hispanic or Latino of any race and those who are any race other than white alone. Those who are Hispanic or Latino, Asian, Black, and multiracial are the largest minority populations in Thurston County. People of color generally have more people in their household, are less likely to own their own home, have a smaller household income, and are more likely to experience homelessness than their white, non-Hispanic counterparts.

The Challenge: Meeting the Greatest Need

More than 6,000 households in Lacey, Olympia, and Tumwater are extremely low income – earning less than 30 percent of the area median family income. By 2045, another 3,000 households are expected to fall into this category. There are approximately 1,857 units available at below-market rents – far fewer than the 6,000 plus households with extremely low income, who are those most at risk of becoming homeless – and there are at least 800 people experiencing homelessness today, according to the 2019 Point in Time Count. Both subsidized and permanent supportive housing are needed to support these vulnerable populations.

Chapter 1.

Introduction

In 2019, the Washington State Legislature passed HB 1923, aimed at encouraging cities planning under the state Growth Management Act to take actions to increase residential building capacity. These actions include developing a housing action plan “...to encourage construction of additional affordable and market rate housing in a greater variety of housing types and at prices that are accessible to a greater variety of incomes, including strategies aimed at the for-profit single-family home market” (RCW 36.70A.600).

In recognition of the cross-jurisdiction need for affordable housing, the cities of Lacey, Olympia, and Tumwater choose to collaborate with Thurston Regional Planning Council to develop a regional Housing Action Plan. Funding was provided by the Department of Commerce. The project includes four components:

- A regional housing needs assessment
- A household income forecast to identify future housing needs
- A survey of landlords and rental property owners to better understand housing costs
- A Housing Action Plan – to be adopted by the cities – identifying a list of actions for the cities to implement to encourage development of a housing stock adequate and affordable for current and future residents

This report – the Housing Needs Assessment – is intended to provide an inventory of the current housing stock, household and workforce characteristics, the population’s housing needs, and any gaps in housing availability. This information will be used to develop actions for the final Housing Action Plan. The Household Income Forecast, used in the gap analysis, is included in Appendix B.

Report Organization

The Housing Needs Assessment covers the following topics:

Community Profile Chapter 2: Population Characteristics Chapter 3: Household Characteristics Chapter 4: Unique Housing Needs	Workforce Profile Chapter 6: Local Workforce Characteristics
Housing Inventory Chapter 5: Housing Supply	Needs Assessment Chapter 7: Gap Analysis Chapter 8: Land Supply

Chapters 2 through 4 – the Community Profile – provide an overview of residents of the cities of Lacey, Olympia, and Tumwater, their demographics, households types and housing choices. It also includes a summary of groups with special housing needs, such as people who experience homelessness, seniors, veterans and military personnel, and students.

Chapter 5 – The Housing Inventory – articulates the state of the region’s current housing stock, including the types of housing, size of units and number of bedrooms, and the cost of housing.

Chapter 6 – the Workforce Profile – discusses employment and wage-earning opportunities in the region, as well as unemployment. It also includes information on the minimum income needed to afford households’ basic needs.

Chapters 7 and 8 – the Needs Assessment – look at the region’s current and future housing needs and the availability of land to accommodate new housing.

Geography

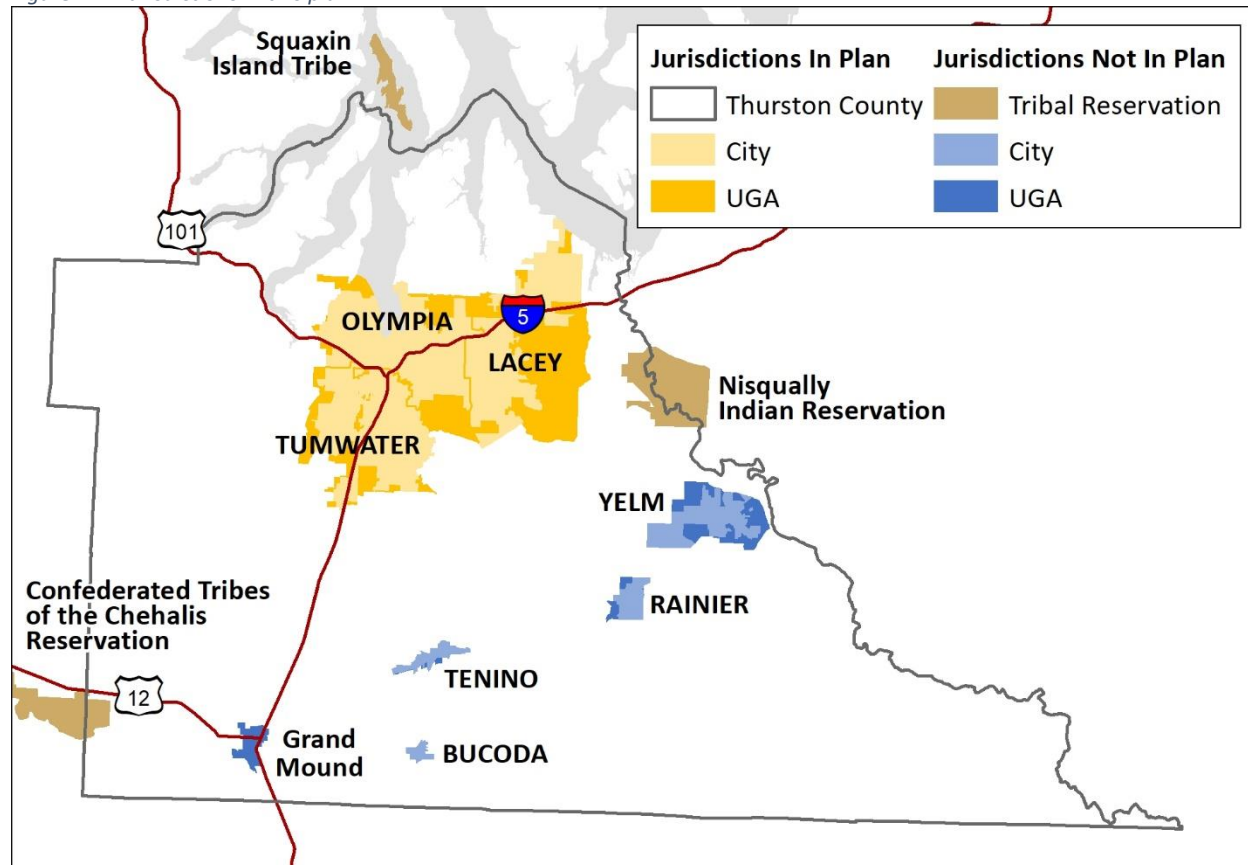
This assessment explores data for the cities of Lacey, Olympia, and Tumwater. For some tables and figures, data for the three cities are combined (“Cities Combined”) to enhance readability. City-level data, if available, can be acquired using the source information provided in Appendix C.

When data for the unincorporated urban growth areas is available, it is included with the city data (“Cities plus UGAs”).

When key data are not available at the city level, countywide data are presented (“Thurston County”). Thurston County data include data for all seven incorporated cities and towns in Thurston County, unincorporated areas, and tribal reservations within the county border.

Figure 1-1 shows jurisdictions within Thurston County, differentiating the areas addressed in this plan and those that are not.

Figure 1-1. Jurisdictions in this plan



Sources of Data

This assessment combines data from a range of sources. Key sources include:

- **U.S. Census Bureau:** The 2010 Census and 2014-2018 American Community Survey provide key data on population, households, and housing characteristics.
- **Washington Center for Real Estate Research (WCER):** Based in the University of Washington's College of Built Environments, WCER's quarterly Housing Market Report and Apartment Market Survey supply timely data on housing costs and vacancy rates.
- **Thurston County Assessor's Office:** Property assessment data furnish useful information on housing types, sizes, and other characteristics at the parcel level.
- **Washington Office of Financial Management (OFM):** OFM provides population forecasts for Washington counties and annual population estimates for cities and counties.
- **Thurston Regional Planning Council (TRPC):** TRPC contributes annual population, housing, and employment estimates for cities, UGAs, and other geographies, as well as 25-year projections.
- **Northwest Multiple Listing Service:** The Northwest Multiple Listing Service specifies annual data on the number, types, and cost of real estate transactions across Thurston County.

- **U.S. Department of Housing and Urban Development (HUD):** HUD's Consolidated Housing Action Strategy (CHAS) data provided information on cost burden and other housing challenges faced by low-income residents.

Additional sources were included as needed.

Appendix C presents sources for the figures and tables presented in this assessment. Since many of the data are updated on an annual basis, the appendix also includes information on how to access the most recent data.

Many of the data shown in this report are based on surveys. All survey data contain a margin of error – a measure of uncertainty around an estimate. The American Community Survey publishes margins of error with their tables. While not included in the figures and tables in this report, they can be accessed using the source information in Appendix C.

Several tables and figures show dollar values (costs, incomes, etc.) over time. These have been adjusted for inflation using the implicit price deflator for Washington State provided by the Washington State Economic and Revenue Forecast Council.

Chapter 2.

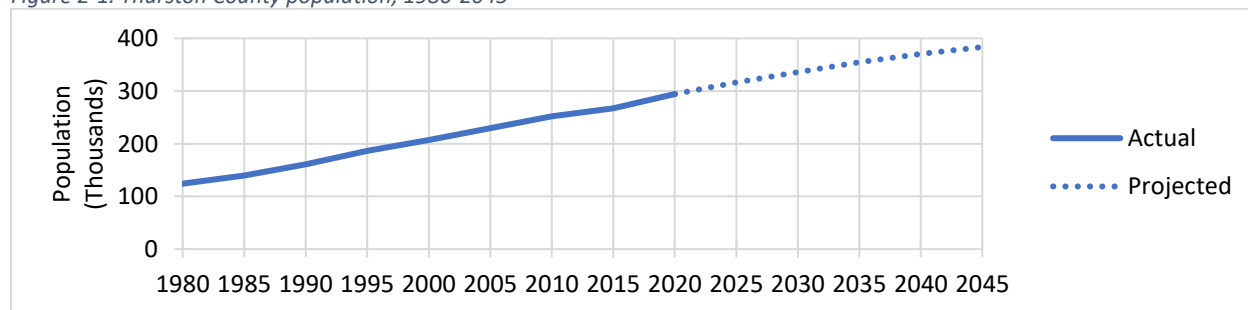
Population Characteristics

This chapter of the housing needs assessment investigates population estimates and forecasts. It also explores demographic information such as age, race and ethnicity, and disability status of the population.

Estimates and Forecast

The Washington Office of Financial Management estimates Thurston County's 2020 population is 294,300. Figure 2-1 shows the change in Thurston County's population since 1980. Between 1980 and 2020, Thurston County's population more than doubled, growing 137 percent over 40 years. For the same period of time, the average annual rate of population change was 2.2 percent. Over the next 25 years, Thurston County's population is anticipated to grow by another 89,200 people at a rate of 1.1 percent per year on average – to about 383,500 people.

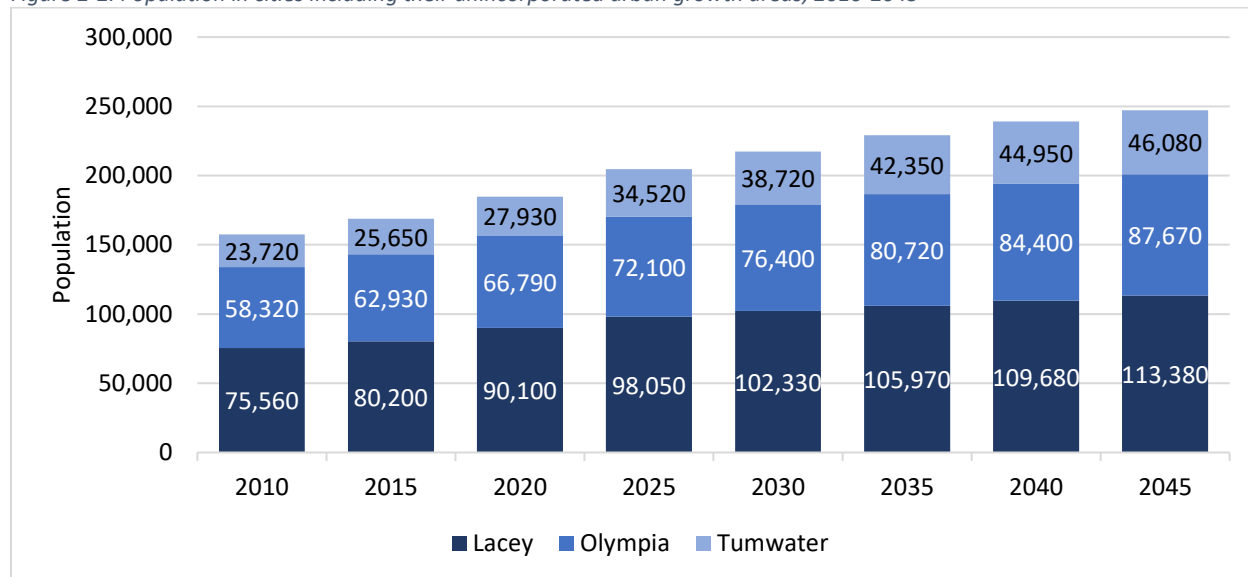
Figure 2-1. Thurston County population, 1980-2045



Source: Washington Office of Financial Management

In 2020, approximately 184,820 people in Thurston County live in the combined areas of Lacey, Olympia, Tumwater, and their respective unincorporated urban growth areas (UGAs) – representing 64 percent of Thurston County’s population (Figure 2-2).

Figure 2-2. Population in cities including their unincorporated urban growth areas, 2010-2045



Source: Thurston Regional Planning Council

Table 2-1 shows the total population for the cities in 2020 and their respective unincorporated urban growth areas (UGAs). Lacey’s estimated population was 52,910, slightly less than that of Olympia. However, when looking at Lacey’s population and including future annexation areas in the city’s urban growth area, Lacey has 90,100 people – 35 percent more than Olympia. Tumwater’s population is less than half that of Lacey and Olympia, even when including their respective UGAs.

Table 2-1. Population, 2020

Population	Lacey	Olympia	Tumwater	Cities Combined
City	52,910	54,150	24,600	131,660
Unincorporated UGA	37,190	12,640	3,330	53,160
Total	90,100	66,790	27,930	184,820

Source: Thurston Regional Planning Council

Age

Table 2-2 shows the age of Thurston County's population, both in terms of count and percent of population. Approximately one in two Thurston County residents are under the age of 40; one in three is between the ages of 40 and 64. Only about one in six people are 65 or older. Olympia residents skew slightly older than the other communities, with a median age of 38.3. Lacey's population is the youngest, with a median age of 35.3.

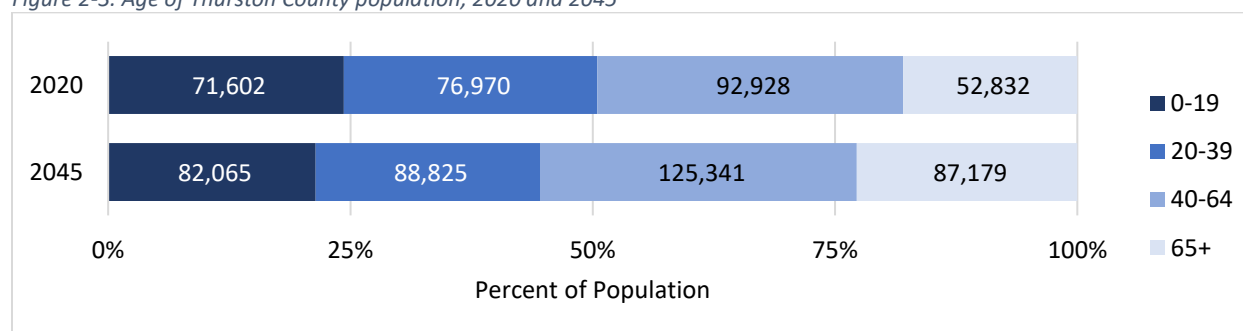
Table 2-2. Age of Population, 2014-2018 average

Age Cohort	Lacey	Olympia	Tumwater	Cities Combined	Thurston County
<i>Count of Population</i>					
0-19	12,381	10,105	5,274	27,760	65,788
20-39	14,903	16,598	7,140	38,641	75,426
40-64	12,826	15,415	6,946	35,187	88,856
65+	7,742	8,718	3,140	19,600	44,614
TOTAL	47,852	50,836	22,500	121,188	274,684
<i>Percent of Population</i>					
0-19	26%	20%	23%	23%	24%
20-39	31%	33%	32%	32%	27%
40-64	27%	30%	31%	29%	32%
65+	16%	17%	14%	16%	16%
TOTAL	100%	100%	100%	100%	100%
<i>Median Age</i>	35.3	38.3	36.7	n/a	39.0

Source: U.S. Census Bureau American Community Survey

Figure 2-3 and Table 2-3 (next page) show the distribution of the population based on age, comparing 2020 to 2045. The portion of Thurston County's population under the age of 40 is projected to shrink over the next 25 years. The portion of the population between age 40 and 64 is projected to remain relatively constant, while the portion 65 and older will grow.

Figure 2-3. Age of Thurston County population, 2020 and 2045



Source: Washington Office of Financial Management

Table 2-3. Age of Thurston County population as a percent of total, 2020-2045

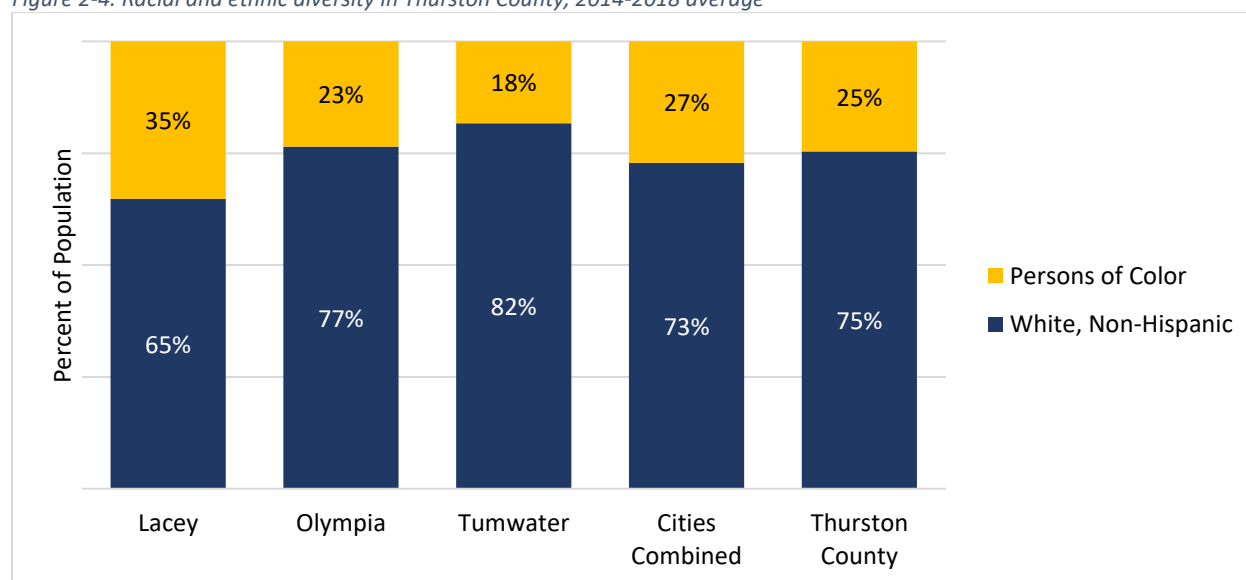
Age Cohort	2020	2025	2030	2035	2040	2045
0-19	24%	24%	23%	22%	22%	21%
20-39	26%	25%	24%	24%	23%	23%
40-64	32%	31%	32%	32%	33%	33%
65+	18%	20%	21%	22%	22%	23%
TOTAL	100%	100%	100%	100%	100%	100%

Source: Washington Office of Financial Management

Race and Ethnicity

About one in four Thurston County residents is a person of color (Figure 2-4). For the purposes of this report, persons of color include those who identify as Hispanic or Latino of any race and persons who identify as any race other than white alone. Of the three communities, Lacey is the most diverse while Tumwater is the least diverse.

Figure 2-4. Racial and ethnic diversity in Thurston County, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

Those who are Hispanic or Latino of any race represent the largest minority population (9 percent) (Table 2-4). For persons who are not Hispanic or Latino, those who are Asian (7 percent), Black (4 percent), and identified themselves as multiracial (5 percent) are also significant minority populations in the three-city area. Thurston County is becoming more diverse. Between 2000 and 2014-2018, the percent of the population identifying as a person of color increased from 19 to 27 percent.

Table 2-4. Racial and Ethnic Diversity in Lacey, Olympia, and Tumwater, 2000 and 2014-2018 average

Race and Ethnicity	2000		2014-2018	
	Count	Percent	Count	Percent
White, Non-Hispanic	69,857	81%	88,289	73%
Asian, Non-Hispanic	5,330	6%	8,892	7%
Black, Non-Hispanic	2,394	3%	4,397	4%
Native American, Non-Hispanic	1,038	1%	1,216	1%
Native Hawaiian/Pacific Islander, Non-Hispanic	480	1%	1,108	1%
Other Race, Non-Hispanic	252	<1%	2,466	<1%
Multiracial, Non-Hispanic	2,863	3%	6,083	5%
Hispanic of Any Race	4,224	5%	11,061	9%
TOTAL	86,438	100%	121,188	100%

Source: U.S. Census Bureau American Community Survey

Disability

Approximately 15 percent of Thurston County's population lives with a disability. Measuring disability is a complex concept, and there are many ways to look at what it means to live, work, or play with a disability. Data concerning disability status in this report comes from the U.S. Census Bureau's American Community Survey (ACS) and is limited to the civilian noninstitutionalized population. The ACS measures disability based on whether a person experiences a functional limitation in at least one of six different areas: hearing, vision, cognition, ambulation, self-care, and independent living. Each of these areas has implications for the type of housing needed by that individual. Of the six functional limitations, the most common reported in Thurston County are ambulatory (6.7 percent) and independent living (5.3 percent) (Table 2-5).

Table 2-5. Types of disability in the Thurston County population, 2014-2018 average

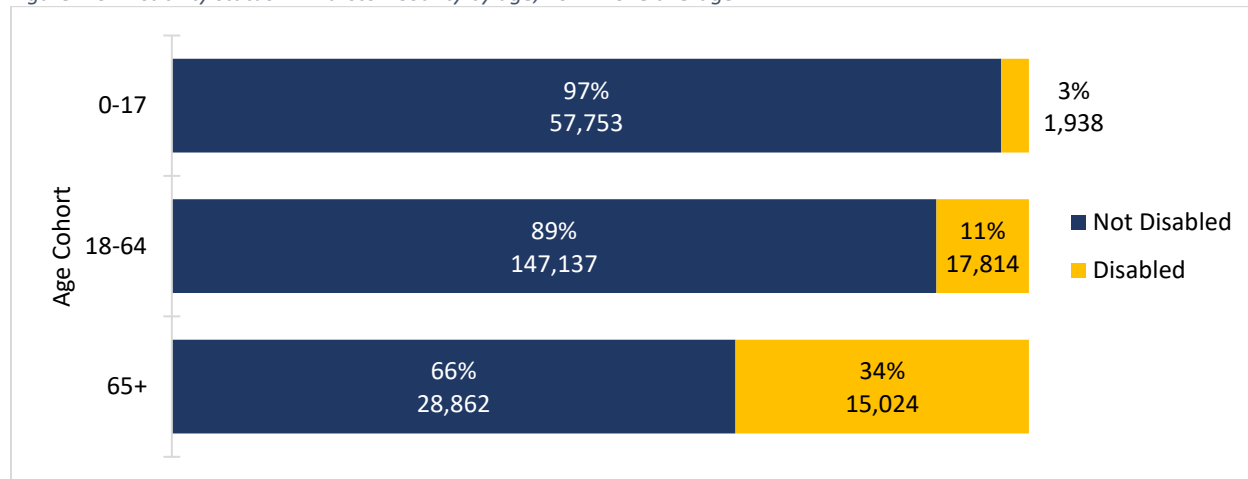
Type of Disability	Count	Percent
Hearing	11,509	4.3%
Vision	6,111	2.3%
Cognitive	12,040	4.8%
Ambulatory	16,991	6.7%
Self-care	5,915	2.3%
Independent living	10,991	5.3%

Note: A person may have more than one type of disability.

Source: U.S. Census Bureau American Community Survey

Figure 2-5 looks at disability status for the entire Thurston County population, breaking it into three age cohorts: children age 0 to 17, adults age 18 to 64, and adults age 65 and older. Only three percent of children and 11 percent of adults age 18-64 have a disability while 34 percent of adults 65 and older have at least one disability.

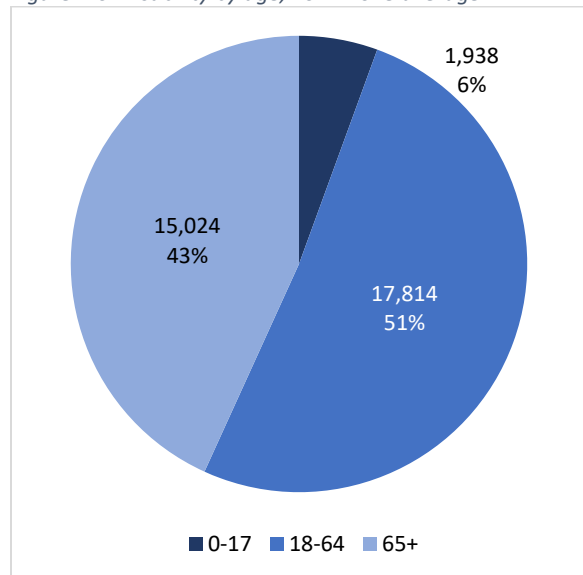
Figure 2-5. Disability status in Thurston County by age, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

Figure 2-6 and Table 2-6 (next page) look at only those with disabilities. More than 15,000 seniors make up 43 percent of people with disabilities, and 43 percent of people with disabilities in Thurston County live in Lacey, Olympia, and Tumwater.

Figure 2-6. Disability by age, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

Table 2-6. Disability by age, 2014-2018 average

Age Cohort	Lacey	Olympia	Tumwater	Cities Combined	Thurston County
0-17	367	240	124	731	1,938
18-64	2,837	3,534	1,258	7,629	17,814
65+	2,632	2,898	1,088	6,618	15,024
TOTAL	5,836	6,672	2,470	14,978	34,776

Source: U.S. Census Bureau American Community Survey

Poverty

Approximately 15,139 people in Lacey, Olympia, and Tumwater combined live in poverty, and more than half live in Olympia (Table 2-7). Of the three cities, Olympia has the highest poverty rate, at 16.7 percent (Figure 2-7, next page). While poverty rates for Lacey, Tumwater, and Thurston County have all fallen since the Great Recession, Olympia's poverty rate has actually increased. Tumwater has the lowest poverty rate at 9.6 percent. A significant demographic of those living in poverty in Olympia are college and university students. According to a 2013 Census Bureau report, when college students – specifically those living off campus and not with their families – are excluded, the poverty rate decreases. For 2009-2011, Olympia's poverty rate decreased from 16.5 percent to 13.2 percent while Lacey's poverty rate decreased from 10.8 percent to 10.5 percent¹. No information was available for Tumwater.

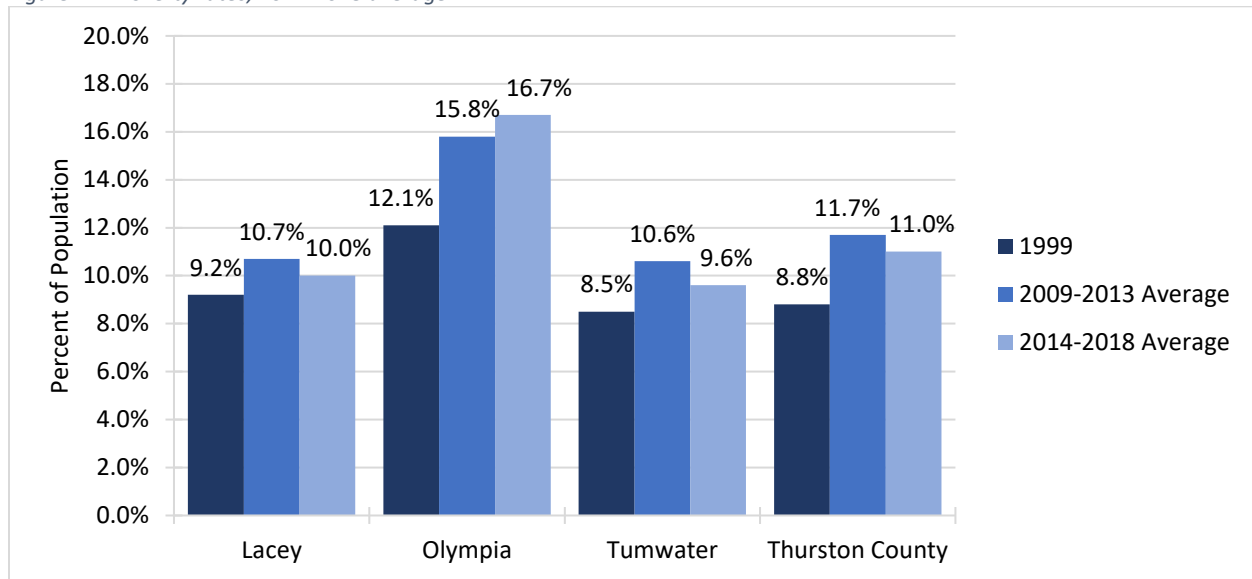
Table 2-7. People living in poverty, 2014-2018 average

	Lacey	Olympia	Tumwater	Cities Combined	Thurston County
1999	2,798	4,982	1,060	8,840	17,992
2009-2013 Average	4,574	7,330	1,881	13,785	29,545
2014-2018 Average	4,675	8,300	2,164	15,139	29,718

Source: U.S. Census Bureau American Community Survey

¹ Bishaw, Alemayehu 2013 "Examining the Effect of Off-Campus College Students on Poverty Rates" (https://www.census.gov/content/dam/Census/library/working-papers/2013/acs/2013_Bishaw_01.pdf).

Figure 2-7. Poverty rates, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

Chapter 3.

Household Characteristics

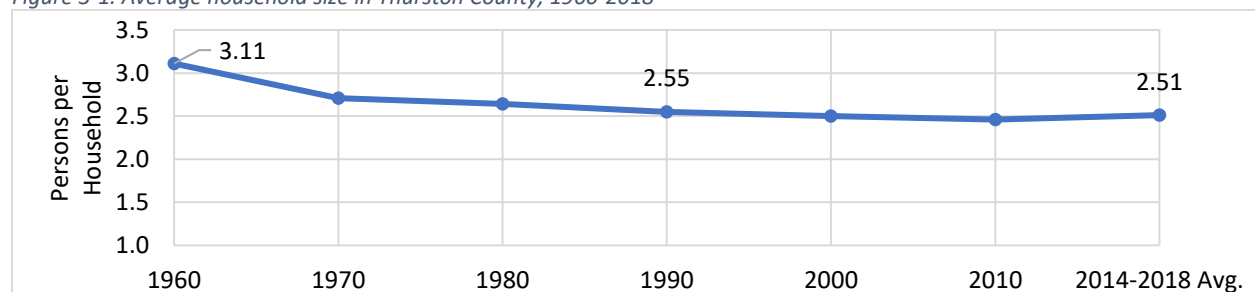
“Households” are groups of people living together in a single home. Members of households can be related (“family households”) or unrelated (“non-family households”). Thurston County is home to more than 100,000 households with nearly half in Lacey, Olympia, and Tumwater.

This chapter of the housing needs assessment looks at household characteristics, including household size and composition, homeownership and tenancy, and household income. It also includes a discussion of people who live in group quarters.

Household Size and Composition

Household size has generally fallen – from a high of 3.11 persons per household in 1960 to just 2.51 in 2018 (Figure 3-1). For the last thirty years, average household size has remained at or close to 2.5 persons per household.

Figure 3-1. Average household size in Thurston County, 1960-2018



Source: U.S. Census Bureau 1960 through 2010 Decennial Census, American Community Survey

Slight variations in average household size exist between Lacey, Olympia, and Tumwater (Table 3-1). Olympia has the smallest households with just 2.21 persons per household while Lacey has the largest (2.50). Household size also varies by race and ethnicity (Table 3-2). Households headed by a person of color are, on average, larger than those headed by a person who is white and not Hispanic.

Table 3-1. Average household size, 2014-2018 average

Jurisdiction	Persons per Household
Lacey	2.50
Olympia	2.21
Tumwater	2.39
Thurston County	2.51

Source: U.S. Census Bureau American Community Survey

Table 3-2. Average household size by race and ethnicity, 2010

Householder Race and Ethnicity	Persons per Household
White, Non-Hispanic	2.38
Person of Color	2.91

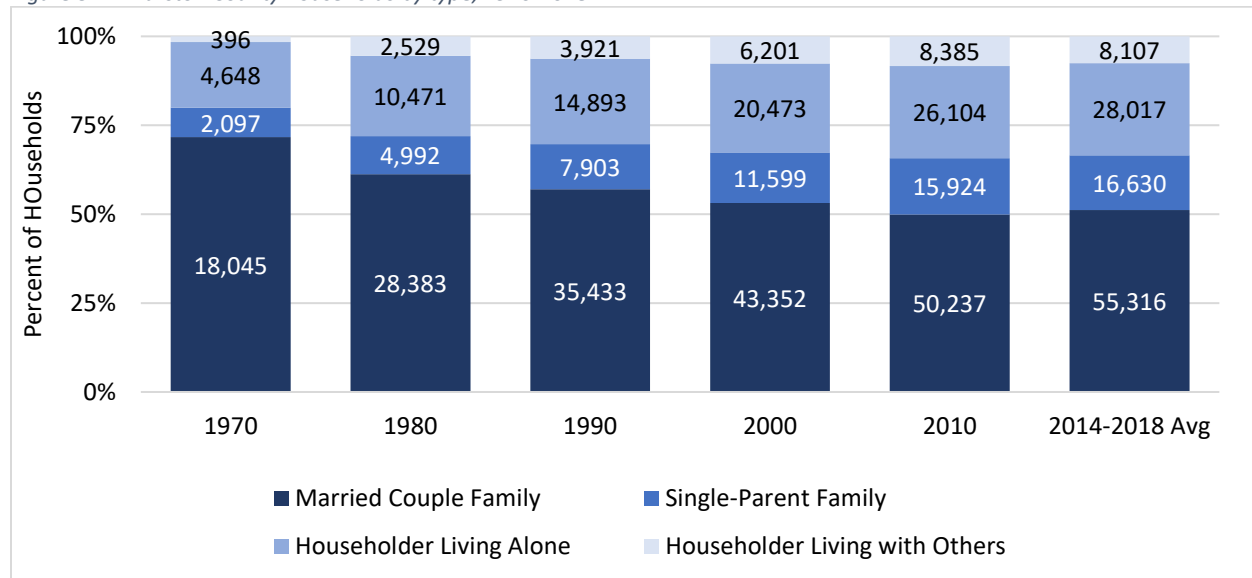
Source: U.S. Census Bureau American Community Survey

What is a Householder?

According to the U.S. Census Bureau's American Community Survey, one person in each household is designated as the householder. In most cases, this is the person or one of the people in whose name the home is owned, being bought, or rented and who is listed on line one of the survey questionnaire. If there is no such person in the household, any adult household member 15 years old and over could be designated as the householder.

Figure 3-2 shows the types of households found in Thurston County since 1970. Household types include married couple families, single-parent families, persons living alone, and unrelated persons living together. A family consists of two or more people living in the same household who are related by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of the family. “Householder living with others” indicates two or more unrelated people living together. The makeup of individual households has changed over the last 50 years. In 1970, only 20 percent of households were nonfamily households (householders living alone or with others they are not related to) compared to 33 percent for the 2014-2018 average.

Figure 3-2. Thurston County households by type, 1970-2018



Source: U.S. Census Bureau

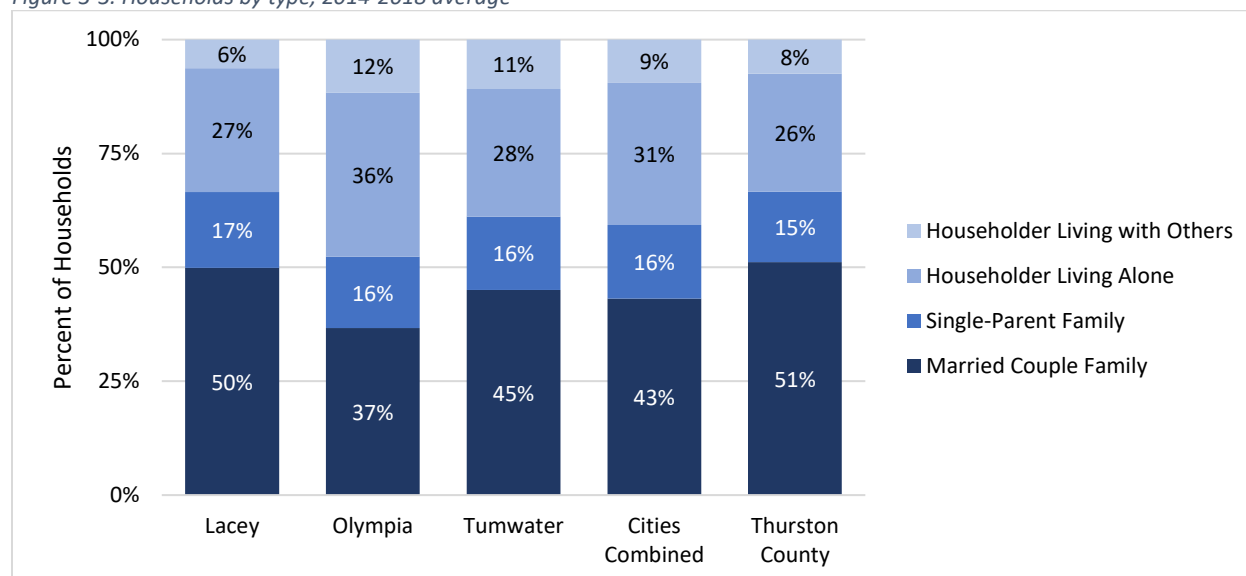
Table 3-3 and Figure 3-3 (next page) show the types of households found in Lacey, Olympia, Tumwater, the three cities combined, and Thurston County. Half of all Lacey households are married couple families compared to only 37 percent of households in Olympia. Householders living alone make up 36 percent of households in Olympia, but only 27 percent in Lacey and 28 percent in Tumwater. Measured as a percentage, Lacey has half as many householders living with others (six percent) than either Tumwater (11 percent) or Olympia (12 percent).

Table 3-3. Households by type, 2014-2018 average

Household Type	Lacey	Olympia	Tumwater	Cities Combined	Thurston County
Married Couple Family	9,331	8,196	4,203	21,730	55,316
Single-Parent Family	3,125	3,507	1,507	8,139	16,630
Householder Living Alone	5,084	8,055	2,613	15,752	28,017
Householder Living with Others	1,171	2,593	1,013	4,777	8,107
TOTAL	18,711	22,351	9,336	50,398	108,070

Source: U.S. Census Bureau American Community Survey

Figure 3-3. Households by type, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

Nonfamily households are more likely to be found in Olympia than either Lacey or Tumwater. Table 3-4 and Figure 3-4 (next page) look at households with children. Only 24 percent (5,410) of Olympia households include children, compared to 30 percent (2,814) for Tumwater and 32 percent (6,036) for Lacey. Olympia is also less likely to have family households without children than either Lacey or Tumwater.

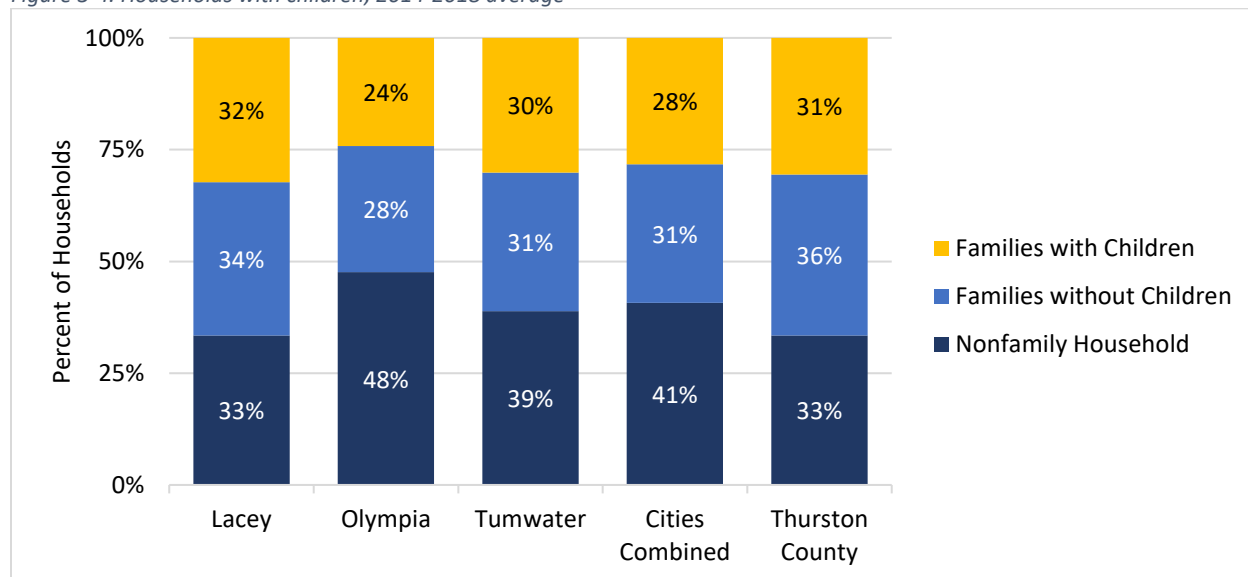
Table 3-4. Households with children, 2014-2018 average

Household Type	Lacey	Olympia	Tumwater	Cities Combined	Thurston County
Family Households with Children	6,036	5,410	2,814	14,260	33,011
Family Households without Children	6,420	6,293	2,896	15,609	38,935
Nonfamily Households	6,255	10,648	3,626	20,529	36,124
TOTAL	18,711	22,351	9,336	50,398	108,070

NOTE: Some nonfamily households may contain children, such as a foster child living with a single adult. It is not clear how many children reside with one or more persons they are not related to.

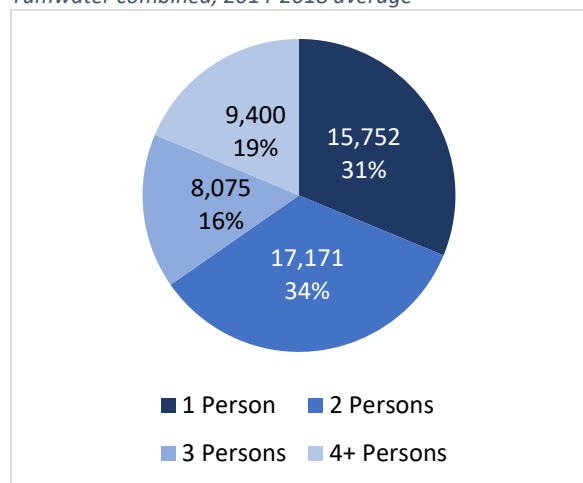
Source: U.S. Census Bureau American Community Survey

Figure 3-4. Households with children, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

Figure 3-5. Household size in Lacey, Olympia, and Tumwater combined, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

Of the total households in Lacey, Olympia, and Tumwater, 65 percent (32,923) have only one or two people (Figure 3-5). Olympia has more one-person households (8,055) than Lacey and Tumwater combined (5,084 and 2,613 respectively) while Lacey has the most households (4,257) with four or more people (Table 3-5).

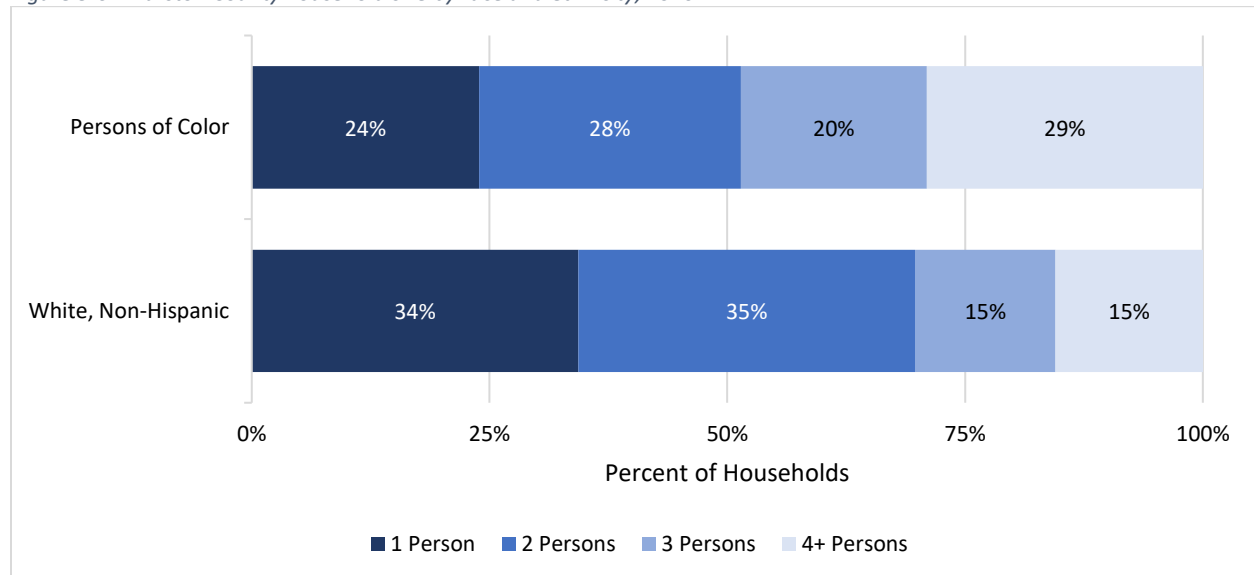
Table 3-5. Household size by location, 2014-2018 average

Persons per Household	Lacey	Olympia	Tumwater	Cities Combined	Thurston County
1 Person	5,084	8,055	2,613	15,752	28,017
2 Persons	6,227	7,522	3,422	17,171	39,147
3 Persons	3,143	3,343	1,589	8,075	17,563
4+ Persons	4,257	3,431	1,712	9,400	23,343
All Households	18,711	22,351	9,336	50,398	108,070

Source: U.S. Census Bureau American Community Survey

Taking into consideration the householder's race (Figure 3-6), people of color in Thurston County are less likely to live in one- or two-person households than people who are white and not Hispanic. Forty-nine percent of households headed by a person of color contain three or more people compared to 30 percent for households headed by a person who is white and not Hispanic.

Figure 3-6. Thurston County household size by race and ethnicity, 2010



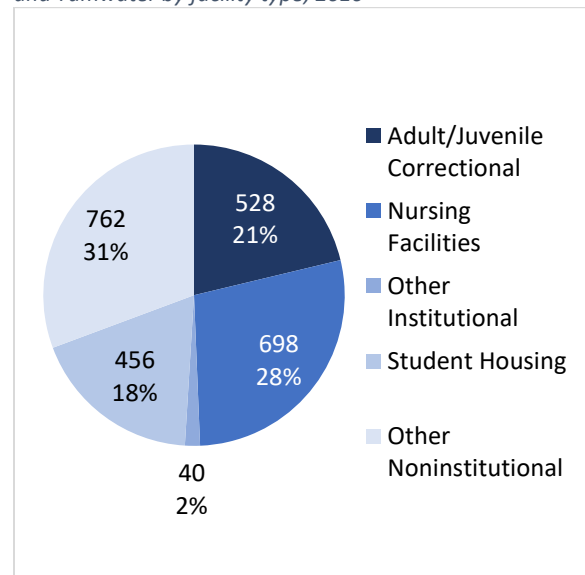
Source: U.S. Census Bureau American Community Survey

Group Quarters

In 2010, 2,484 Lacey, Olympia, and Tumwater residents lived in an institutional or noninstitutional group quarters setting (Figures 3-7 and 3-8, next page). This includes nursing facilities, adult group homes, homeless shelters, rehabilitation centers, and other types of group quarters (Table 3-6, next page). The remaining group quarters population is split between correctional facilities and college student dormitories.

The group quarters population is expected to increase by 1,700 people – 69 percent – between 2010 and 2045. Most of this increase is likely to be driven by nursing facilities, adult family homes, and other care facilities for an aging population.

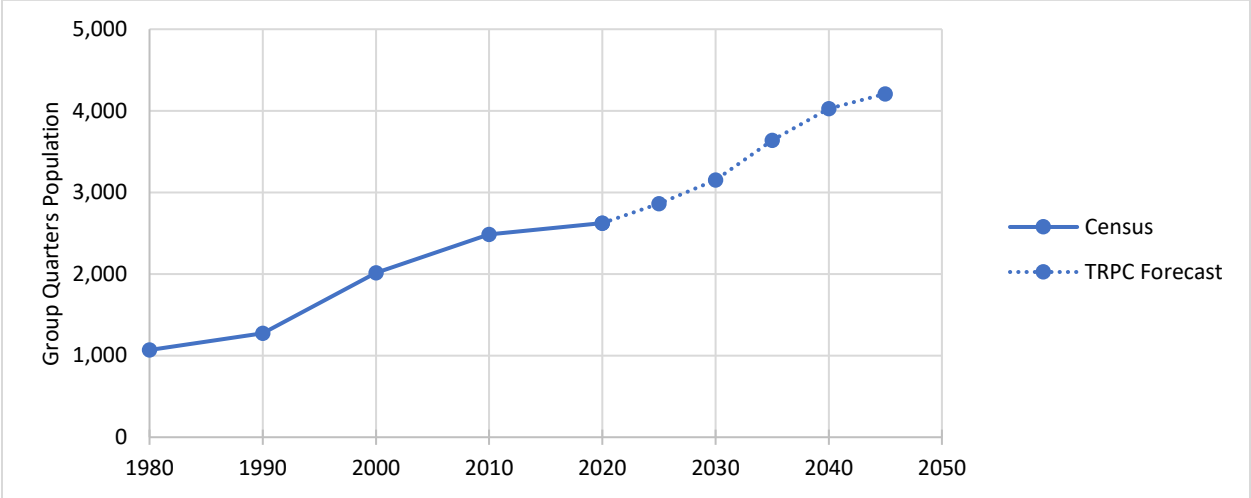
Figure 3-7. Population in group quarters in Lacey, Olympia, and Tumwater by facility type, 2010



Source: U.S. Census Bureau

The population experiencing homelessness is poorly reflected in these numbers. See Chapter 4 for more information on characteristics of the population experiencing homelessness.

Figure 3-8. Population in group quarters in Lacey, Olympia, and Tumwater, 1980-2045



Source: University of Minnesota IPUMS NHGIS, Thurston Regional Planning Council

Table 3-6. Types of group quarters

Institutional Group Quarters Correctional Facilities for Adults <ul style="list-style-type: none">Federal Detention CentersFederal and State PrisonsLocal Jails and Other Municipal Confinement FacilitiesCorrectional Residential FacilitiesMilitary Disciplinary Barracks and Jails Juvenile Facilities <ul style="list-style-type: none">Group Homes for JuvenilesResidential Treatment Centers for JuvenilesCorrectional Facilities Intended for Juveniles Nursing Facilities/Skilled-Nursing Facilities Other Institutional Facilities <ul style="list-style-type: none">Mental (Psychiatric) Hospitals and Psychiatric Units in Other HospitalsHospitals with Patients Who Have No Usual Home ElsewhereIn-Patient Hospice FacilitiesMilitary Treatment Facilities with Assigned PatientsResidential Schools for People with Disabilities	Non-Institutional Group Quarters College/University Student Housing Military Quarters <ul style="list-style-type: none">Military QuartersMilitary Ships Other Non-Institutional Group Quarters <ul style="list-style-type: none">Emergency and Transitional Shelters (With Sleeping Facilities) for People Experiencing HomelessnessDomestic Violence SheltersSoup KitchensRegularly Scheduled Mobile Food VansTargeted Non-Sheltered Outdoor LocationsGroup Homes Intended for AdultsResidential Treatment Centers for AdultsMaritime/Merchant VesselsWorker’s Group Living Quarters and Job Corps CentersReligious Group QuartersLiving Quarters for Victims of Natural Disaster
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Source: U.S. Census Bureau 2010 Decennia Census

Ownership and Tenancy

Homeownership can help a household build equity and move out of poverty, providing long-term stability. Renting offers households flexibility – whether for military personnel who may be posted in the region only for a few years, someone re-entering society after having been incarcerated, a person

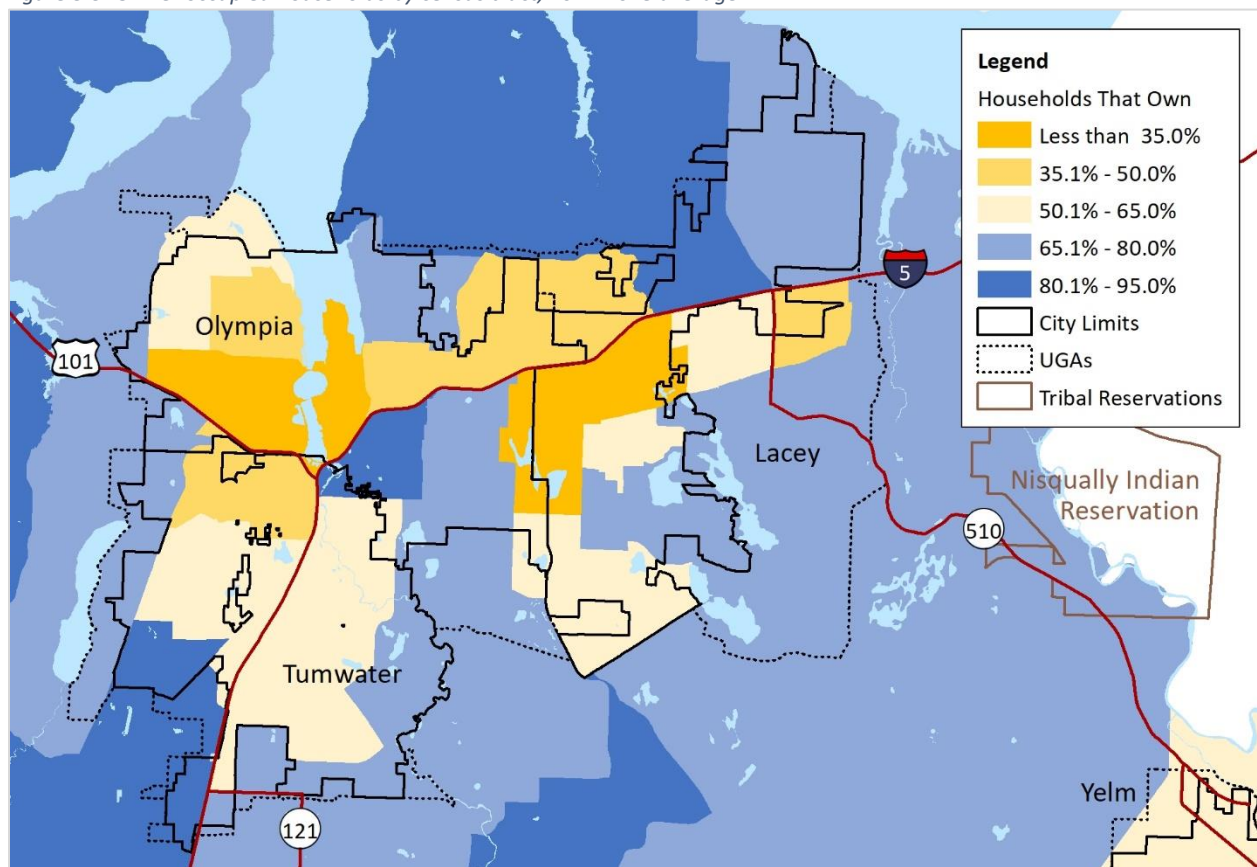
with developmental disabilities that has limited income opportunities, or a senior who no longer wants the maintenance responsibilities that come with home ownership.

Figure 3-9 shows where households own their housing unit at the census tract level. Half of all occupied dwelling units in Lacey, Olympia, and Tumwater combined are owned by a member of the household (Figure 3-10, next page) compared to Thurston County where 64 percent are owner-occupied. Ownership varies among the three communities: in Olympia, 54 percent are renter occupied compared to 46 percent in Lacey and Tumwater.

Census Tracts

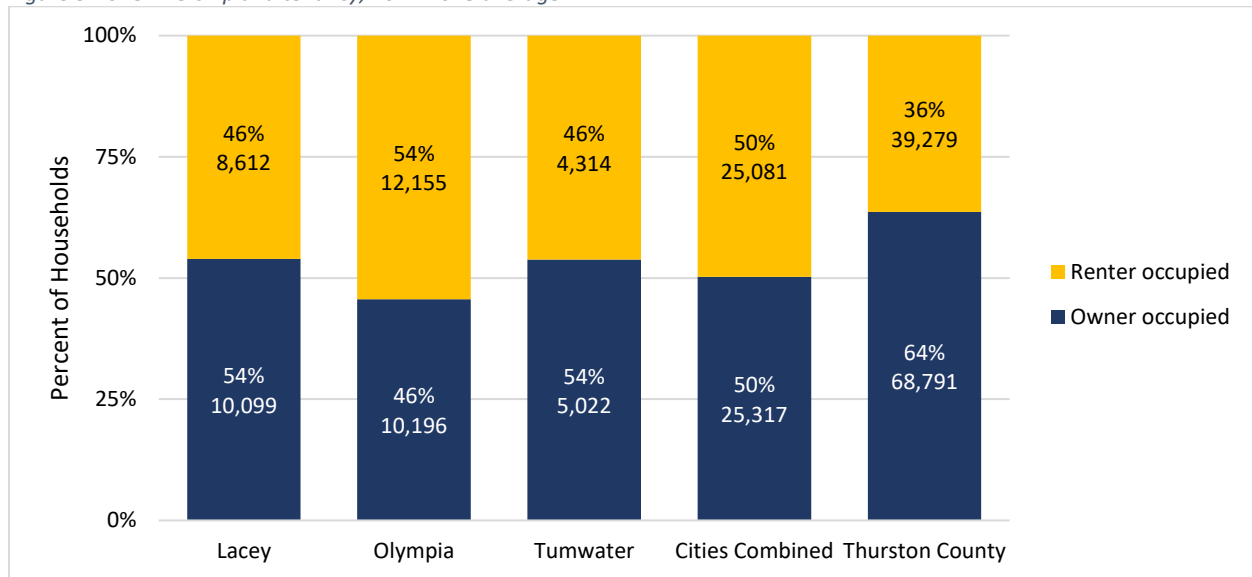
Census tracts are small, relatively permanent statistical subdivisions of a county, the primary purpose of which is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people.

Figure 3-9. Owner occupied households by census tract, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

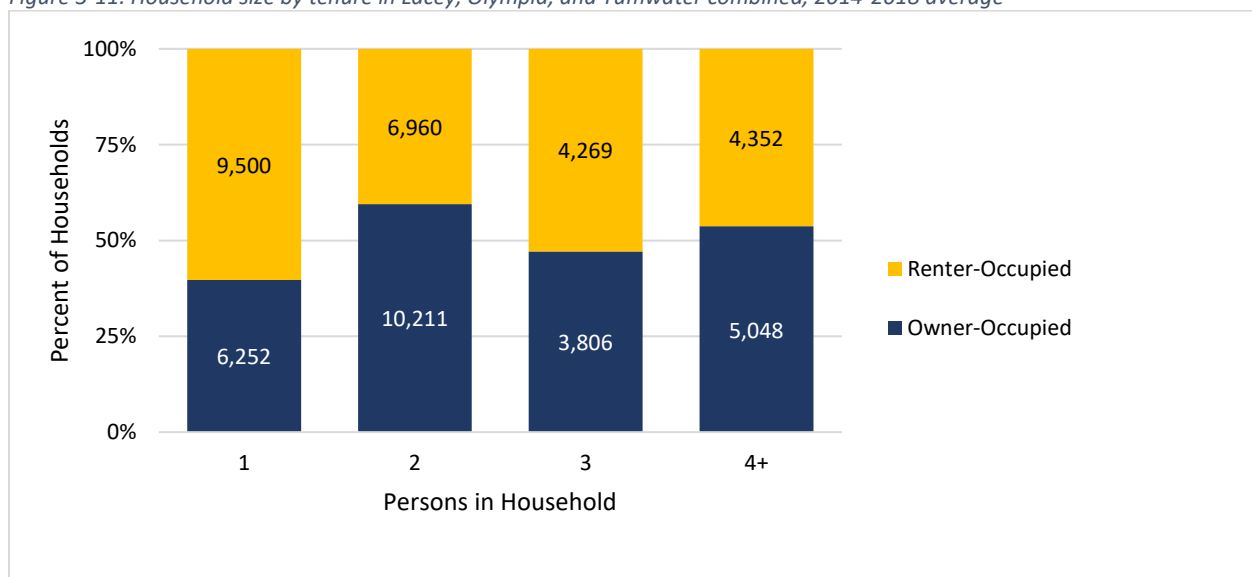
Figure 3-10. Ownership and tenancy, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

Most one- and three-person households in Lacey, Olympia, and Tumwater are renter-occupied while most households with two people or households with four or more people are owner-occupied (Figure 3-11).

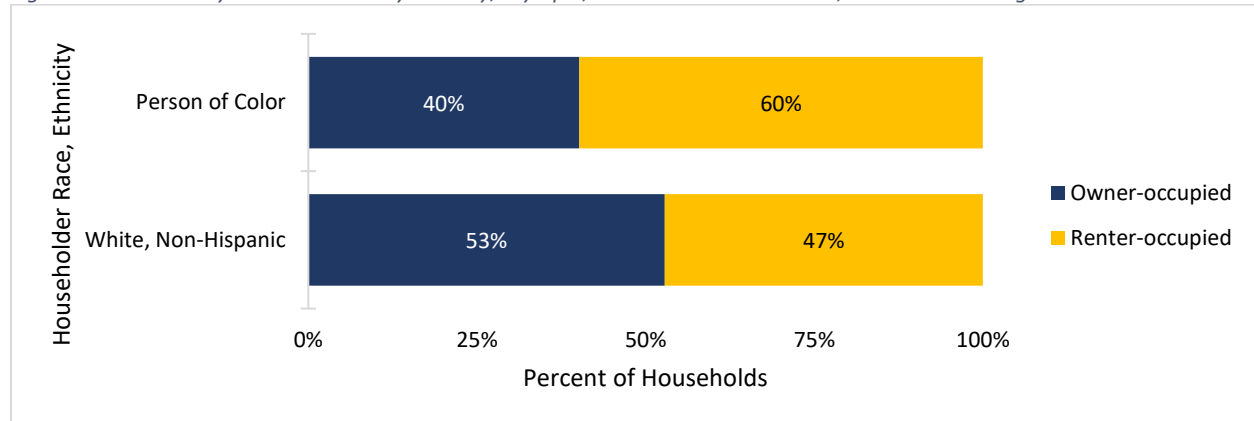
Figure 3-11. Household size by tenure in Lacey, Olympia, and Tumwater combined, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

Tenure also changes based on the race and ethnicity of the householder (Figure 3-12). Forty percent of householders who are people of color own their home compared to 53 percent for householders who are white and not Hispanic.

Figure 3-12. Tenure by race and ethnicity in Lacey, Olympia, and Tumwater combined, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

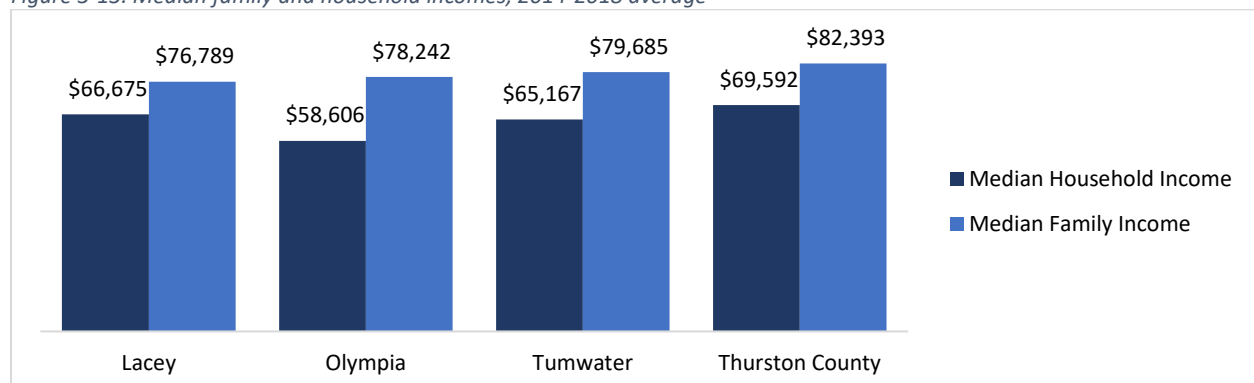
Income

A household's income includes wage and self-proprietor earnings, earnings from interest and rental property, social security and retirement income, and other forms of public assistance for all members of the household. Median household income is commonly used to compare incomes for different populations or areas. Half of households earn more and half earn less than the median household income. Median household income is based on the total number of households including those with no income. This is typically lower than the median family income (Figure 3-13). Family households tend to be larger (at least two people) and have more income earners. Olympia has the lowest median household income (\$58,606) while Lacey has the highest (\$66,675).

HUD Area Median Family Income

This section generally looks at household income. For a discussion of housing needs by HUD income levels (30, 50, 80, 100, and 120 percent of the area median family income) see Chapter 7, Gap Analysis.

Figure 3-13. Median family and household incomes, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

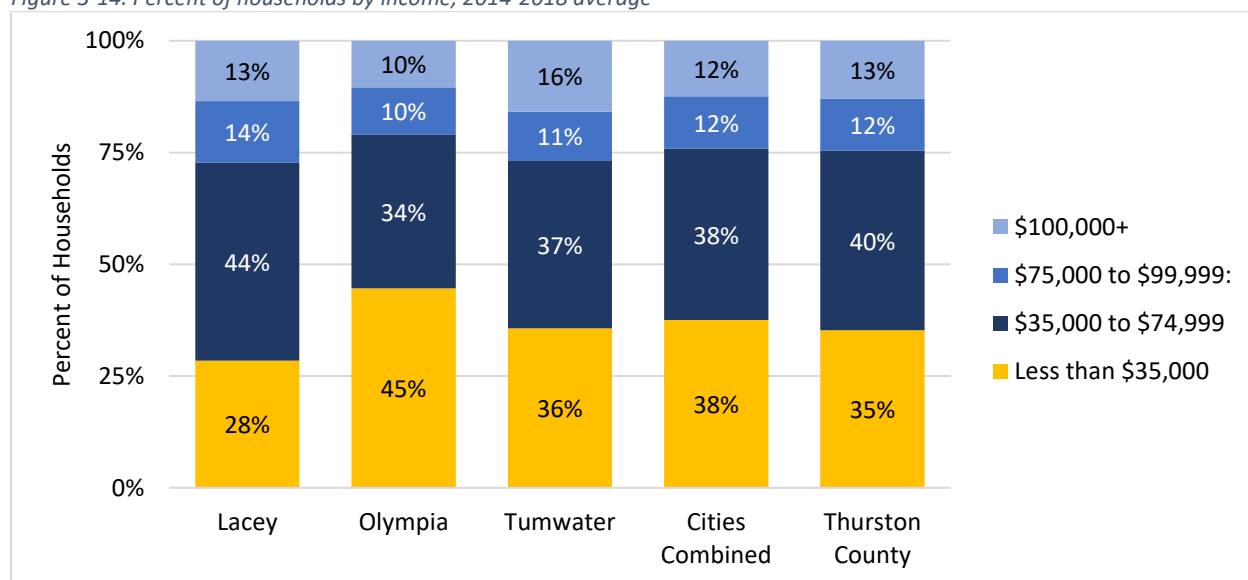
Table 3-7 and Figure 3-14 examine the actual income of households across the jurisdictions. In Olympia, 45 percent (5,420) of all households have an annual income of less than \$35,000. Twenty-seven percent of households in both Lacey and Tumwater have an annual income of \$75,000 or more compared to 20 percent in Olympia.

Table 3-7. Households by income, 2014-2018 average

Household Income	Lacey	Olympia	Tumwater	Cities Combined	Thurston County
Less than \$35,000	2,452	5,420	1,539	9,411	13,833
\$35,000 to \$74,999	3,816	4,189	1,614	9,619	15,778
\$75,000 to \$99,999:	1,184	1,275	478	2,937	4,578
\$100,000 or more	1,160	1,271	683	3,114	5,090
TOTAL Households	8,612	12,155	4,314	25,081	39,279

Source: U.S. Census Bureau American Community Survey

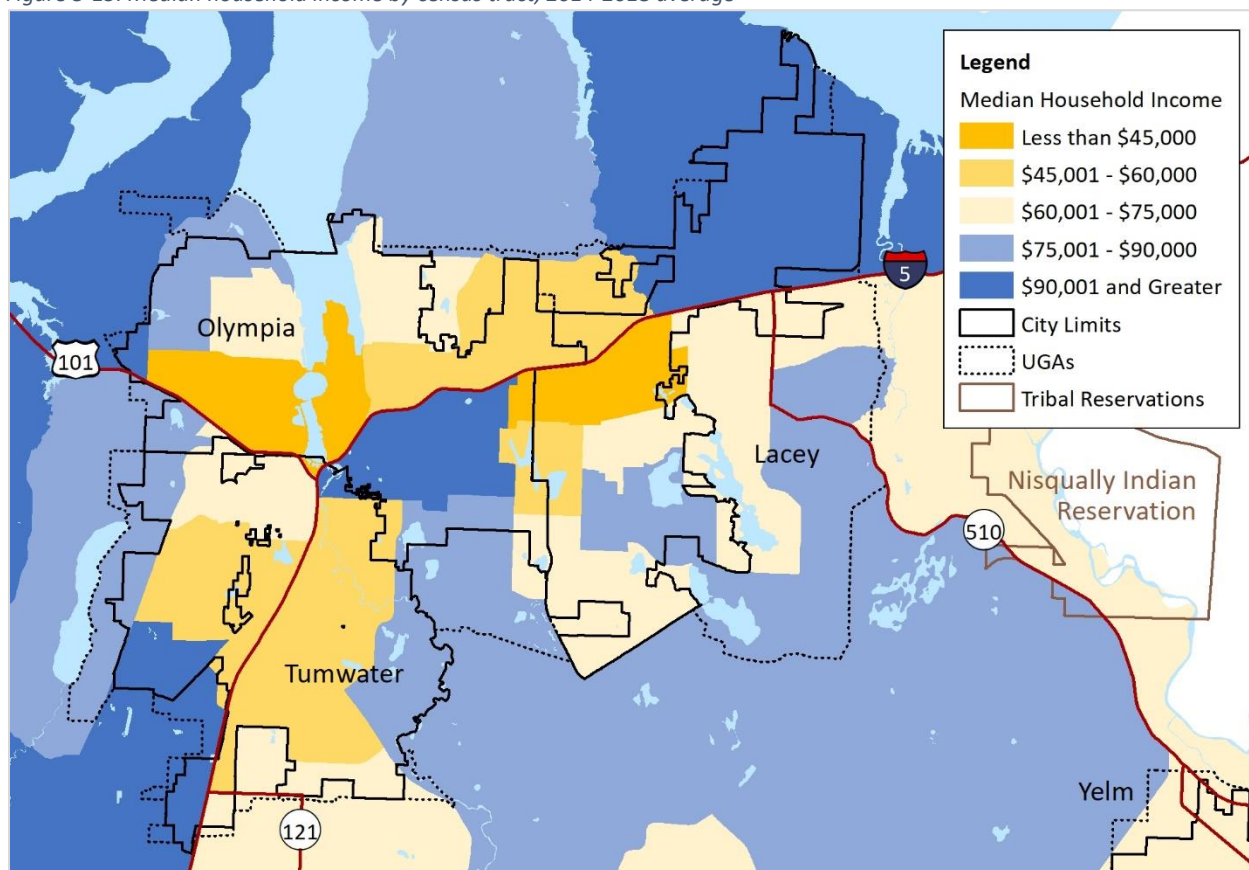
Figure 3-14. Percent of households by income, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

Figure 3-15 shows median household income by census tract.

Figure 3-15. Median household income by census tract, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

Table 3-8 and Figure 3-16 (next page) examine household income based on the race and ethnicity of the householder. Households headed by a person of color are frequently more likely to have an income less than \$35,000 than a white, non-Hispanic householder. In Lacey, Olympia, and Tumwater, 69 percent of households headed by a person who is Black or African American have a household income less than \$35,000 compared to just 25 percent of white, non-Hispanic households.

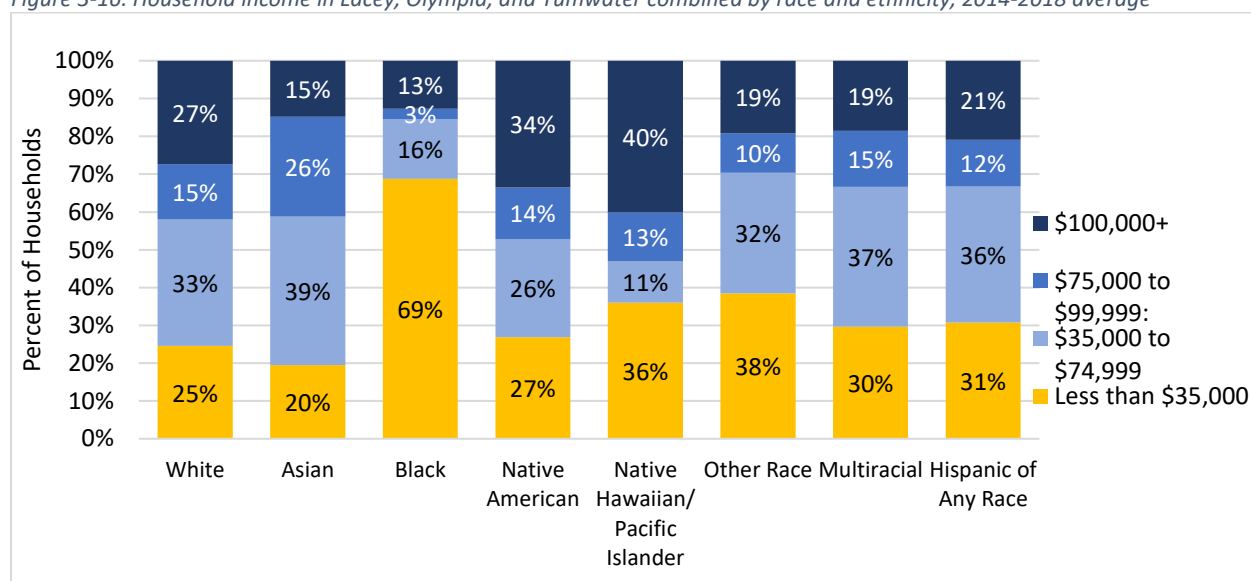
Table 3-8. Household Income in Lacey, Olympia, and Tumwater combined by race and ethnicity, 2014-2018 average

Household Income	White	Asian	Black	Native American	Native Hawaiian/ Pacific Islander	Other Race	Multiracial	Hispanic of Any Race
Less than \$35,000	18,505	511	608	1,164	260	420	1,069	2,003
\$35,000 to \$74,999	28,438	1,032	368	1,436	248	311	1,330	2,104
\$75,000 to \$99,999	14,016	702	129	663	51	213	579	951
\$100,000 or more	27,326	611	287	1,734	247	213	884	1,368
TOTAL Households	88,285	2,856	1,392	4,997	806	1,157	3,862	6,426

NOTE: In the table above, persons who are Latino or Hispanic are only represented in "Hispanic of Any Race."

Source: U.S. Census Bureau American Community Survey

Figure 3-16. Household income in Lacey, Olympia, and Tumwater combined by race and ethnicity, 2014-2018 average



NOTE: In the figure above, persons who are Latino or Hispanic are only represented in "Hispanic of Any Race."

Source: U.S. Census Bureau American Community Survey

Chapter 4.

Unique Housing Needs

This chapter looks at the unique needs for housing for people who are elderly, those experiencing homelessness, veterans and military personnel, and college students.

Seniors

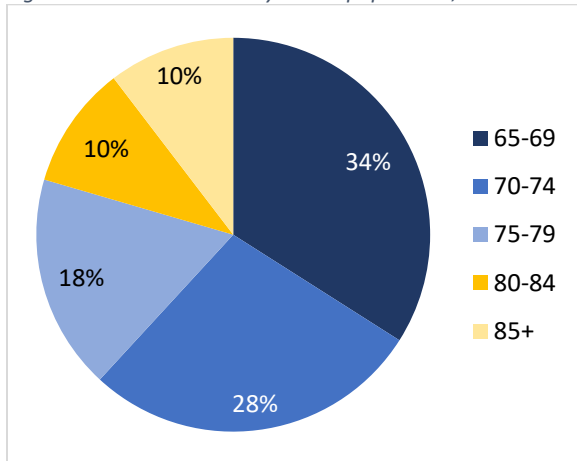
Approximately 52,800 seniors (age 65 or older) live in Thurston County in 2020, making up 18 percent of the total population. The senior population is forecasted to grow to 87,200 by 2045 and comprise 23 percent of the total population. In addition, the senior population will skew older in 2045 than it does today. Table 4-1 and Figures 4-1 and 4-2 (next page) show the breakdown of Thurston County's senior population today and forecasted for 2045. The proportion of seniors who are between the ages of 65 and 74 will shrink over the next 25 years while those who are 80 and older will grow. The growth in the number of older seniors has implications for the types of care and housing needed, including assisted living facilities, nursing homes, and adult family homes.

Table 4-1. Thurston County senior population, 2020-2045

Age Cohort	2020	2025	2030	2035	2040	2045
65-69	17,967	18,497	18,354	17,889	18,459	20,541
70-74	14,707	17,098	17,571	17,518	17,118	17,613
75-79	9,336	13,300	15,478	15,974	16,015	15,667
80-84	5,338	7,823	11,211	13,150	13,624	13,723
85+	5,484	6,452	8,897	12,849	16,823	19,635
TOTAL	52,832	63,170	71,511	77,380	82,039	87,179

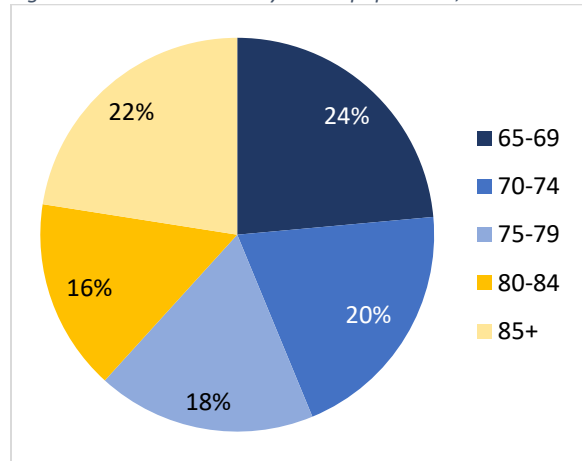
Source: Washington Office of Financial Management

Figure 4-1. Thurston County senior population, 2020



Source: Washington Office of Financial Management

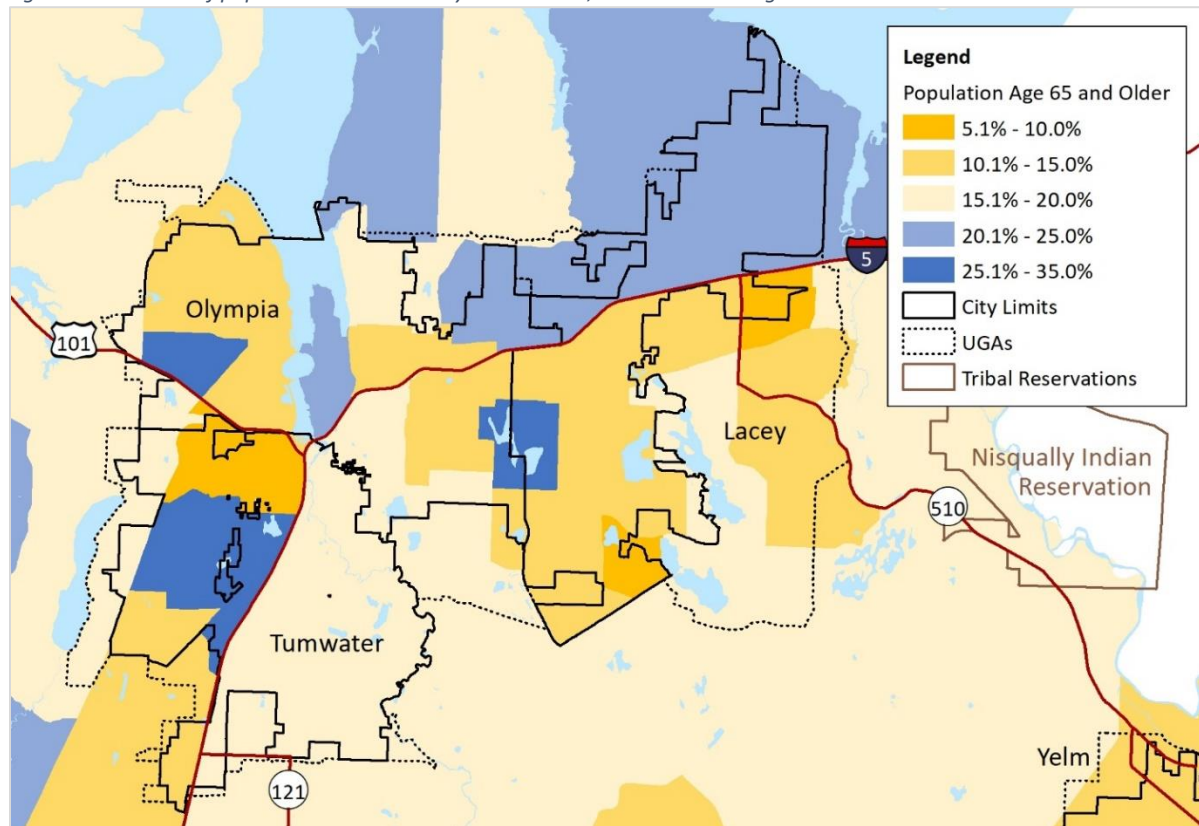
Figure 4-2. Thurston County senior population, 2045



Source: Washington Office of Financial Management

Figure 4-3 shows where the senior population lives based on census tracts. The census tracts near the Capital Medical Center in West Olympia, the Littlerock/Trosper Road area of Tumwater, and the Chambers Lake area in Lacey. There are also higher concentrations of seniors living in Lacey north of the freeway.

Figure 4-3. Percent of population 65 or older by census tract, 2014-2018 average

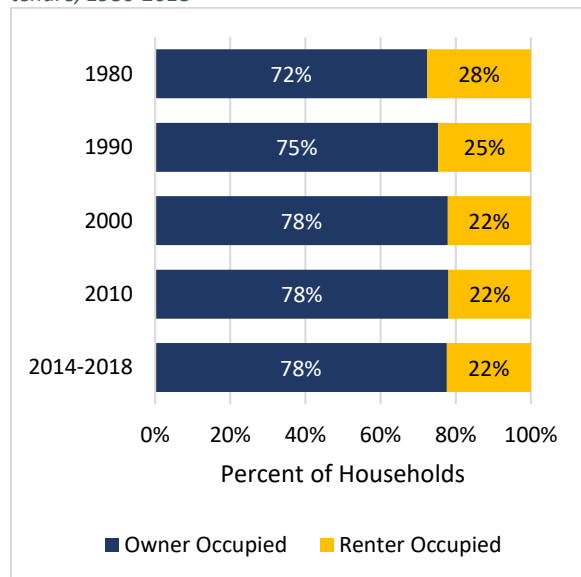


Source: U.S. Census Bureau American Community Survey

Since 2000, about 22 percent of the noninstitutionalized senior population in Thurston County rents their housing unit while 78 percent own it (Figure 4-4). While the percent of seniors renting has remained stable, the total number has increased. There are several apartment complexes and assisted living facilities in Lacey, Olympia in Tumwater targeted to people age 55 and older.

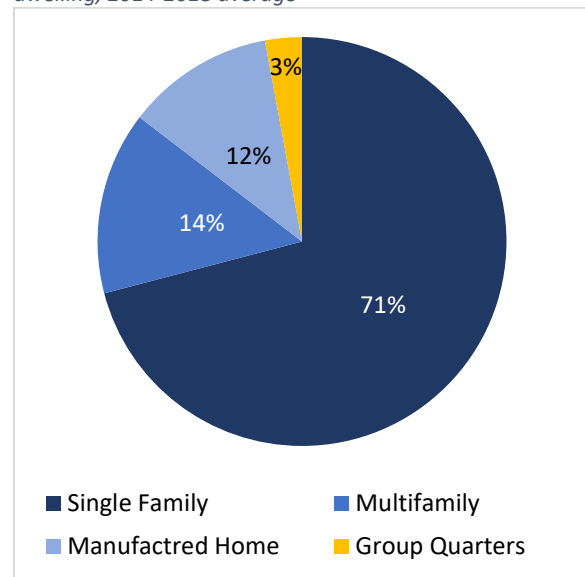
About 12 percent of seniors countywide live in manufactured housing or mobile homes (Figure 4-5) compared to nine percent for the county population as a whole. There are several manufactured home communities in Lacey, Olympia in Tumwater targeted to people age 55 and older.

Figure 4-4. Senior households in Thurston County by tenure, 1980-2018



Source: U.S. Census Bureau

Figure 4-5. Senior households in Thurston County by type of dwelling, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

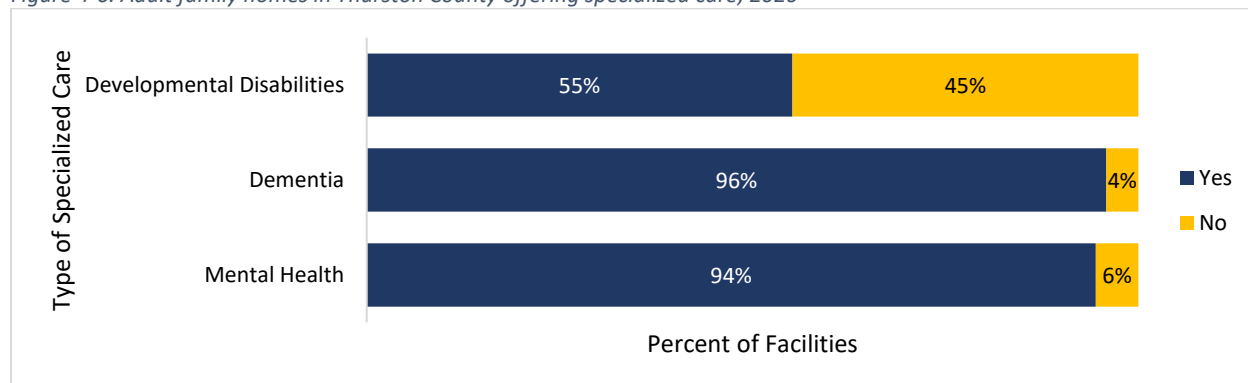
As of July 2, 2020, Thurston County is home to seven nursing home facilities with a total client capacity of 790 and 145 adult family homes with a total client capacity of 794 (Table 4-2). Some adult family homes offer specialized care for those with dementia, mental health issues, and developmental disabilities (Figure 4-6, next page). Specialized care is defined under state law, which sets standards a provider must meet to be classified as delivering such care.

Table 4-2. Adult family and nursing homes in Thurston County, 2020

Facility Statistics	Adult Family Homes	Nursing Homes
Total Facilities:	145	7
Total Beds:	794	790
Average Beds per Facility:	5.5	112.9

Source: Washington State Dept. of Social and Health Services

Figure 4-6. Adult family homes in Thurston County offering specialized care, 2020



Source: Washington State Dept. of Social and Health Services

Military Personnel and Veterans

The proximity of Joint Base Lewis-McChord (JBLM) to Thurston County impacts the number of military personnel and veterans who live in the region. Approximately 13,475 military personnel and veterans live in Lacey, Olympia, and Tumwater (Table 4-3). Service members who live off base are eligible to receive a basic housing allowance, ranging between \$1,386 and \$2,622 per month in 2020. The allowance varies based on the service member's location, rank, and the number of military dependents in their household. The basic housing allowance can be used for rental costs or a mortgage.

Forthcoming Military Housing Studies

There are two military-related housing studies anticipated to be released in 2020:

- Housing Market Study by JBLM
- Off-Base Housing Study for Service Members by South Sound Military Communities Partnership

These studies should provide clearer data on the housing needs of service members and their impact on the local housing market.

Table 4-3. Military personnel and veterans, 2014-2018 average

	Lacey	Olympia	Tumwater	Cities Combined	Thurston County
Veterans	5,858	3,646	1,968	11,472	28,992
Military Personnel	1,388	280	335	2,003	3,900
TOTAL	7,246	3,926	2,303	13,475	32,892

Source: U.S. Census Bureau American Community Survey

People Experiencing Homelessness

Thurston County conducts a census of those experiencing homelessness each year at a single point in time. Between 2015 and 2019, those experiencing homelessness grew from 476 to 800 people – a 68 percent increase (Figure 4-7) during the same period. The number of people who are unsheltered – sleeping outside, in a tent, car, or other place not meant for human habitation – increased from 34 percent of those experiencing homelessness in 2015 to 49 percent in 2019.

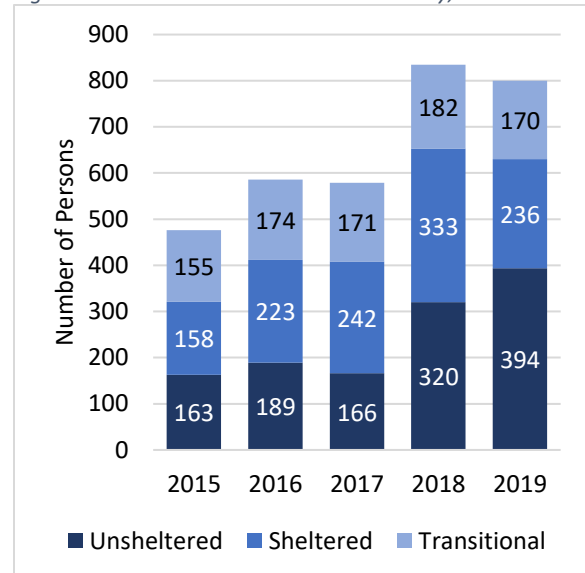
Figure 4-8 examines where those who experience homelessness shelter and includes two more categories of people who are housing insecure: those living in a jail or medical institution that will be released to a homeless situation and those who are temporarily staying with friends or family. When taking into consideration these additional populations whose housing may be tenuous, an additional 344 people could be considered to experience homelessness.

About 34 percent of those experiencing homelessness are unsheltered. Another 21 percent can be found in shelters and 15 percent in transitional housing. Thirty percent are incarcerated, in a medical institution, or are temporarily staying with friends or family.

Counting Those Experiencing Homelessness

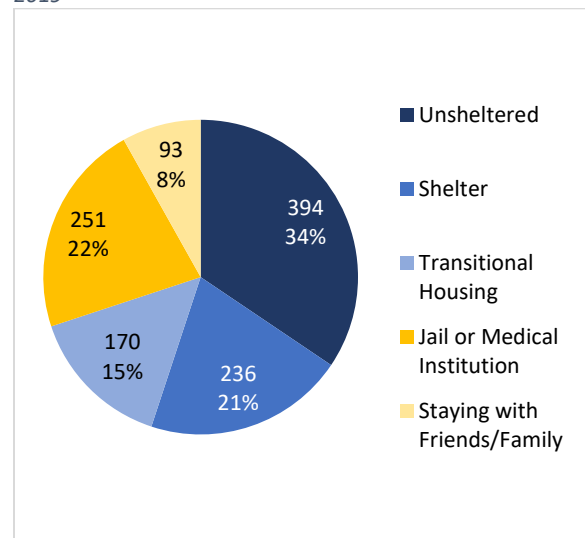
Not everyone experiencing homelessness can be found or chooses to participate in the annual Point-in-Time census. Counting those staying in shelters or an institution is easier than counting those living in a tent, in a car, or another unsheltered location. According to the Thurston County Homeless Crisis Response Plan, there are likely 800-1,000 unsheltered people countywide – 2-3 times as many unsheltered people as reported in the 2019 point-in-time census.

Figure 4-7. Homelessness in Thurston County, 2015-2019



Source: Thurston County Public Health and Social Services

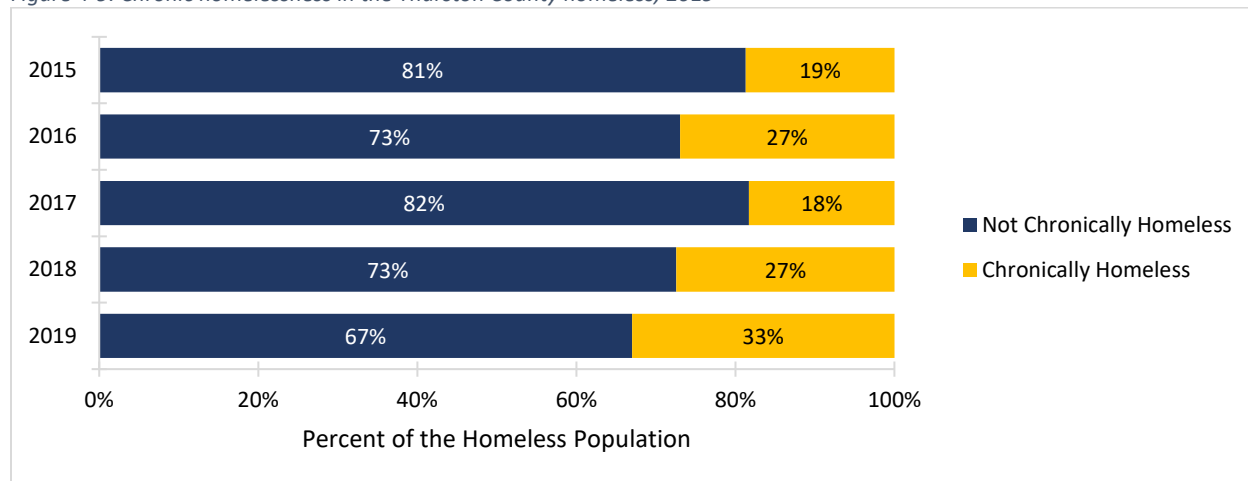
Figure 4-8. Where the homeless shelter in Thurston County, 2019



Source: Thurston County Public Health and Social Services

In 2019, 33 percent of people experiencing homelessness were considered chronically homeless (Figure 4-9). To be chronically homeless means a person has a disability and has also either been homeless for more than one year or has been homeless at least four times in the last three years.

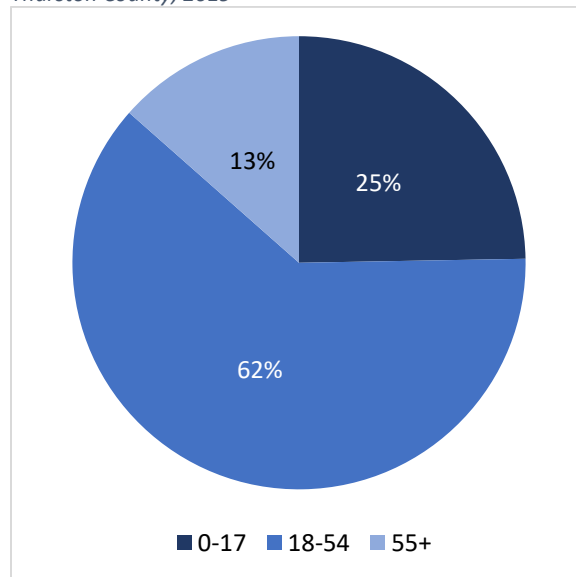
Figure 4-9. Chronic homelessness in the Thurston County homeless, 2019



Source: Thurston County Public Health and Social Services

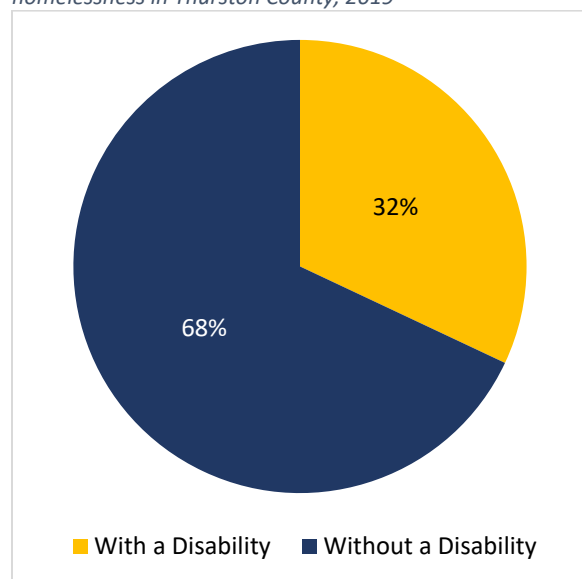
Thurston County reports that between July 2018 and June 2019, 1,886 households (2,345 people total) received assistance through a housing program. Housing programs include emergency shelter placement, rapid re-housing and homeless prevention assistance, transitional housing placement, or a permanent housing placement with or without supportive services. Of those that received assistance through a housing program, one in four was a minor (Figure 4-10), but the majority were single adults without children. Nearly one in three had some kind of disability (Figure 4-11, next page) with mental health issues and substance use being the most common types of reported (Figure 4-12, next page).

Figure 4-10. Age of those experiencing homelessness in Thurston County, 2019



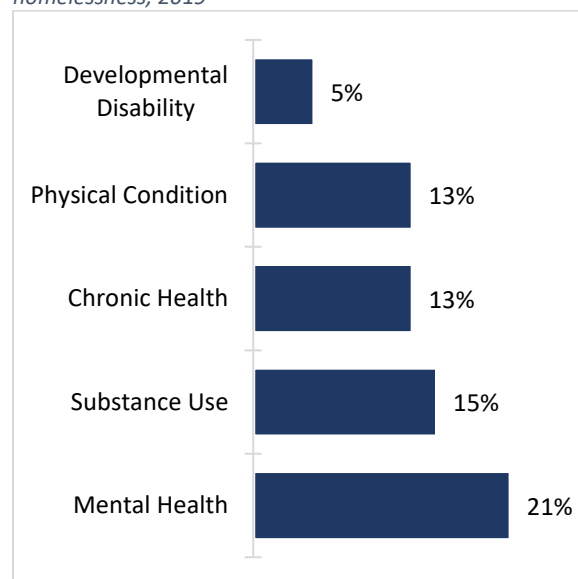
Source: Thurston County Public Health and Social Services

Figure 4-11. Disability among those experiencing homelessness in Thurston County, 2019



Source: Thurston County Public Health and Social Services

Figure 4-12. Types of disabilities among those experiencing homelessness, 2019



NOTE: A person can report more than one disability.

Source: Thurston County Public Health and Social Services

People of color are disproportionately represented in housing assistance programs (Table 4-4).

Table 4-4. Race and ethnicity of those experiencing homelessness in Thurston County, 2019

Race and Ethnicity	Population Experiencing Homelessness	Thurston County Population
White, Non-Hispanic	63%	73%
Asian, Non-Hispanic	1%	7%
Black, Non-Hispanic	10%	4%
Native American, Non-Hispanic	3%	1%
Native Hawaiian/Pacific Islander, Non-Hispanic	3%	1%
Multiracial, Non-Hispanic	9%	5%
Hispanic of Any Race	11%	9%
TOTAL	100%	100%

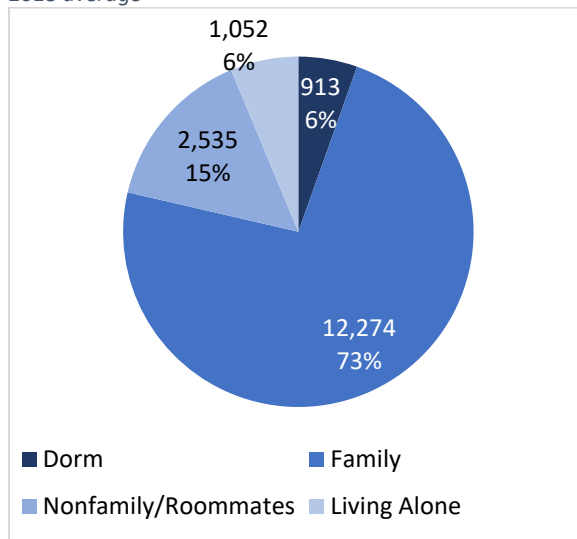
NOTE: Data does not include individuals who did not report their race and ethnicity. Such persons account for 16 percent of all individuals served by housing programs in Thurston County.

Source: Thurston County Public Health and Social Services

College Students

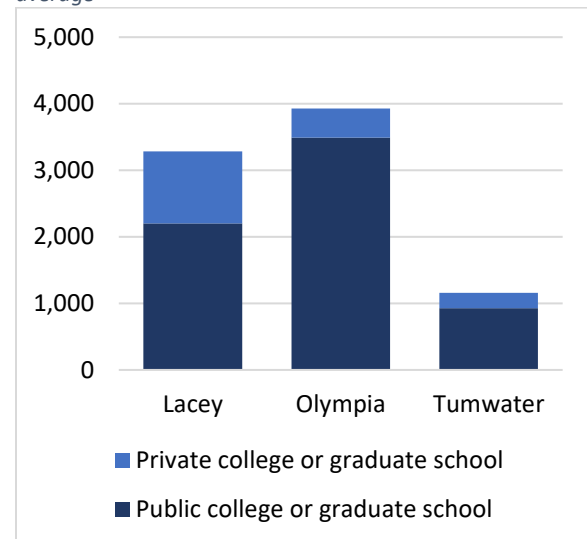
Approximately 16,800 Thurston County residents are currently enrolled in a college or university. Only a small percent of students (about 6 percent) live in a dormitory or other group quarters setting (Figure 4-13). Over 12,000 students – nearly three quarters – live in a family household (i.e. with another relative). The remainder live in non-family households, either alone (6 percent) or with one or more unrelated persons (15 percent). Most college students live in Olympia and Lacey (Figure 4-14).

Figure 4-13. Household type for college students, 2014-2018 average



Source: U.S. Census Bureau American Community Survey PUMS

Figure 4-14. Residents enrolled in college, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

About 2,600 college students in Thurston County live below the poverty level (Table 4-5). This is especially true for students living in non-family households; more than 40 percent live below the poverty line. Countywide, only five percent of the population live in poverty. While many students living on their own may still receive support from a parent or guardian – a form of income not included in poverty calculations – this still underscores the need for affordable housing for students living off campus.

Table 4-5. Poverty rate for Thurston County college students, 2014-2018 average.

Household Type	Total Households	Households in Poverty	Poverty Rate
Dorm or Other Group Quarter	913	35	4%
Family	12,274	1,114	9%
Non-family 2+ Person	2,535	1,032	41%
Living Alone	1,052	417	40%
TOTAL	16,774	2,598	100%

Source: U.S. Census Bureau American Community Survey

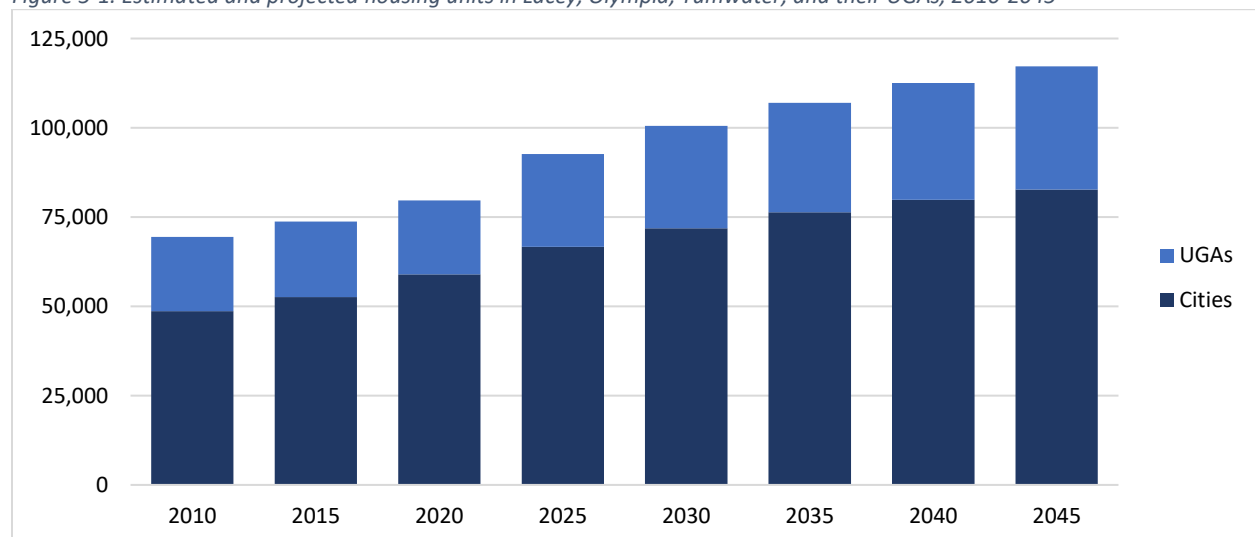
Chapter 5.

Housing Supply

Trends and Projections

Lacey, Olympia, and Tumwater, and their unincorporated urban areas have a combined housing inventory of 83,200 dwelling units (Figure 5-1). This is about two-thirds of Thurston County's housing stock. Between 2020 and 2045, Thurston Regional Planning Council (TRPC) projects 34,000 new units will be built to accommodate the region's growing population.

Figure 5-1. Estimated and projected housing units in Lacey, Olympia, Tumwater, and their UGAs, 2010-2045



Source: Thurston Regional Planning Council

Building Types and Density

The Lacey, Olympia, and Tumwater urban area is generally suburban in nature. Most dwellings units – 64 percent – are detached single family or townhouse (single-family attached) units (Table 5-1). TRPC projects that the single-family units will continue to be the primary housing type over the next 25 years, although multifamily units will make up an increasing share of new housing.

Roughly half of Lacey, Olympia, and Tumwater households rent. About 60 percent of renters are in multifamily units (duplex, triplexes, and apartments) with the remainder in single-family or manufactured homes. Single family dwellings, townhouses, and manufactured and mobile homes are predominantly owner-occupied while buildings with two or more units are almost exclusively rented (Figure 5-2).

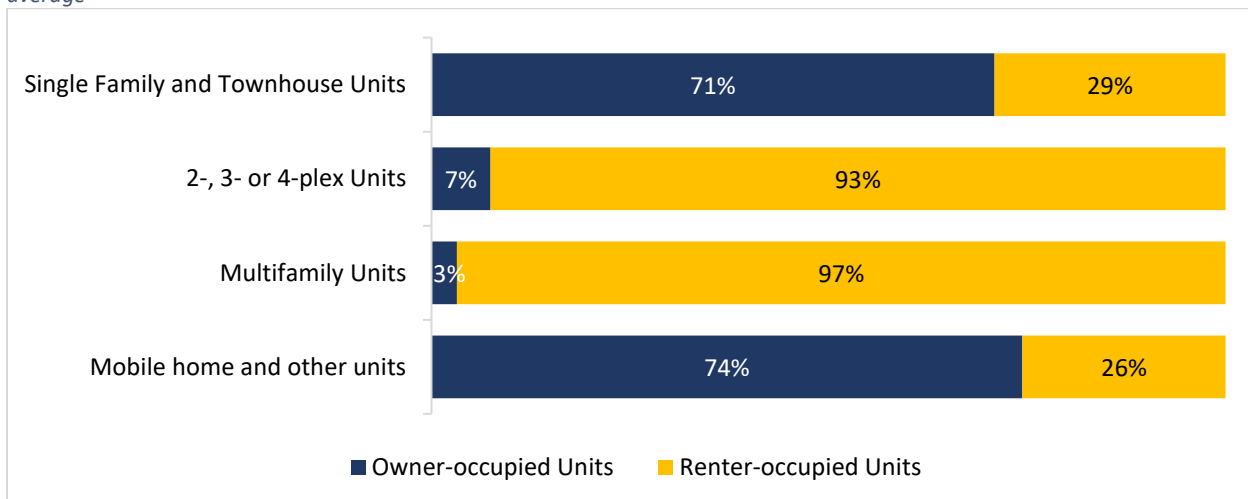
Manufactured homes make up a small percentage of Lacey, Olympia, and Tumwater’s housing stock but are an important form of housing for many seniors and low-income households. TRPC estimates that about 75 percent of manufactured homes are in manufactured home communities where 10 or more units are on the same property. Since they do not own the land the manufacture home is sited on, many unit owners are vulnerable to displacement should the landowner decide to sell the property.

Table 5-1. Occupied housing units by building type, 2014-2018 average

Building Type	Lacey	Olympia	Tumwater	Cities Combined	Thurston County
Single Family and Townhouse Units	13,288	13,025	6,105	32,418	78,390
2-, 3- or 4-plex Units	1,795	2,174	676	4,645	6,561
Multifamily Units	2,735	6,493	1,906	11,134	13,277
Mobile home and other units	893	659	649	2,201	9,842
Total Occupied Units	18,711	22,351	9,336	50,398	108,070

Source: U.S. Census Bureau American Community Survey

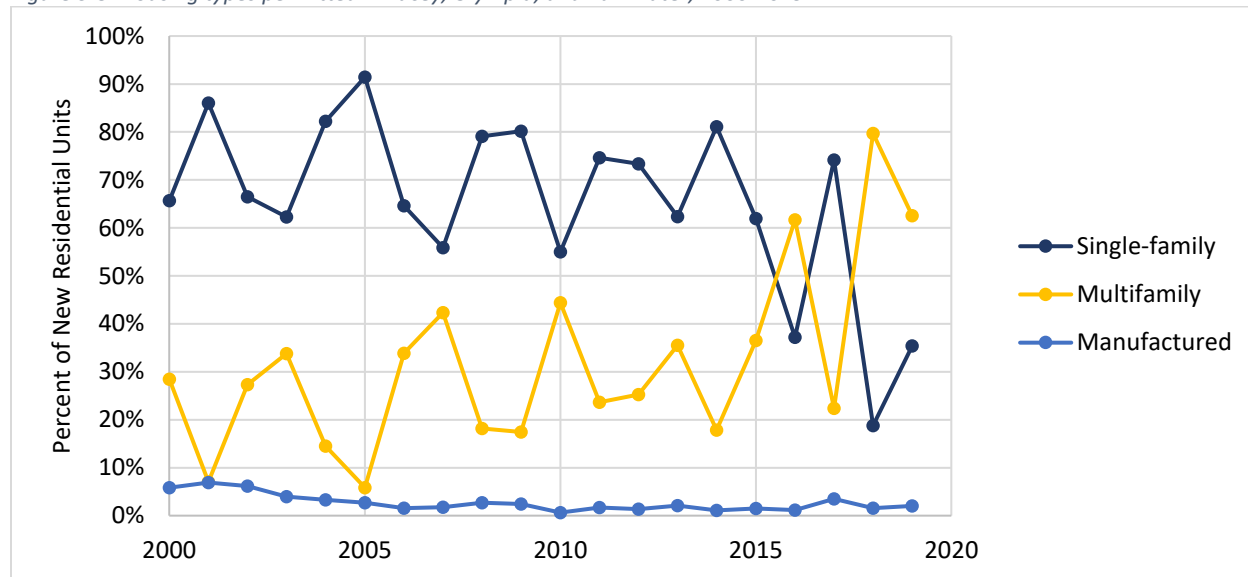
Figure 5-2. Occupied housing units in Lacey, Olympia, and Tumwater combined by building type and tenancy, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

There has been a general trend towards development in zones that allow higher densities of development over the past 20 years (see Appendix A for more information). Multifamily unit construction has increased from about 30 percent of new units in 2000 to over 60 percent in 2019 (Figure 5-3). In addition to the increasing number of multifamily units being constructed, changes to zoning to allow more homes per acre and more infill and redevelopment projects have led to an overall increase in housing densities across the three cities and their urban growth areas (UGAs) (Figure 5-4).

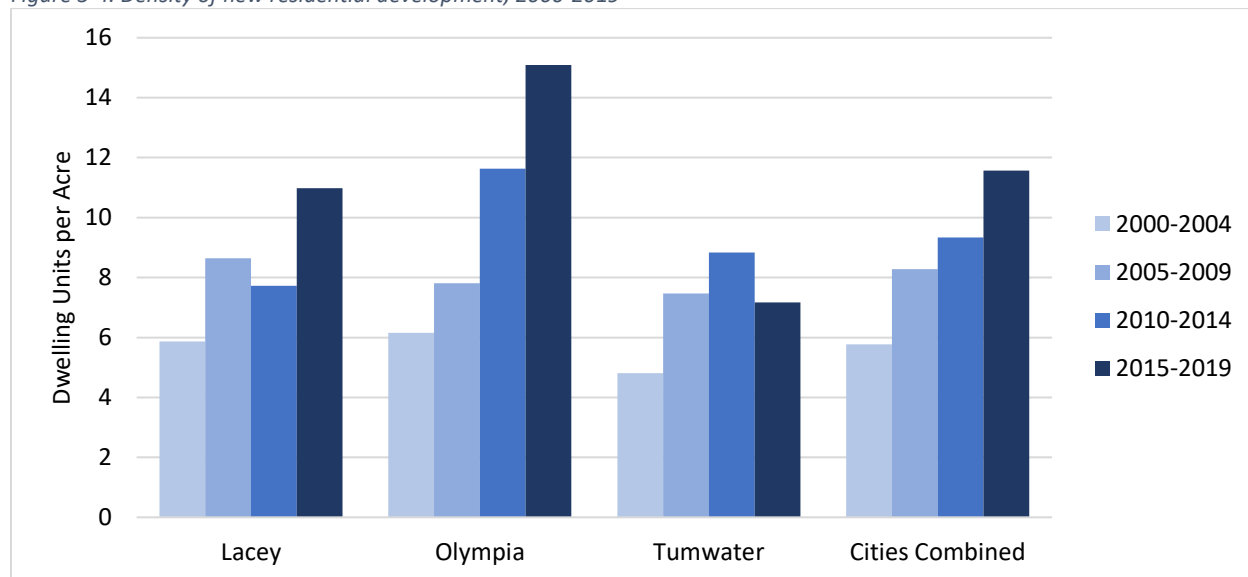
Figure 5-3. Housing types permitted in Lacey, Olympia, and Tumwater, 2000-2019



NOTE: Multifamily includes townhomes and condominiums.

Source: Thurston Regional Planning Council

Figure 5-4. Density of new residential development, 2000-2019



Source: Thurston Regional Planning Council

Unit Size

Bedrooms

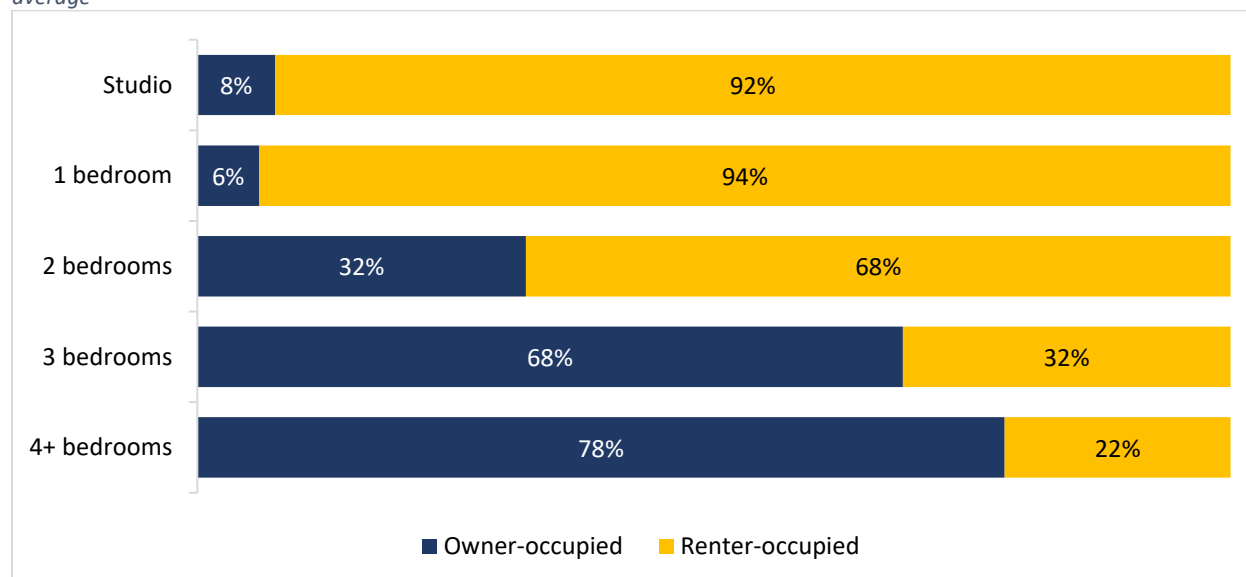
About 39 percent (19,465) of the housing stock in Lacey, Olympia, and Tumwater consists of three-bedroom units (Table 5-2). About 30 percent (15,031) is two-bedroom units. Nearly all studio and one bedroom units are rented as are most two bedroom units (Figure 5-5).

Table 5-2. Occupied housing units by number of bedrooms, 2014-2018 average

	Lacey	Olympia	Tumwater	Cities Combined	Thurston County
Studio	241	907	154	1,302	1,915
1 bedroom	1,547	3,301	1,053	5,901	9,024
2 bedrooms	5,348	7,206	2,477	15,031	25,912
3 bedrooms	8,201	7,402	3,862	19,465	50,232
4+ bedrooms	3,374	3,535	1,790	8,699	20,987
TOTAL	18,711	22,351	9,336	50,398	108,070

Source: U.S. Census Bureau American Community Survey

Figure 5-5. Occupied housing units in Lacey, Olympia, and Tumwater combined by number of bedrooms and tenancy, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

The Thurston County Assessor's Office provides data on the number of bedrooms for single-family, duplex, triplex, and fourplex units (Table 5-3). Since the 1980s, the percent of two-bedroom or smaller units has declined slightly, and the average number of bedrooms per dwelling unit increased over the same time period (Figures 5-6 and 5-7).

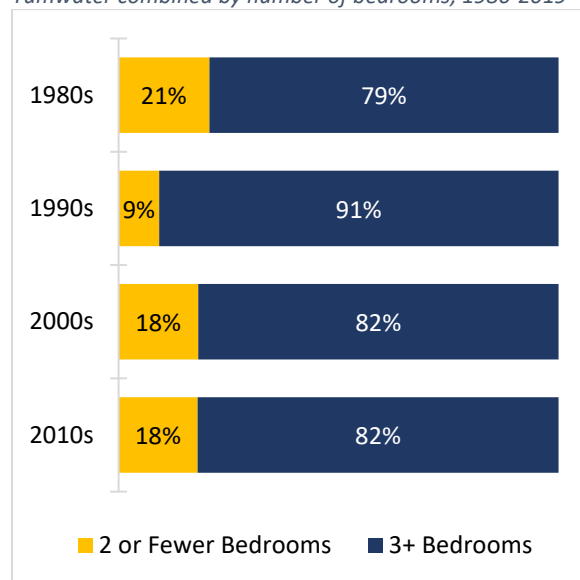
Table 5-3. Housing units built in Lacey, Olympia, and Tumwater combined by number of bedrooms, 1980-2019

Decade	One or Fewer Bedroom	Two Bedrooms	Three Bedrooms	Four or More Bedrooms	TOTAL Units
1980s	280	1,097	4,718	585	6,680
1990s	215	648	7,206	1,279	9,348
2000s	285	1,629	5,520	3,151	10,585
2010s	234	797	2,357	2,352	5,740

NOTE: Data excludes manufactured homes and apartments with five or more units.

Source: Thurston County Assessor's Office

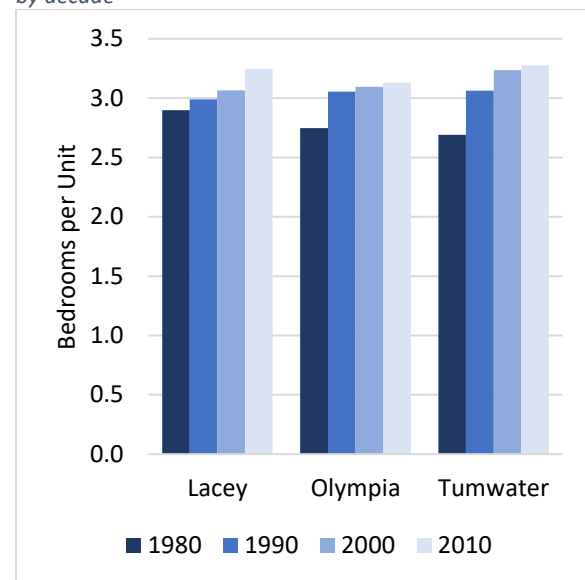
Figure 5-6. Housing units built in Lacey, Olympia, and Tumwater combined by number of bedrooms, 1980-2019



NOTE: Data excludes manufactured homes and apartments with five or more units.

Source: Thurston County Assessor's Office

Figure 5-7. Average number of bedrooms in housing units by decade



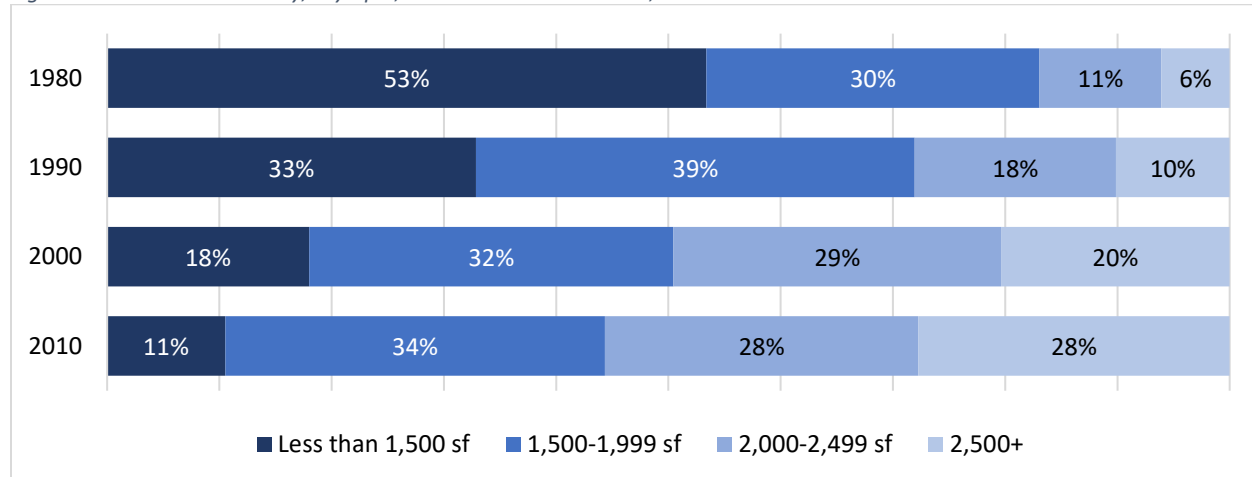
NOTE: Data excludes manufactured homes and apartments with five or more units.

Source: Thurston County Assessor's Office

Square Footage

In the 1980s, more than half of all homes constructed were less than 1,500 square feet in size (Figure 5-8 and Table 5-4). In the 2010s, this dropped to just 11 percent of the total dwelling units built that decade. The total number of homes with 2,000 square feet or more have increased from just 17 percent in the 1980s to 56 percent during the 2010s. Over the last four decades, the average home size in Lacey has grown the most – from 1,475 square feet in the 1980s to 2,211 in the 2010s (Figure 5-9, next page). Tumwater saw a slight decrease in home size between the 2000s and the 2010s, but average home size remains more than 2,000 square feet.

Figure 5-8. Home size in Lacey, Olympia, and Tumwater combined, 1980-2019



NOTE: Data excludes manufactured homes and apartments with five or more units.

Source: Thurston County Assessor's Office

According to the University of Washington's Washington Center for Real Estate Research (WCER), the average size of a one bedroom apartment is 678 square feet while a two bedroom apartment is 859 square feet in 2020. The average apartment size is less than half that of single-family, duplex, triplex, or fourplex units.

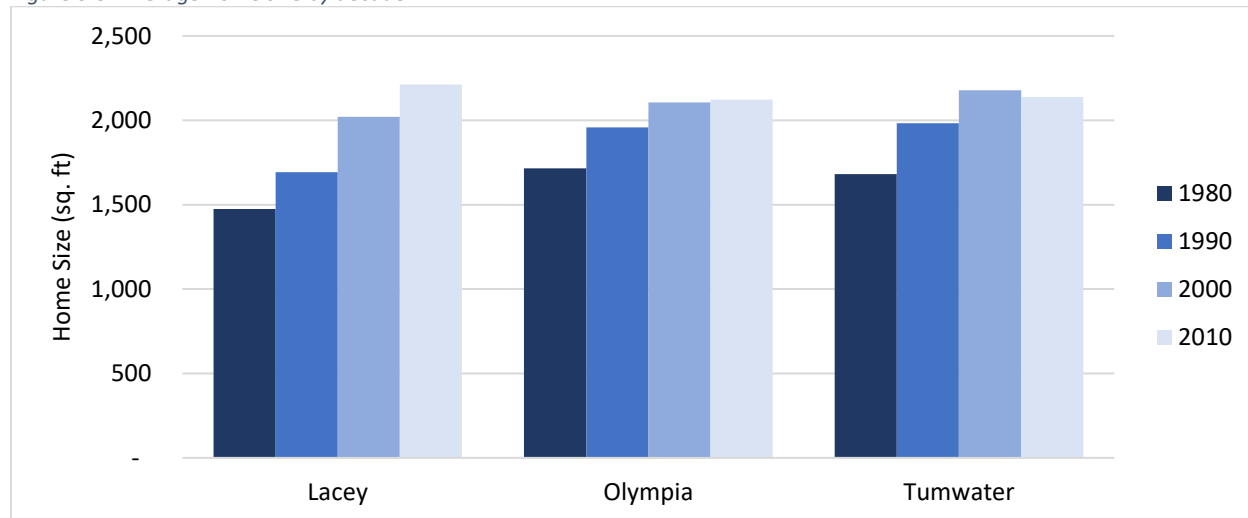
Table 5-4. Housing units in Lacey, Olympia, and Tumwater combined by home size and decade

Unit Size (square feet)	1980s	1990s	2000s	2010s
Less than 1,500	3,566	3,072	1,905	604
1,500-1,999	1,983	3,654	3,436	1,942
2,000-2,499	725	1,675	3,090	1,602
2,500 or more	406	947	2,154	1,592
TOTAL Units	6,680	9,348	10,585	5,740

NOTE: Data excludes manufactured homes and apartments with five or more units.

Source: Thurston County Assessor's Office

Figure 5-9. Average home size by decade



NOTE: Data excludes manufactured homes and apartments with five or more units.

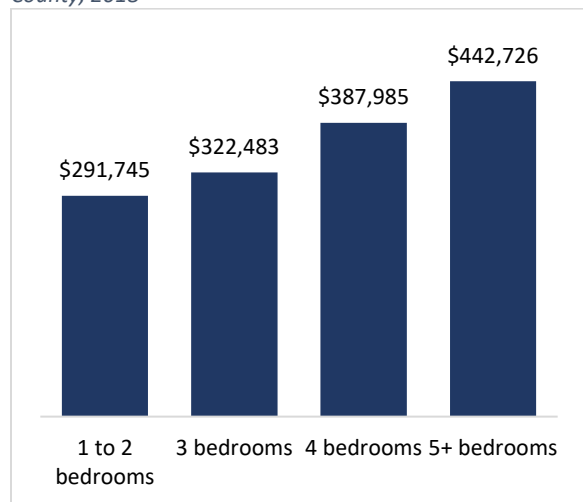
Source: Thurston County Assessor's Office

Market Conditions

Home Values and Affordability

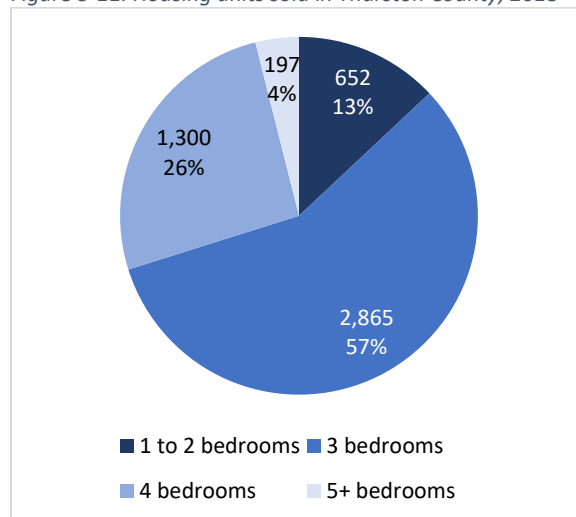
The Northwest Multiple Listing Service (NWMLS) reports that the average home sale price in Thurston County was \$340,200 in 2018, with prices ranging from \$291,700 for a two-bedroom home to \$442,700 for a home with five or more bedrooms (Figure 5-10). Zillow – which also tracks home sale prices – estimates that sale prices have continued to increase, by about 8 percent per year – since 2018. Only 13 percent of the housing units sold in Thurston County in 2018 were one- or two-bedroom units (Figure 5-11).

Figure 5-10. Average housing unit sale price in Thurston County, 2018



Source: Northwest Multiple Listing Service

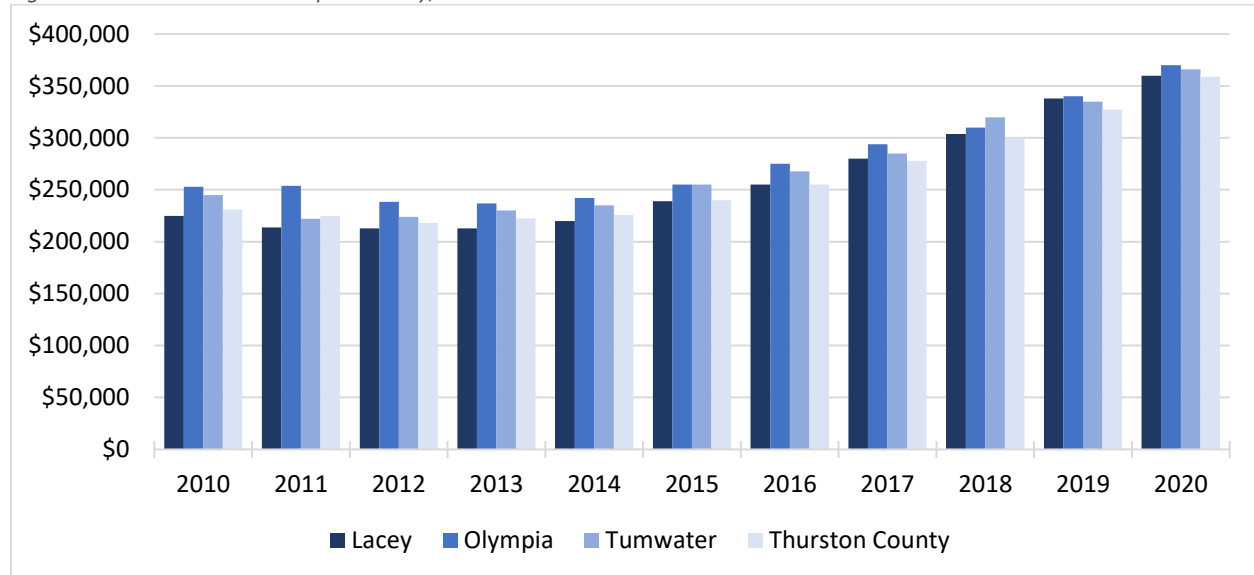
Figure 5-11. Housing units sold in Thurston County, 2018



Source: Northwest Multiple Listing Service

The median home sale price in Thurston County has been on an upward trajectory (Figure 5-12). As of July 2020, Thurston County's median home sale price was \$359,000. Median home sale prices were highest in Olympia followed by Tumwater. Both exceed the county average, by 7.9 percent and 2.1 percent respectively. Home sale prices in Tumwater are about 2.6 percent below the county average. Adjusted for inflation, the average home sale price has more than doubled since 1990, increasing about 2.8 percent per year.

Figure 5-12. Median home sale price in July, 2010-2020

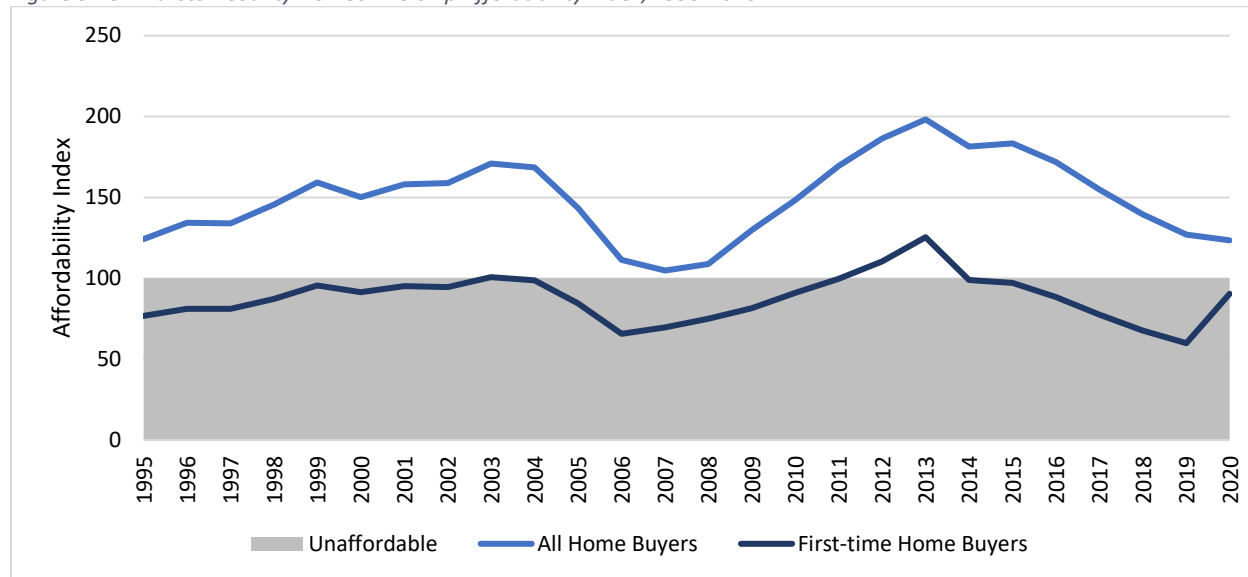


NOTE: Figures are for July of each year and are not adjusted for inflation. Location of sale is based on the address entered by the listing agent. Location of homes sold may not be within the actual city limits.

Source: Northwest Multiple Listing Service

Increasing home prices have affected housing affordability. The Washington Center for Real Estate Research's (WCRER) Homeownership Affordability Index tracks the ability for a household earning the median income to afford a median-priced home. WCRER also tracks the index of first-time home buyers, assuming a lower income (70 percent of the median), lower home price (85 percent of the median), and lower down payment (10 percent). For most of the past 20 years, Thurston County's housing has been considered affordable overall, but not for first-time home buyers (Figure 5-13, next page).

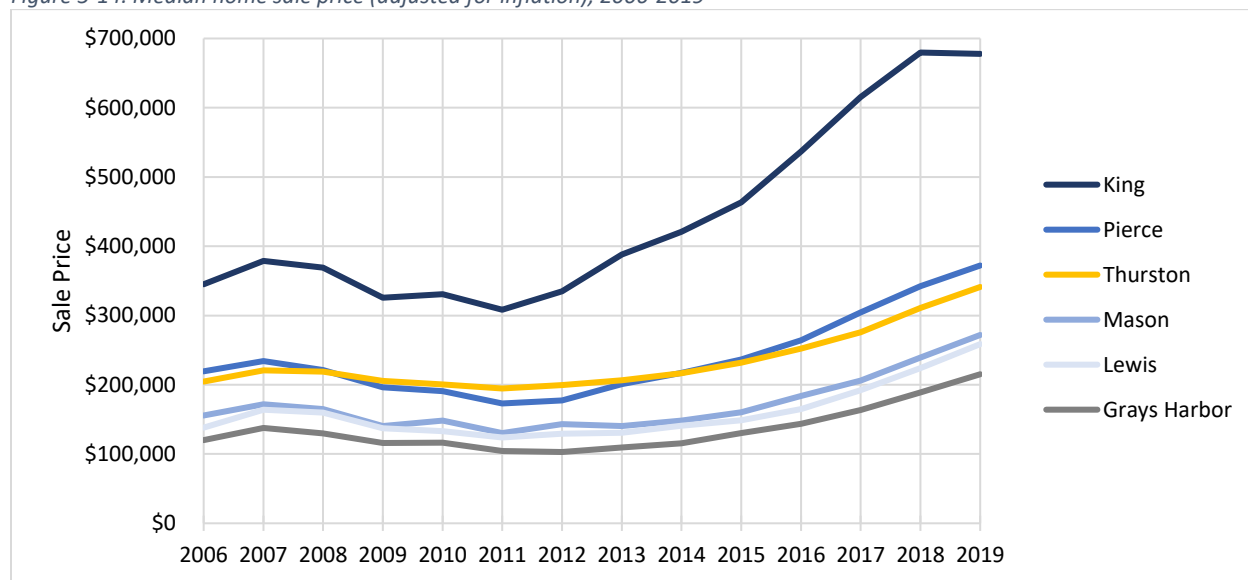
Figure 5-13. Thurston County Homeownership Affordability Index, 1995-2020



Source: University of Washington

Figure 5-14 shows inflation-adjusted home sale prices for Thurston and adjacent counties since 2006. Historically, home sale prices in Thurston County have been very close to those in Pierce County. Since 2014 that trend has shifted, with prices in Pierce rising slightly faster than Thurston. Home prices in both counties are highly influenced by the Seattle housing market. The dramatic increase in prices in King County (up 120 percent since 2011) forces Seattle workers to look for more affordable housing further south. This increased pressure in Tacoma's housing market subsequently affects demand further south in Thurston County.

Figure 5-14. Median home sale price (adjusted for inflation), 2006-2019

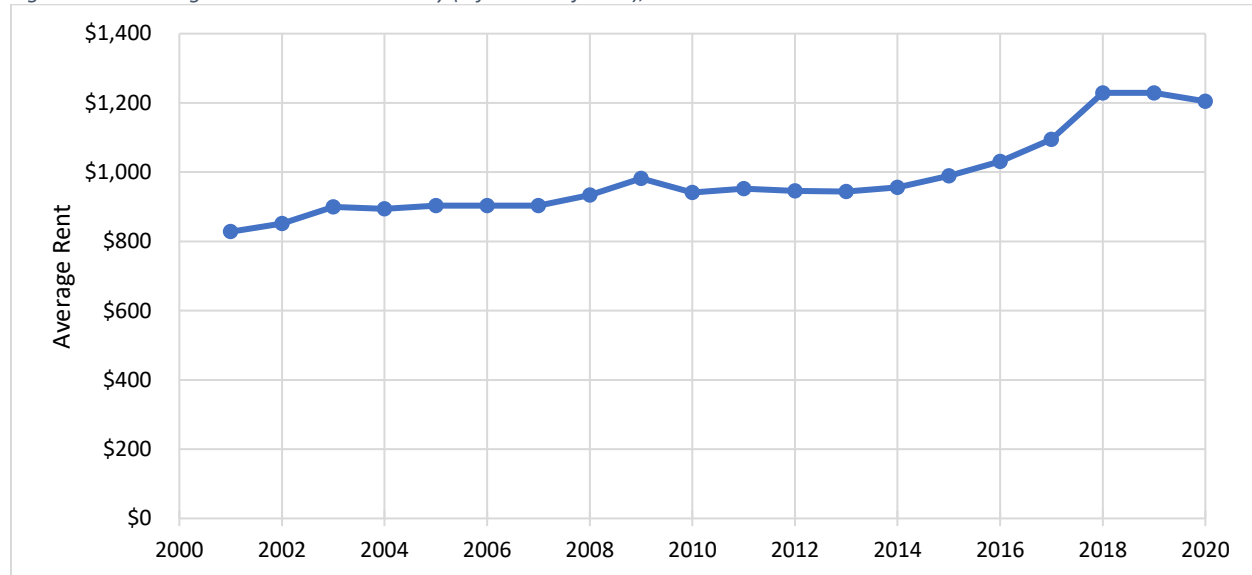


Source: University of Washington

Rents and Apartment Vacancy Rates

In 2020, the average apartment rent in Thurston County is \$1,124 for a one-bedroom unit and \$1,212 for a two-bedroom unit. Like home prices, rents have been increasing faster than inflation (Figure 5-15). Since 2001, average rents increased by over \$370 in constant 2020 dollars, about 2.0 percent per year. Unlike housing prices, rents did not decrease significantly during the great recession.

Figure 5-15. Average rent in Thurston County (inflation-adjusted), 2001-2020



NOTE: Due to a change in methodology, 2018-2020 data is not directly comparable to data from previous years.

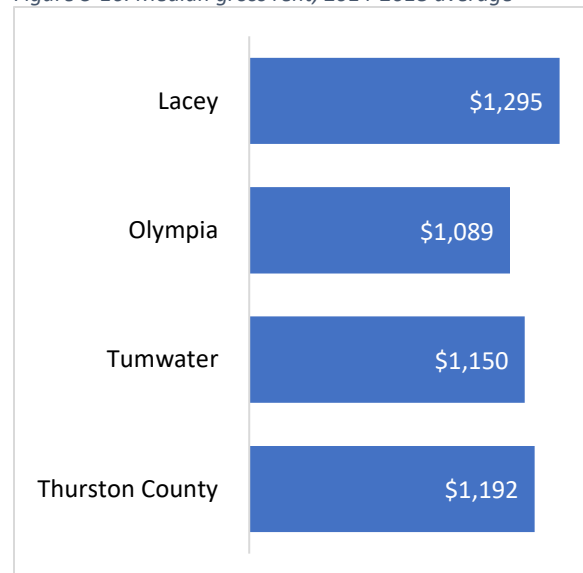
Source: University of Washington

Figure 5-16 examines the median gross rent.

Gross rent is the contract rent plus the estimated average monthly cost of utilities and fuels if paid by the renter (or paid for the renter by someone else). Lacey has the highest median gross rent while Olympia had the lowest.

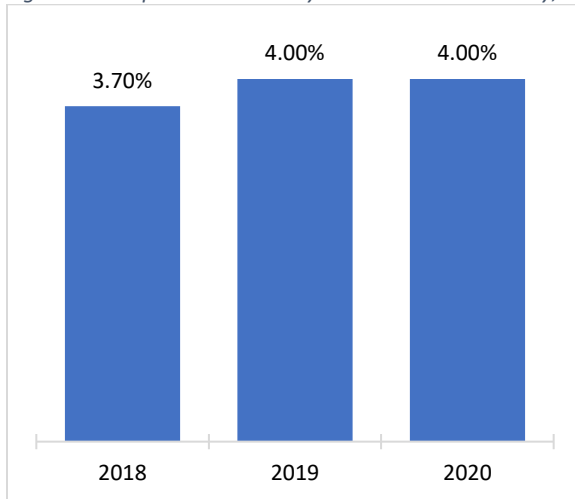
A healthy rental market has about a five percent vacancy rate, with lower vacancy rates indicating a shortage of housing. A five percent vacancy rate allows people options to move as needed and allows for a healthy level of competition. The average vacancy rate for apartments in Thurston County is 4 percent indicating there is unmet demand (Figure 5-17, next page). Vacancy rates are lower (3.2 percent) for one-unit apartments.

Figure 5-16. Median gross rent, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

Figure 5-17. Apartment vacancy rate in Thurston County, 2018-2020



Source: University of Washington

Subsidized Housing Units

Subsidized housing is a critical resource for the lowest income households. The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs including: Public Housing; Section 8 project-based; Section 8 Housing Choice Voucher; Section 202 housing for the elderly; and Section 811 housing for persons with disabilities programs. HUD develops income limits based on median family income estimates and fair market rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. In 2020, Thurston County's area median family income is \$86,700, meaning a family of four with extremely low income – has an income less than \$30,000 (Figure 5-18).

Figure 5-18. Thurston County income limits for receiving federal housing assistance, 2020

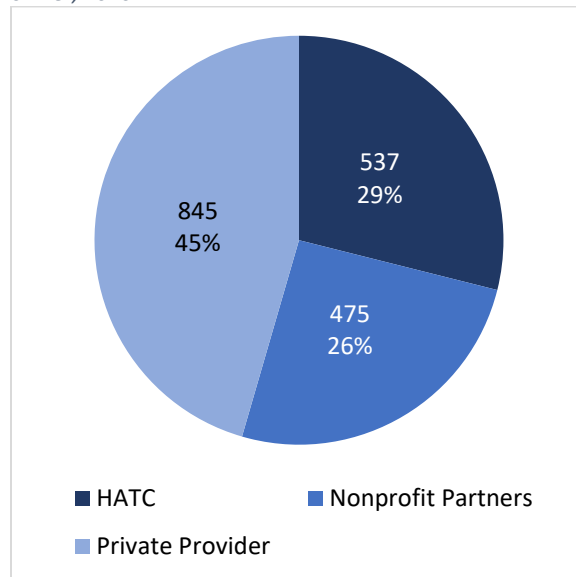


Source: U.S. Dept. of Housing and Urban Development

Currently, the Housing Authority of Thurston County (HATC) assists 1,989 households with rental assistance vouchers. The number of households HATC assists is limited by two factors: the number of rental assistance vouchers and funding. HATC currently has 2,045 rental assistance vouchers but cannot use them all due to limited federal funding. This is because rents rise faster than incomes, and it costs more to support the average household. According to HATC, the average monthly subsidy cost per housing unit is more than \$650. About 75 percent of voucher holders are either elderly or disabled, and more than 85 percent have an income of 30 percent or less of the area median family income.

Due to the high demand for housing assistance, HATC operates a waiting list. The list was last opened in January 2020 to new listees; prior to this, the list last opened in 2015. In Thurston County, there are approximately 1,857 units available at below-market rents. Nearly half of all units are supplied by a private provider (Figure 5-19). Washington State provides incentives – in the form of tax breaks or loans – for developers to include low-income housing in their projects. Unlike HATC housing, these units may be converted to market-rate housing after the incentives expire, typically after 20-30 years.

Figure 5-19. Subsidized housing units in Thurston County by owner, 2020



Source: Housing Authority of Thurston County

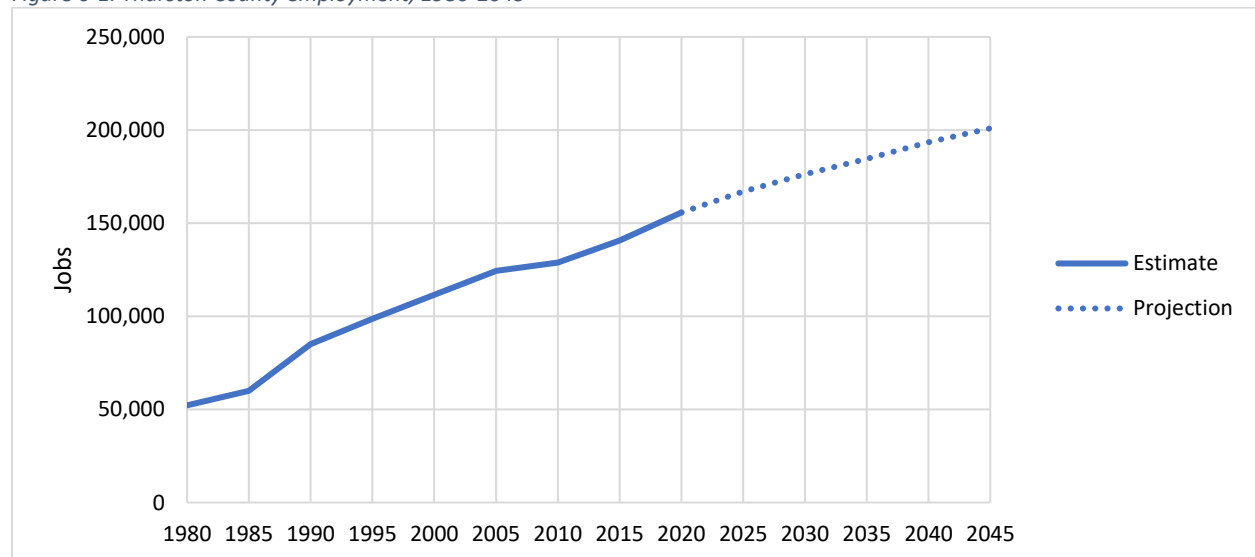
Chapter 6.

Local Workforce Characteristics

Estimates and Forecast

Total 2017 employment in Thurston County was 148,700 jobs (Figure 6-1). Eighty-two percent of jobs – 121,800 – are located in Lacey, Olympia, and Tumwater and their unincorporated urban growth areas. By 2045, total employment is projected to increase 1.1 percent per year.

Figure 6-1. Thurston County employment, 1980-2045

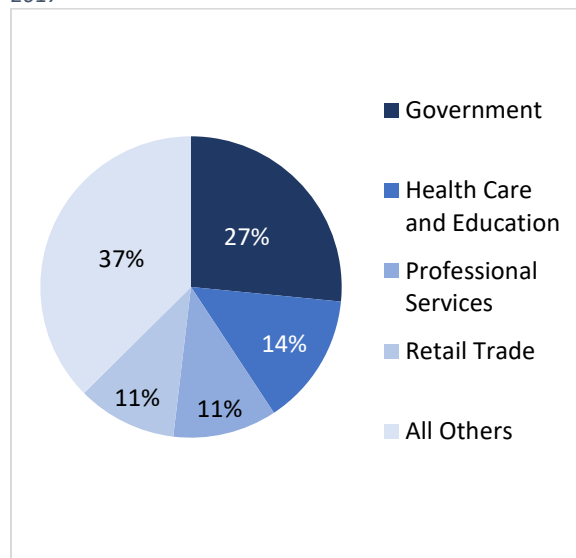


Source: U.S. Bureau of Economic Analysis, Thurston Regional Planning Council

Government employment, including federal, state, local, and public education, makes up over a quarter of Thurston County's employment (Figure 6-2). The next largest industries are health care and education, professional services, and retail trade. The remaining industries make up just one third of county employment.

Employment industry varies by jurisdiction. Lacey has the largest number of transportation and warehousing employees, Olympia has a greater number and proportion of health care workers, and Tumwater has the most manufacturing and wholesale trade employees. While Olympia has the most state employees, state employment as a proportion of total employment is greatest in Tumwater.

Figure 6-2. Thurston County total employment by industry, 2017



Source: U.S. Census Bureau Economic Analysis

Wages and Self-Sufficiency

Wages vary considerably by employment industry. Average wages for employees affected by state and federal unemployment insurance laws were \$54,500 in 2019 (Table 6-1). Government – Thurston County’s largest employment industry – paid out over \$2.5 billion in wages, about \$66,212 per employee. Some of the lowest paying industries include retail trade, accommodation and food services, and arts, entertainment, and recreation. Overall, wages are highest in Tumwater, followed by Lacey and Olympia.

Covered Employment

Covered employment measures all employed persons covered under the Unemployment Insurance Act. The measure accounts for approximately 75% of the total employment in Thurston County, and includes both part-time and temporary positions. Job categories not measured in the count include self-employed workers, proprietors, CEOs, military, and other non-insured workers. If a worker holds more than one job, each position is reported separately.

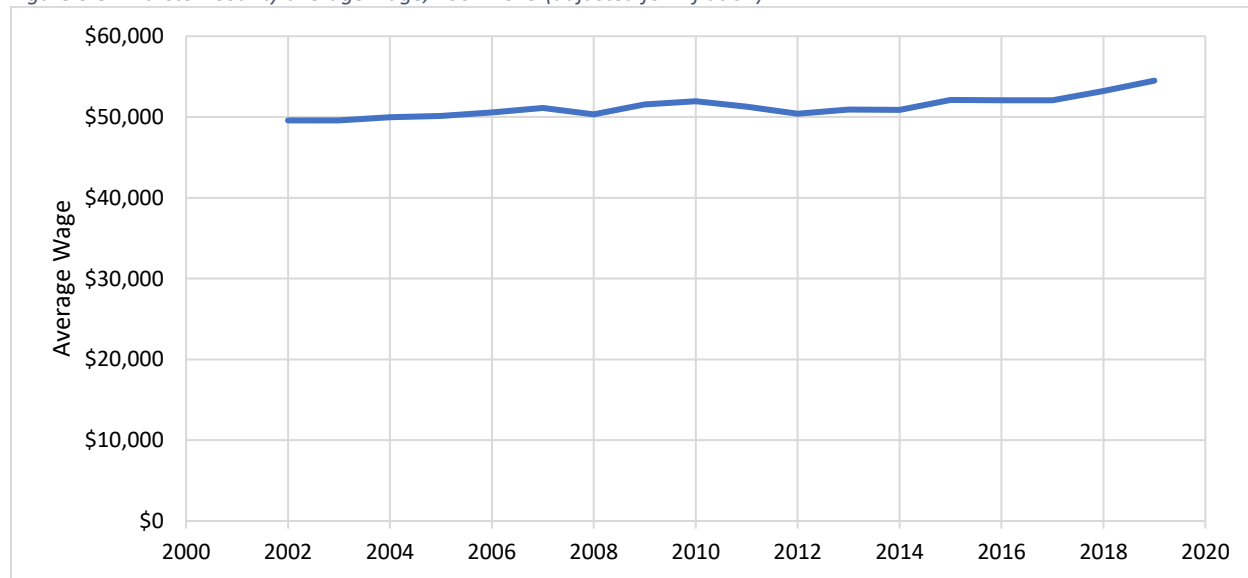
Table 6-1. Thurston County covered employment and wages, 2019

NAICS Industry Category	Total Wages Paid	Covered Employment	Covered Wage
Government	\$2,562,598,405	38,703	\$66,212
Healthcare and social assistance	\$856,430,847	15,655	\$54,707
Retail trade	\$430,509,161	12,663	\$33,997
Construction	\$397,748,304	6,184	\$64,319
Professional and technical services	\$365,230,721	4,829	\$75,633
Accommodation and food services	\$205,407,281	9,341	\$21,990
Administrative and waste services	\$259,394,779	6,288	\$41,252
Finance and insurance	\$190,168,264	2,504	\$75,946
Information	\$156,197,850	1,685	\$92,699
Management of companies and enterprises	\$70,055,637	915	\$76,564
Utilities	\$21,670,912	196	\$110,566
Other 9 Industries	\$932,341,966	19,341	\$48,205
Total	\$6,447,754,127	118,304	\$54,502

Source: Employment Security Department

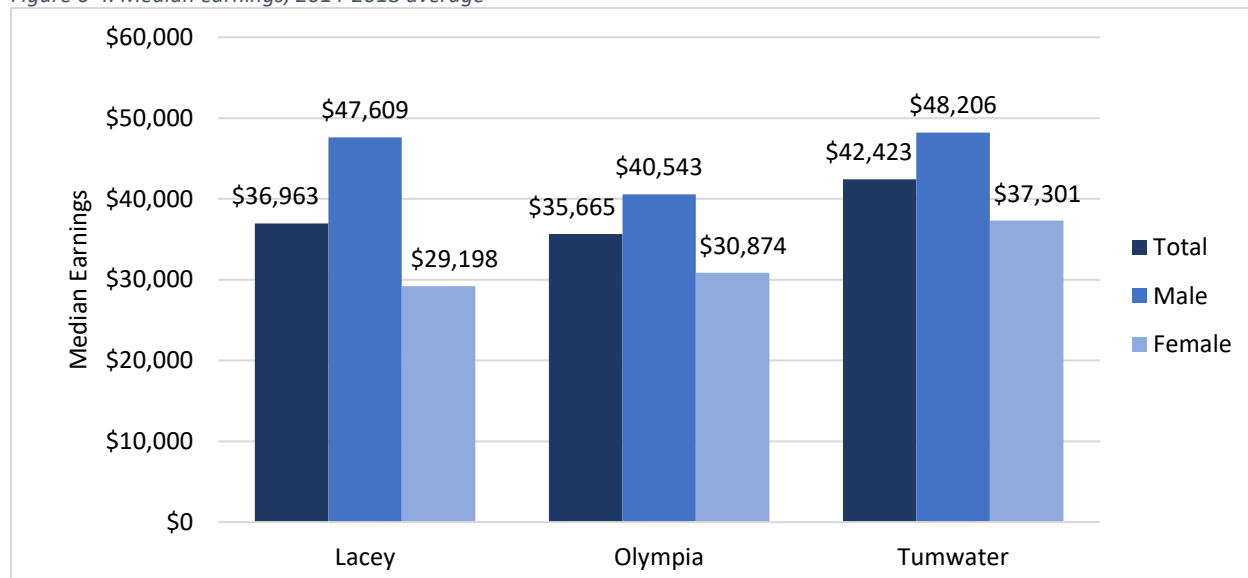
When adjusted for inflation, wages have risen 9.9 percent over the past 17 years (about 0.6 percent per year) (Figure 6-3). Median earnings are highest for people living in Tumwater (Figure 6-4).

Figure 6-3. Thurston County average wage, 2002-2019 (adjusted for inflation)



Source: Employment Security Department

Figure 6-4. Median earnings, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

The University of Washington publishes a “Self-Sufficiency Standard,” defined as the amount of income necessary to meet basic needs (including taxes) without public subsidies (e.g., public housing, food

stamps, Medicaid, or child care) and without private/informal assistance (e.g., free babysitting by a relative or friend, food provided by churches or local food banks, or shared housing).

The 2020 standard estimated that a four-person household (two adults and two children) would need to earn between \$40,000 and \$73,000 per year, depending on the age of the children (Table 6-2). For comparison, a household with one worker each in retail trade and accommodation or food services would earn \$56,000, on average.

Table 6-2. Wages (per adult) needed for self-sufficiency, 2020

Household Composition	Hourly	Monthly	Annual	Monthly Housing Cost
One Adult, No Children	\$12.06	\$2,122	\$25,466	\$960
One Adult, One Child	\$15.35-\$23.09	\$2,702-\$4,064	\$32,430-\$48,762	\$1,171
One Adult, Two Children	\$15.23-\$30.84	\$2,680-\$5,428	\$32,159-\$65,141	\$1,171
Two Adults, No Children	\$8.85	\$3,115	\$37,381	\$960
Two Adults, One Child	\$9.80-\$13.53	\$3,450-\$4,761	\$51,406-\$57,135	\$1,171
Two Adults, Two Children	\$9.68-\$17.33	\$3,407-\$6,100	\$40,882-\$73,206	\$1,171

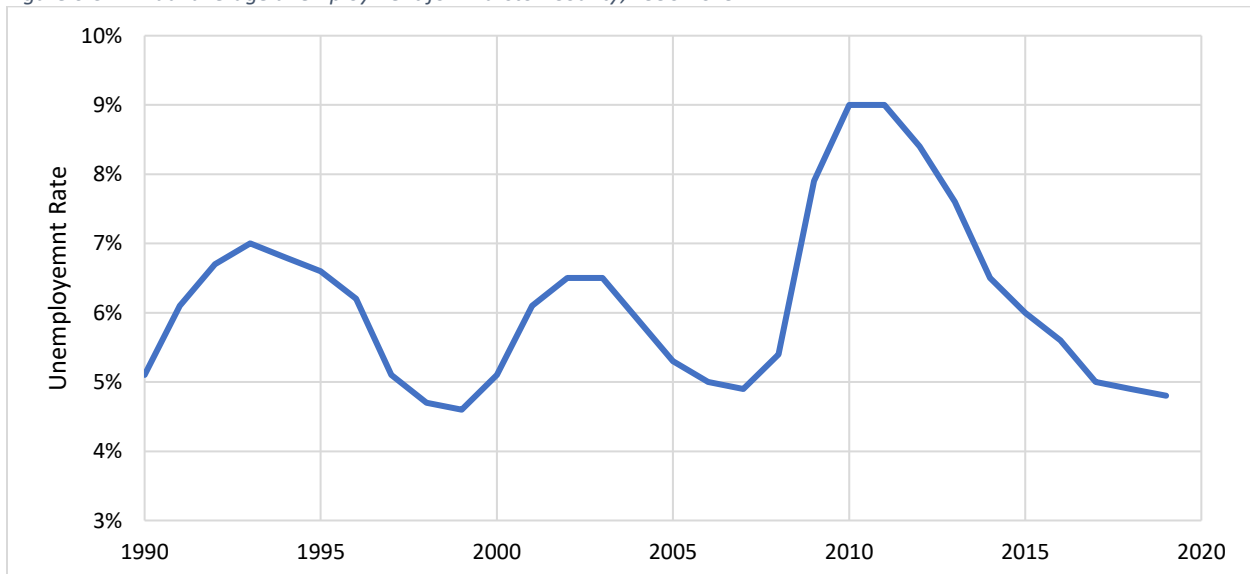
NOTE: Caring for infants and young children requires more income than caring for school-aged children and teenagers.

Source: University of Washington

Unemployment

Preliminary estimates for April 2020 estimated unemployment in Thurston County at 15.9 percent, the highest rate recorded by the Bureau of Labor Statistics since 1990. Prior to the COVID-19 pandemic, unemployment rates had been declining from their previous high of 9.0 percent in 2010 and 2011 during the Great Recession (Figure 6-5).

Figure 6-5. Annual average unemployment for Thurston County, 1990-2019



Source: U.S. Bureau of Labor Statistics

Estimates from the American Community Survey show that unemployment for residents of Lacey, Olympia, and Tumwater are 0.5 percent less than Thurston County as a whole, with Tumwater residents having the lowest rate (Table 6-3).

Table 6-3. Unemployment rate, 2014-2018 average

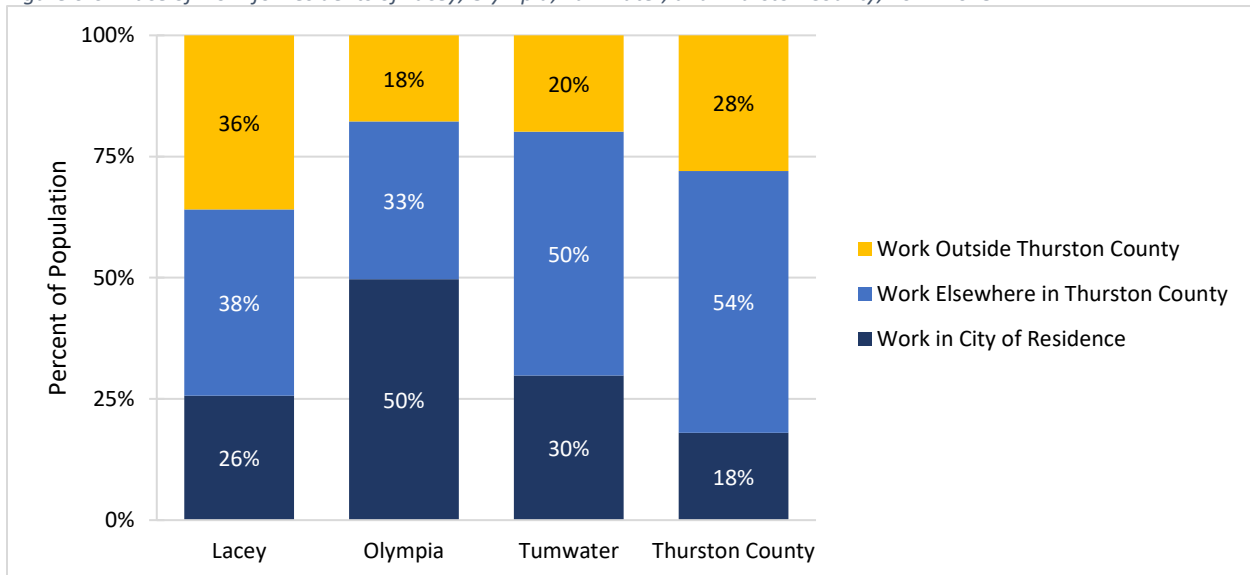
Unemployment Rate	
Lacey	6.8%
Olympia	6.3%
Tumwater	5.8%
Cities Combined	6.4%
Thurston County	6.9%

Source: U.S. Census Bureau American Community Survey

Commuting

Approximately 28 percent of Thurston County residents commute out of county for work. At 36 percent, Lacey has the highest proportion of its workforce commuting out of Thurston County (Figure 6-6). Olympia has the highest percentage of residents who live and work in the same city – 50 percent.

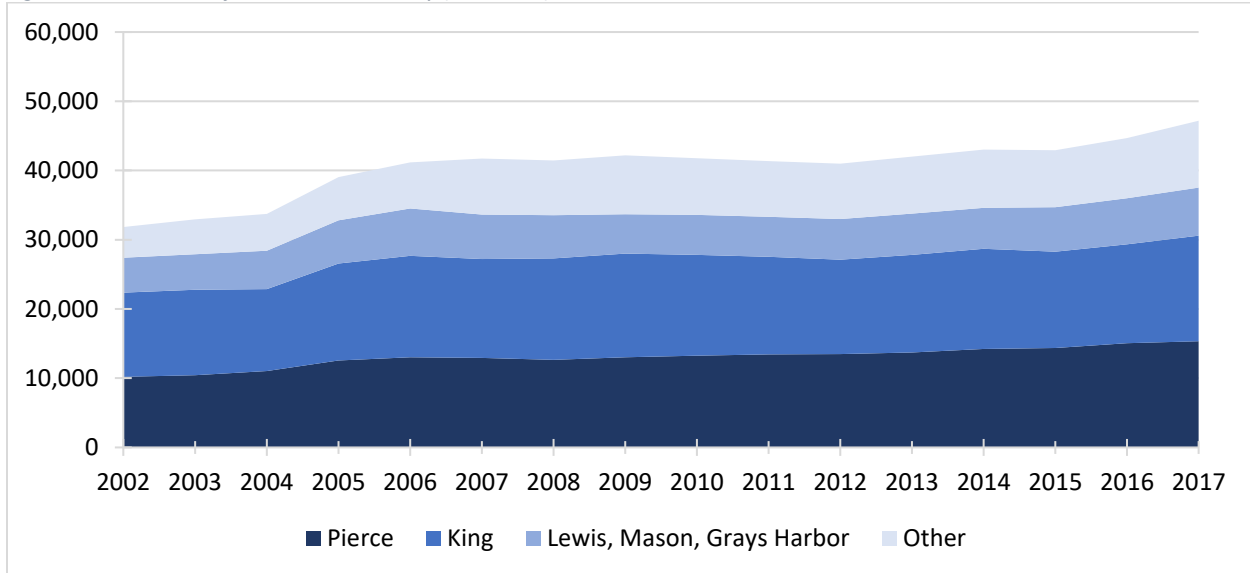
Figure 6-6. Place of work for residents of Lacey, Olympia, Tumwater, and Thurston County, 2014-2018



Source: U.S. Census Bureau American Community Survey

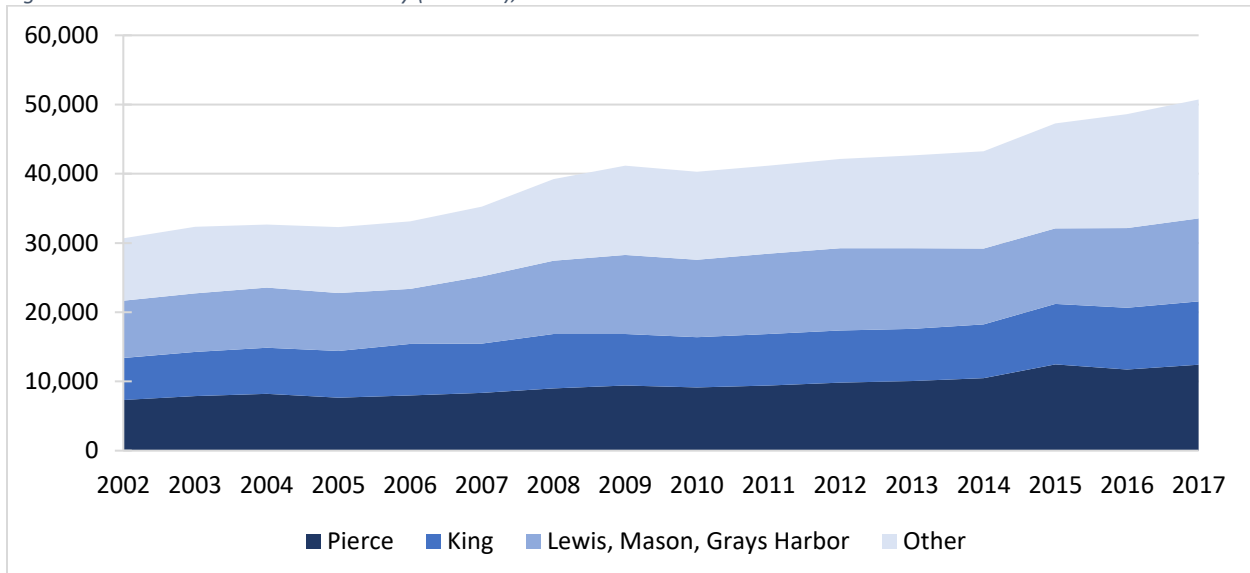
The number of both inbound and outbound commutes increased steadily between 2002 and 2017. Outbound commutes increased by 15,000 while inbound commutes increased by 20,000 during this time (Figures 6-7 and 6-8). In 2017, Pierce County was both the largest destination for outbound commuters (13.8 percent) and the largest source of inbound commuters (10.9 percent). King County matched Pierce County as a significant destination for outbound commuters (13.8 percent) but is a less significant source of inbound commuters (8.0 percent).

Figure 6-7. Commutes from Thurston County (outbound), 2002-2017



Source: U.S. Census Bureau LODES

Figure 6-8. Commutes to Thurston County (inbound), 2002-2017



Source: U.S. Census Bureau LODES

People typically commute out of county for higher wage jobs. Average earnings for Thurston County residents who work in county were about \$46,200 in 2014-2018 compared to \$56,800 for commuters to Pierce County, and \$63,600 for commuters to King County (Table 6-4).

Table 6-4. Average wage earnings by county of residence and county of work, 2014-2018 average

County of Residence	County of Work	Average Earnings
<i>Outbound Commuters</i>		
Thurston	Pierce	\$56,800
Thurston	King	\$63,600
<i>Inbound Commuters</i>		
Pierce	Thurston	\$51,300
King	Thurston	\$69,900
<i>Non-Commuters</i>		
Thurston	Thurston	\$46,200
Pierce	Pierce	\$45,700
King	King	\$71,000

Source: U.S. Census Bureau American Community Survey PUMS

Chapter 7.

Gap Analysis

The gap analysis evaluates the alignment between Lacey, Olympia, and Tumwater's housing inventory and the housing needs of the three cities' residents. The gap analysis helps planners identify the amount and the type of housing needed over the next 25 years to ensure residents will have access to affordable housing.

A household's current housing may not meet their needs for several reasons, including:

- **Affordability.** The household may not be able to afford the unit. This could result from a lack of more affordable housing options or a change in income or employment.
- **Housing Size:** The dwelling may be too small (overcrowding) or too large for the household's current needs.
- **Substandard Housing.** The unit may lack key plumbing or kitchen facilities to make it fit for habitation.
- **Other Needs:** The household may be looking for a unit that better suits their needs, such as one with lower maintenance costs, ADA accessibility, or one that allows them to build equity.
- **Experiencing Homelessness:** The household may currently lack housing.

This chapter examines some of these factors and provides estimates of the number of households whose housing does not meet their needs for one reason or another. This information can then be used to identify actions to reduce the gap between housing needed and available housing when developing the Housing Action Plan.

Housing Affordability

This section provides an estimate on the number of households that cannot afford their current housing and an estimate of future housing needs for different affordability price points.

Current Housing Affordability Needs

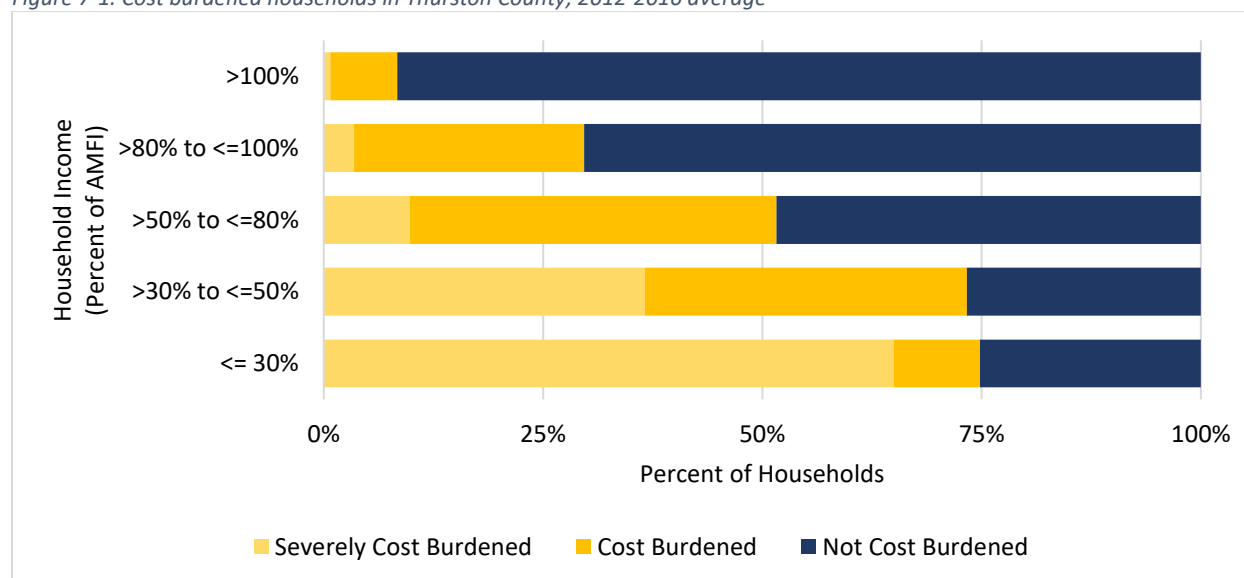
Over 34,650 Thurston County households are cost burdened, meaning they spend more than 30 percent of their income on rent, mortgage payments, and other housing expenses (Table 7-1 and Figure 7-1). Of these, 13,900 are severely cost burdened, spending more than half of their income on housing expense. The percent of households that are cost burdened increases as income declines.

Table 7-1. Cost burdened households by jurisdiction, 2012-2016 average

Percent of Area Median Family Income	Lacey	Olympia	Tumwater	Cities Combined	Thurston County
<=30%	1,375	2,375	1,030	4,780	9,025
>30% to <=50%	1,290	2,185	685	4,160	7,180
>50% to <= 80%	2,135	1,955	620	4,710	8,970
>80% to <= 100%	760	475	1,910	3,145	5,055
More than 100%	735	615	460	1,810	4,420
Total Households	6,295	7,605	4,705	18,605	34,650

Source: U.S. Dept. of Housing and Urban Development

Figure 7-1. Cost burdened households in Thurston County, 2012-2016 average

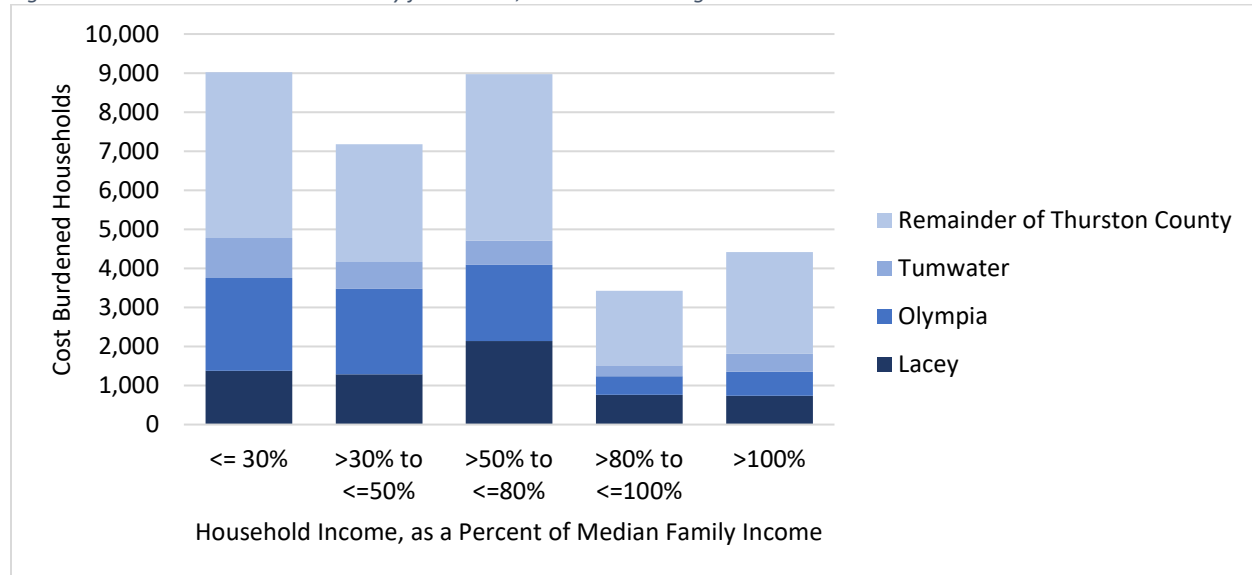


Source: U.S. Dept. of Housing and Urban Development

Note: AMFI is the area median family income

While some households may opt to spend more than 30 percent of their income on housing expenses, most – especially at lower income brackets – do so because there is not enough affordable housing available. This makes the number of cost-burdened households a good indicator of the current gap between the supply and demand for housing at a given price point. Figure 7-2 shows the estimated affordable housing needed at five income brackets based on the current number of cost burdened households.

Figure 7-2. Cost burdened households by jurisdiction, 2012-2016 average



Source: U.S. Dept. of Housing and Urban Development

Table 7-2 (next page) shows the estimated maximum housing costs that households at three income levels could afford, assuming no more than 30 percent of their income is spent on housing. For example, a 4-person household earning \$43,350 annually – 50 percent of the median family household income in 2020 – could afford \$1,100 a month for rent or a monthly mortgage payment on a \$300,000 home (assuming a 30-year 3.5 APR mortgage with 20 percent down payment). However, these costs do not account for other housing-related expenses such as utilities, property taxes, and insurance. For many low-income households, a down payment is not possible and interest rates are higher due to little or poor credit. For those able to qualify for a home loan despite these circumstances, private mortgage insurance may be required, adding further to the monthly housing cost. To overcome some of these barriers, the Washington State Housing Finance Commission (WSHFC) offers several programs that assist low income households with down payments. Between 1983 and 2019, down payment assistance through WSHFC served 3,018 households.

Table 7-2. Maximum rent and housing costs at various income levels, 2020

HUD Income Limit for a:	Yearly Income	Hourly Wage (Full Time)**	Monthly Rent or Mortgage Payment	Home Value 20% Down	Home Value 10% Down
2-Person Family					
Extremely Low Income (30%)	\$20,800	\$10.00	\$500	\$140,000	\$130,000
Very Low Income (50%)	\$34,700	\$16.70	\$900	\$240,000	\$210,000
Low Income (80%)	\$55,500	\$26.70	\$1,400	\$390,000	\$340,000
4-Person Family					
Extremely Low Income (30%)	\$26,200	\$12.60	\$700	\$180,000	\$160,000
Very Low Income (50%)	\$43,350	\$20.80	\$1,100	\$300,000	\$270,000
Low Income (80%)	\$69,350	\$33.30	\$1,700	\$480,000	\$430,000

NOTE: *For 2020, HUD income limits are based on a median family income of \$86,700 for Thurston County. Assumes 3.5 percent fixed interest rate over a 30-year mortgage. Costs do not account for other housing-related expenses such as utilities, property taxes, and insurance.

**Assumes one household member works full time at 40 hours per week.

Source: Thurston Regional Planning Council

Future Housing Affordability Need

Thurston Regional Planning Council (TRPC) used data on population growth, employment growth, and changing wages and demographics to develop 2045 projections of the number of households in five income brackets.

Table 7-3 looks at the projected number of households at five income brackets from TRPC's Household Income Forecast and the change from the 2012-2016 average. TRPC projects that there will be 66,100 low, very low, or extremely low-income households (those earning less than 80 percent of the median family income) in Thurston County in 2045. This is an increase of more than 26,000 from the 2012-2016 average. The number of extremely low income households – those earning less than 30 percent of the median family income – will increase by over 6,000 units.

Table 7-3. Number of households by income range, 2045 projection

Household Income*	2045				Increase from 2012/2016			
	Lacey	Olympia	Tumwater	Thurston County	Lacey	Olympia	Tumwater	Thurston County
<= 30%	2,200	5,200	1,900	17,800	500	1,900	700	5,700
30% - 50%	3,000	5,200	1,700	17,800	1,100	2,500	800	8,000
50% - 80%	5,500	6,500	2,800	30,100	1,900	3,000	1,400	12,700
80% - 100%	3,500	3,600	2,000	20,700	1,300	1,700	1,000	9,200
>100%	11,400	15,700	8,100	78,000	2,700	5,800	3,200	25,300
TOTAL	25,600	36,200	16,500	164,400	7,600	14,900	7,200	60,900

NOTE: *Household income as a percent of the area median family income. Excludes people experiencing homelessness and other group quarters populations. Estimates are only for current city limits and do not include unincorporated UGAs.

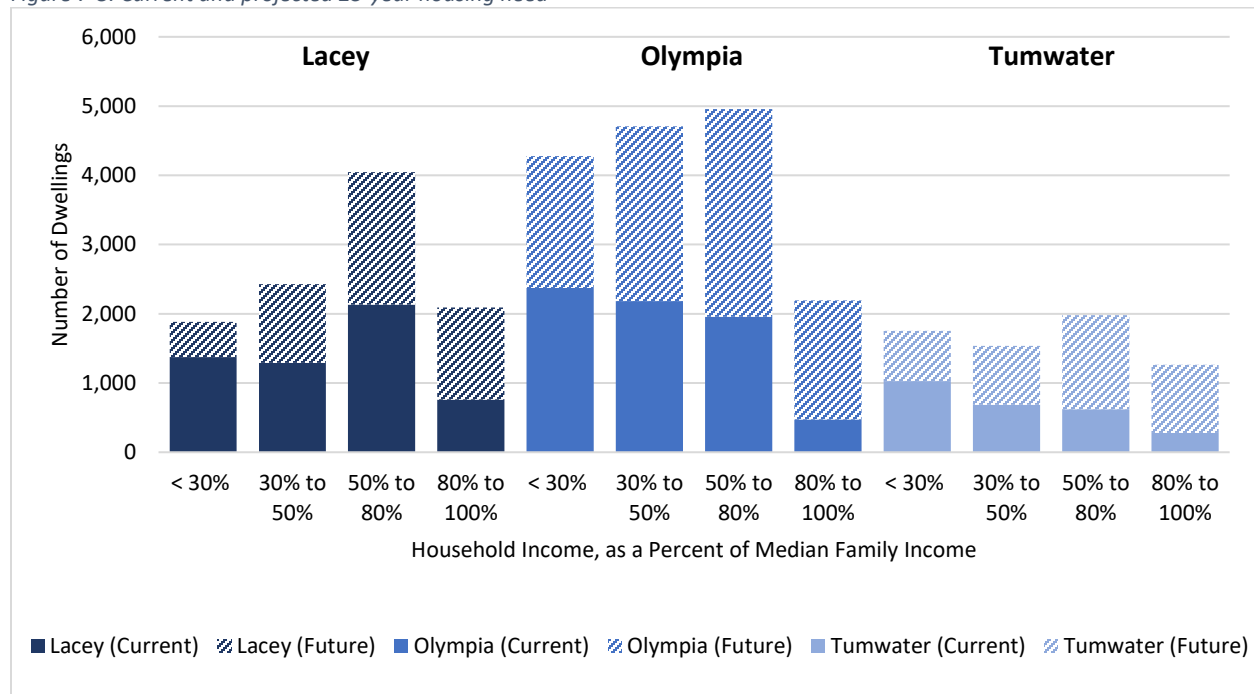
Source: Thurston Regional Planning Council

Combined Affordability Needs

Figure 7-3 shows the combined current and projected housing need at the four lowest income brackets over the next 25 years. The solid bars show the current number of households who cannot afford their housing, while the hashed bars show the projected growth in households in each income group. Estimates are for current city limits only. Additional need should be considered for the unincorporated UGAs.

While the housing need is identified for each jurisdiction, it is important that affordable housing addresses the need at a regional scale. Projections for housing needs for the five income groups are based on current distributions. When planning for new affordable housing, other factors should also be considered such as the cost of transportation, access to public transportation, and proximity to social services and medical facilities.

Figure 7-3. Current and projected 25-year housing need



Source: U.S. Dept. of Housing and Urban Development, Thurston Regional Planning Council

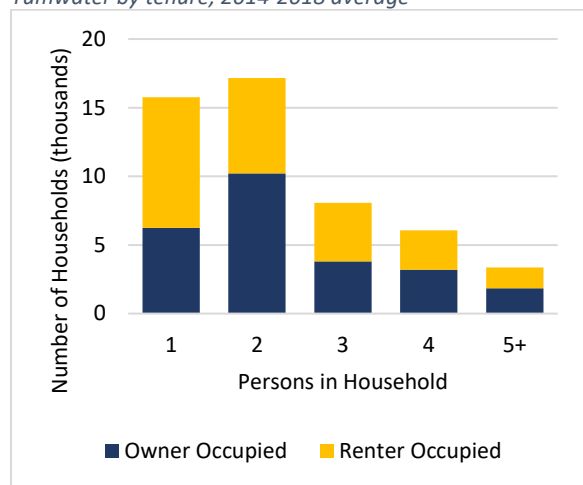
Strategies needed to decrease the housing gap will depend on a household's income, and constructing new units is not the only way to meet the housing need identified in Figure 7-3 above. Housing vouchers and other forms of subsidized housing can make the current housing stock affordable for lower-income households. Actions that reduce the cost of utilities – such as energy efficiency upgrades – can also reduce housing costs. When lower income households find housing that better meets their budgets and needs, more units are freed up that higher income households can afford. Finally, as the current housing stock ages, it becomes more affordable and depreciates in value compared to new construction. This is known as “filtering.”

While the forthcoming Housing Action Plan will identify the best actions to take for each housing type and household income, it will also be important to track the number of cost burdened households over time. This will help to evaluate whether the three cities' housing stock is moving closer into alignment with residents' needs.

Housing Size

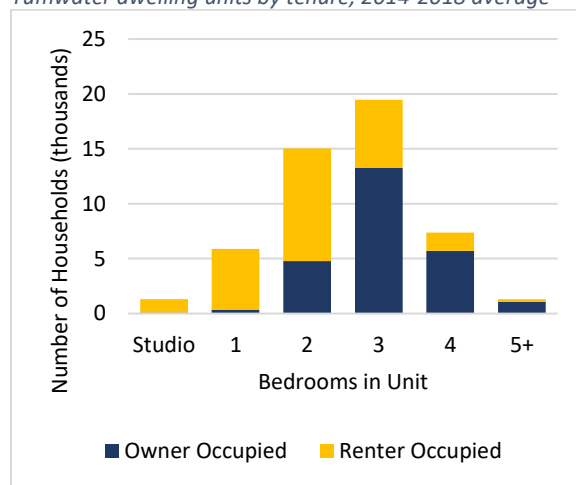
Another way to evaluate whether Lacey, Olympia, and Tumwater's housing inventory is meeting residents' needs is to compare household size to home size (Figures 7-4 through 7-7).

Figure 7-4. Household size in Lacey, Olympia, and Tumwater by tenure, 2014-2018 average



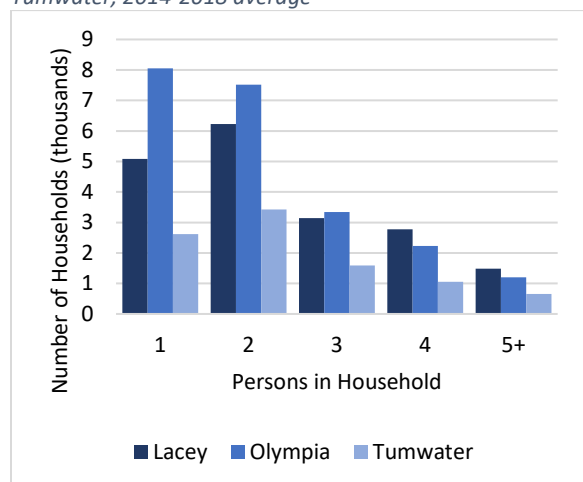
Source: U.S. Census Bureau American Community Survey

Figure 7-5. Number of bedrooms in Lacey, Olympia, and Tumwater dwelling units by tenure, 2014-2018 average



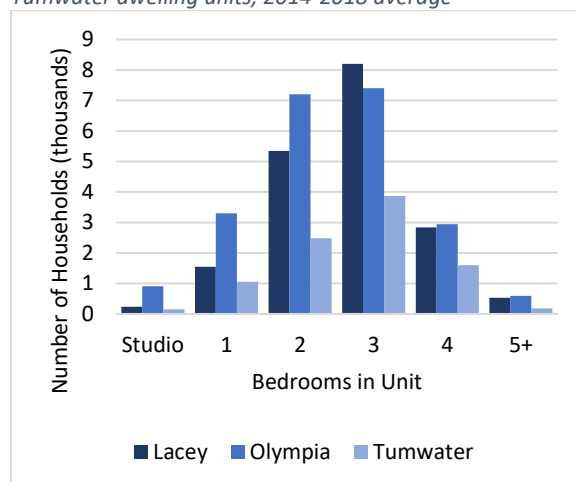
Source: U.S. Census Bureau American Community Survey

Figure 7-6. Household size in Lacey, Olympia, and Tumwater, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

Figure 7-7. Number of bedrooms in Lacey, Olympia, and Tumwater dwelling units, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

While no standard measure exists that defines overcrowding in housing, one common measure is the number of people per room. In 2014-2018, only about 1.7 percent of Lacey, Olympia, and Tumwater's households had more than one person per room. This suggests that few households struggle to find housing that is large enough for their household's size.

Households may be struggling to find more affordable, smaller units. There are 32,900 one- or two-person households in Lacey, Olympia, and Tumwater. However, only 22,200 housing units have two or fewer bedrooms. The problem is more pronounced for one person households, with only 7,200 units for 15,800 households.

Most units with two or fewer bedrooms are rental units, limiting opportunities for those interested in home ownership.

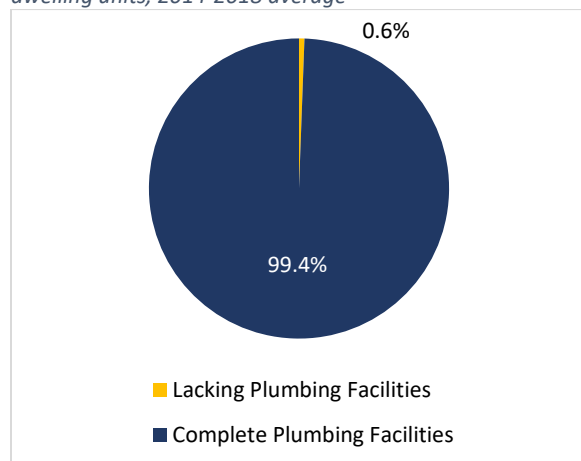
Substandard Housing

Substandard housing lacks basic facilities needed to make it habitable. The American Community Survey asks respondents whether they have basic plumbing and kitchen facilities. A dwelling unit is considered to have complete plumbing and kitchen facilities if it has:

- For plumbing facilities
 - Hot and cold running water
 - Bathtub or shower
- For kitchen facilities
 - Sink with a faucet
 - Stove or range
 - Refrigerator

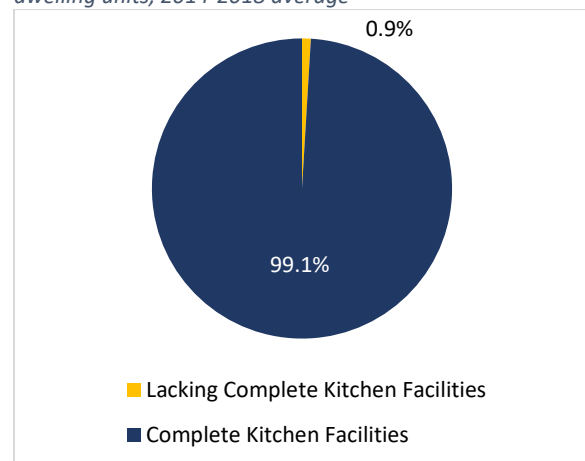
Lack of basic plumbing and kitchen facilities is a small problem in Lacey, Olympia, and Tumwater (Figures 7-8 and 7-9). About 290 occupied units (0.6 percent) lack at least one of the basic plumbing facilities while 480 (0.9 percent) lack at least one of the basic kitchen facilities.

Figure 7-8. Plumbing facilities in occupied Thurston County dwelling units, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

Figure 7-9. Kitchen facilities in occupied Thurston County dwelling units, 2014-2018 average



Source: U.S. Census Bureau American Community Survey

Data are limited on other types of substandard housing in Thurston County. Some known concerns include:

- Indoor air quality, including exposure to mold
- Peeling paint and lead exposure
- Mice, rats, and other vermin
- Maintenance issues, including electrical, plumbing, and heating

Mold is of particular concern in western Washington. Many options for mitigating mold – including weatherization – have co-benefits in increasing efficiency and reducing heating costs.

Other Needs

For many households, housing may not meet their needs, even if it is affordable and up to building standards. These needs are difficult to quantify but important to consider. Some issues include:

- **ADA Accessibility:** Limit information is available on the number of accessible dwellings units in Thurston County. Ensuring that some percent of new housing is accessible and current housing is upgraded will help house an aging population.
- **Building Wealth:** While many households prefer the flexibility renting offers, homeownership is a means of building a household's wealth. Affordable housing opportunities for low-income households – who are disproportionately persons of color – can help reduce the wealth gap between disadvantaged populations.
- **Transportation Costs:** Many households may be unable to find affordable housing near their place of work. Living farther away from job opportunities may decrease housing costs but it also increases transportation costs. This has implications for time dedicated to commuting, the presence of congestion, and the amount of vehicle emissions.

Experiencing Homelessness

At least 800 individuals experienced homelessness in 2019 (Chapter 4). Thurston County's 2019-2024 Homeless Crisis Response Plan identified approximately 1,692 households without a permanent housing solution. According to the office of the Superintendent of Public Instruction, more than 1,700 students in Thurston County schools experienced homelessness at some point during the 2018-2019 school year. Because of the difficulties in counting the population experiencing homelessness, these numbers are believed to be an undercount of the total population.

Finding adequate housing solutions for those who do not have a home requires both short- and long-term strategies. The 2019-2024 Thurston County Homeless Crisis Response Plan identifies short-term actions that are needed to address homelessness (such as emergency shelters) but makes it clear that the ultimate goal is to find permanent housing solutions.

Thurston County's ability to address homelessness in both the short- and long-term is hindered by a lack of emergency sheltering options and the availability of permanent supportive and affordable housing units. Provided affordable housing is available, most people experiencing homelessness can be assisted through rapid re-housing, which provides those who are newly homeless or on the verge of homelessness with quick resources such as money to pay a security deposit or first month's rent. However, some have higher needs related to physical, mental health or developmental disabilities. In such cases, permanent supportive housing may be required to prevent such individuals from becoming homeless in the first place or exit a homeless situation.

Over the last five years, between 20 and 30 percent of households served by a housing program left such assistance for a permanent housing situation (a rental unit, home ownership, or permanent tenure with friends or family) (Figure 7-4). This means that 70 to 80 percent of households served by housing programs do not have permanent housing by the time they leave a housing program. Factors that affect this include low rental unit vacancy rates, increasing rent costs, and limited supportive housing programs.

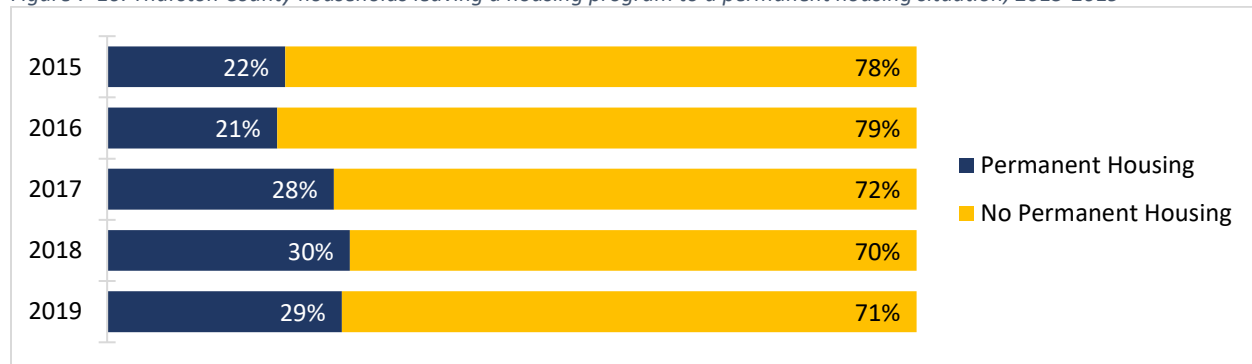
Permanent Supportive Housing

According to the 2019-2024 Homeless Crisis Response Plan, permanent supportive housing is vulnerability based, non-coercive, non-judgmental, low-barrier, permanent housing for chronically homeless and permanently disabled individuals and families.

Supportive services including but not limited to holistic health and medical, mental health, substance use, enrichment programs and case management are available on site for people who wish to engage in services or coordinated closely to reduce all possible barriers to residents accessing services once they are ready.

As a costly intervention, permanent supportive housing must be targeted to the people who are most likely to die if they are left on the streets using an objective, standardized assessment tool and placed through a coordinated entry system. An ideal candidate for permanent supportive housing is a household or individual experiencing chronic homelessness, permanent physical, mental health or substance use related disability, chronic illness and high rates of interaction with law enforcement and emergency rooms.

Figure 7-10. Thurston County households leaving a housing program to a permanent housing situation, 2015-2019



Source: Thurston County Public Health and Social Services

Because not everyone is counted in the Point-in-Time Census and the dynamic variables in the homeless experience, it is difficult to pinpoint exactly how many people experience homelessness in Thurston County. These factors, in addition to the economic impacts of the COVID-19 pandemic, it is also difficult to forecast how many people will experience homelessness in the future. Regardless, it is clear there are two critical housing gaps that require focus in order address homelessness in Thurston County:

- Permanent supportive housing for those who need services in order to maintain their housing.
- Affordable housing for households that make 30 percent or less of the area median family income, who are those most likely to be cost burdened or severely cost burdened by their housing, and thus at greater risk of becoming homeless.

Chapter 8.

Land Capacity Analysis

Thurston County is one of seven Washington Counties affected by the review and evaluation provision of the Growth Management Act (GMA). This provision requires counties to periodically review their growth to ensure that development is in line with the GMA's land use goals, and that there is sufficient land to accommodate 20 years' worth of projected growth. This review – known as the “Buildable Lands Report” – is due three years prior to city and county Comprehensive Plan updates. Ensuring that the zoning and size of the urban areas is appropriate for the projected growth helps keep new development affordable.

Thurston Regional Planning Council (TRPC) is responsible for the Buildable Lands Program in Thurston County. As part of the program, TRPC maintains an inventory of developable land. For each parcel in the county, the inventory estimates the number of new dwellings that could be built on the property, taking into account:

- Current land use, including any existing development
- The parcel's zoning and average densities achieved for each zone
- Environmental constraints, such as wetlands or steep slopes.

The most recent inventory was completed in 2019. Documentation is available at <https://www.trpc.org/236>. The inventory will be used to develop the next Buildable Lands Report, expected in 2021.

Appendix A shows estimates of developable land and residential capacity by zoning designation.

Residential Capacity

TRPC's land supply model estimates sufficient capacity in the Lacey, Olympia, and Tumwater urban areas for about 40,000 new dwelling units in 2020, with about one third of the capacity in each urban area (Table 8-1). Capacity is split among a range of zoning types: about 41 percent in primarily multifamily zones; 26 percent in mixed single-family/multifamily zones; and 33 percent in primarily single-family zones.

Having capacity in a range of zoning types is important since different household types tend to gravitate towards different housing and ownership types.

Table 8-1. Residential capacity by generalized zoning district, 2017

Density Category	Lacey	Olympia	Tumwater	TOTAL
Commercial, Mixed Use, and High Density Multifamily	3,500	7,100	1,800	12,400
Moderate Density Multifamily	2,000	300	1,700	4,000
Mixed Residential and Planned Communities	6,600	1,700	2,300	10,500
Medium Density	2,200	5,000	4,600	11,800
Low Density and Sensitive	0	1,000	500	1,600
TOTAL	14,400	15,100	10,800	40,300

Source: Thurston Regional Planning Council

Table 8-2 describes the amount of residential development capacity by the type of developable parcel. About 600 units are on lots that have been recently permitted or subdivided and will be constructed over the next few months. A number of projects are in the development pipeline or part of master planned communities. These projects represent about 9,100 units that will most likely be built over the next few years. The remaining capacity is on parcels with no plans for development. These include vacant parcels (about 13,100 units), subdividable parcels with at least one existing dwelling (13,800 units), and redevelopable parcels (about 3,700 units). These parcels will most likely develop over the next few decades.

Table 8-2. Residential capacity by type of developable parcel, 2020

Capacity Type	Lacey	Olympia	Tumwater	TOTAL
Recently Permitted or Subdivision Lots	400	100	100	600
Planned Projects and Master Planned Communities	4,200	1,900	3,000	9,100
Vacant Single Lots	100	400	100	600
Vacant Subdividable Lands	3,600	5,800	3,100	12,500
Partially Used, Subdividable Lands	4,900	4,500	4,300	13,800
Redevelopment	1,100	2,400	300	3,700
TOTAL	14,400	15,100	10,800	40,300

Source: Thurston Regional Planning Council

Since some types of capacity are more likely to develop than others, it is important to have development potential on parcels of all types. Too much capacity on parcels that are more expensive (such as redevelopment parcels) or slow to enter the market (partially used, subdividable parcels) could constrict the supply of housing.

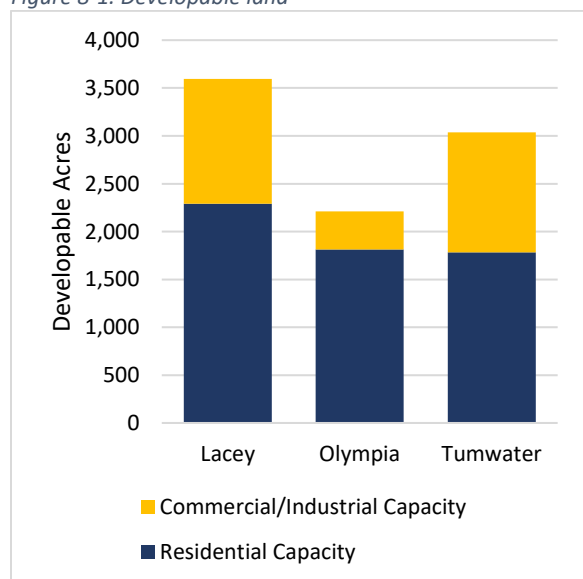
Unique Housing Needs

Apart from single-family, multifamily, and manufactured homes, Lacey, Olympia, and Tumwater's zoning regulations permit – either outright or conditionally – a range of unique housing needs important for specific populations. These include:

- Housing for those experiencing homelessness including shelters, emergency housing, transitional housing, and permanent supportive housing
- Facilities for people with medical needs such as nursing homes, adult family homes, and mental health facilities
- Correctional and rehabilitation facilities

Lacey, Olympia, Tumwater, and their unincorporated urban growth areas contain about 8,800 acres of developable land, plus additional land suitable for infill or redevelopment (Figure 8-1). About a third is suitable for commercial or industrial development with the remainder residential. Based on this assessment, the region should have sufficient land capacity for future housing needs for populations with unique needs.

Figure 8-1. Developable land



Source: Thurston Regional Planning Council

Appendix A.

Development Trends by Zoning District

The following tables include a summary of permit trends and development capacity for zoning districts in Lacey, Olympia, Tumwater, and their unincorporated Urban Growth Areas (UGAs).

Permit trend data come from Thurston Regional Planning Council's (TRPC) building permit database. TRPC compiles permits for new dwelling units annually from data provided by city, town, county, and tribal reservation building departments. For larger subdivision and mixed-use projects, data are entered as permits are issued, which will occur after the project is approved.

Data on buildable land and residential capacity come from TRPC Population and Employment Forecast work program. Using average densities based on recent development trend in each zone, TRPC estimates the buildable area on each parcel plus the number of dwelling units that the parcel could likely accommodate, should the parcel develop. Estimates take into account any exiting development, wetlands and other critical areas, and probability of redevelopment. Data support the Buildable Lands Report for Thurston County. Documentation is available at www.trpc.org/236.

Appendix A. Development Trends by Zoning District

September 2020

Lacey

Zone	Location	Permitting Trends					Buildable Land (Acres)		Residential Capacity (Number of Units) on:	
		1995-1999	2000-2004	2005-2009	2010-2014	2015-2019	Res.	Comm.	Vacant Land	Redev. Land
Aquatic	City	0	0	1	0	0	0	0	0	0
Central Business District 4	City	56	62	0	1	0	1	10	13	46
Central Business District 5	City	0	1	156	0	244	0	7	304	71
Community Office District	City	0	150	296	0	0	2	44	46	0
General Commercial	City	0	2	0	0	0	0	30	0	0
High Density Residential	City	20	167	500	202	834	66	0	1,156	0
High Density Residential	UGA	1	182	0	1	277	88	0	852	0
Lacey Historic Neighborhood	City	9	3	3	1	1	16	2	29	0
Low Density Residential (LD 0-4)	City	637	227	522	282	131	230	2	770	0
Low Density Residential (LD 0-4)	UGA	254	296	121	54	160	362	5	1,669	0
Low Density Residential (LD 3-6)	City	802	290	1,442	424	145	45	0	265	0
Low Density Residential (LD 3-6)	UGA	359	597	222	159	286	561	7	3,520	0
McAllister Geologically Sensitive Area	UGA	61	111	126	72	36	516	24	2,824	0
Mixed Use High Density Corridor	City	190	7	1	1	589	17	19	551	117
Mixed Use High Density Corridor	UGA	2	164	1	0	257	16	22	322	643
Mixed Use Moderate Density Corridor	City	0	0	0	0	28	8	12	69	4
Mixed Use Moderate Density Corridor	UGA	0	2	59	0	0	7	11	136	58
Moderate Density Residential	City	564	208	939	392	295	111	0	1,024	0
Moderate Density Residential	UGA	98	199	104	14	137	168	0	998	0
Natural	City	1	2	0	0	0	0	0	1	0
Open Space (Institutional)	City	4	5	1	17	36	0	0	64	0
Open Space (Institutional)	UGA	1	0	0	0	0	0	0	0	0
Open Space (Park)	UGA	2	0	0	0	0	0	0	0	0
Shoreline Residential	City	5	3	4	4	3	1	0	4	0
Urban Conservancy	City	1	1	0	0	0	0	0	2	0
Village (Urban) Center	City	0	0	0	10	76	15	12	198	0
Village (Urban) Center	UGA	0	0	95	100	0	0	29	372	0
Woodland District	City	0	0	101	0	0	3	6	135	1,583
TOTAL		3,067	2,679	4,694	1,734	3,535	2,233	242	15,324	2,522

Appendix A. Development Trends by Zoning District

September 2020

Olympia

Zone	Location	Permitting Trends					Buildable Land (Acres)		Residential Capacity (Number of Units) on:	
		1995-1999	2000-2004	2005-2009	2010-2014	2015-2019	Res.	Comm.	Vacant Land	Redev. Land
Community Oriented Shopping Center	UGA	0	0	28	10	0	3	7	31	0
Downtown Business	City	43		5	58	356	3	9	398	1539
High Density Corridor-4	City	0	0	0	0	166	4	48	572	2931
Manufactured Housing Park	City	2	0	0	0	0	1	0	7	0
Medical Service	City	60	80	24	0	0	8	37	171	100
Mixed Residential (MR-10-18)	City	0	23	11	3	4	19	0	129	0
Neighborhood Retail	City	0	0	1	0	0	0	2	1	2
Neighborhood Retail	UGA	0	0	0	0	2	0	2	7	2
Neighborhood Village	City	0	0	9	149	257	33	7	446	0
Planned Unit Development	City	1	2	64	36	0	1	1	14	103
Professional Office/Residential Multifamily	City	260	2	80	400	1	28	46	611	386
Residential (R 1/5)	City	5	0	1	0	0	6	0	5	0
Residential (R 1/5)	UGA	11	3	30	11	3	33	0	28	0
Residential (R-4)	City	1	5	0	0	0	9	0	16	0
Residential (R-4)	UGA	72	19	25	25	12	71	5	136	0
Residential (R-4-8)	City	573	395	231	117	94	737	22	3,882	0
Residential (R-4-8)	UGA	289	349	186	100	35	293	4	1,395	0
Residential (R-6-12)	City	142	118	142	147	24	154	4	1,053	0
Residential (R-6-12)	UGA	16	87		48	86	9	0	97	0
Residential Low Impact	City	7	130	294	179	205	131	3	509	0
Residential Low Impact	UGA	105	299	2	1	2	46	2	129	0
Residential Mixed Use	City	0	29	0	0	0	0	1	23	0
Residential Multifamily (RM-18)	City	45	16	18	138	37	59	2	919	0
Residential Multifamily (RM-18)	UGA	0	0	198	0	0	10	0	174	0
Residential Multifamily (RM-24)	City	89	1	30	580	126	50	0	984	0
Single-Family Residential (Chambers Basin)	City	0	2	1	0	1	68	0	285	0
Urban Residential	City	4	32		0		2	3	184	0
Urban Village	City	2	0	62	130	238	25	10	366	0
Urban Waterfront	City	284	0	12	0	116	4	14	572	343
Urban Waterfront - Housing	City	0	0	0	0	140	2	1	301	380
TOTAL		2,011	1,592	1,454	2,132	1,905	1,809	230	13,445	5,786

Appendix A. Development Trends by Zoning District

September 2020

Tumwater

Zone	Location	Permitting Trends					Buildable Land (Acres)		Residential Capacity (Number of Units) on	
		1995-1999	2000-2004	2005-2009	2010-2014	2015-2019	Res.	Comm.	Vacant Land	Redev. Land
Airport Related Industry	City	1	0	0	0	0	0	9	0	0
Brewery District	City	1	2	0	0	0	2	12	632	49
Capitol Boulevard Community	City	0	0	1	7	0	3	7	401	507
Commercial Development	UGA	1	0	0	1	0	0	12	0	1
General Commercial	City	5	3	3	3	2	6	138	124	43
Greenbelt	UGA	0	1	0	0	0	0	0	0	0
Light Industrial	City	5	4	2	1	0	0	664	0	0
Light Industrial	UGA	11	7	3	2	4	0	212	0	0
Manufactured Home Park	City	42	21	22	7	10	6	0	44	0
Mixed Use	City	2	0	0	40	0	5	35	65	26
Multifamily High Density Residential	City	0	0	229	0	322	14	0	544	0
Multifamily Medium Density Residential	City	2	131	152	134	165	128	10	1,018	0
Multifamily Medium Density Residential	UGA	21	20	10	3	11	72	11	599	0
Neighborhood Commercial	UGA	1	0	0	0	0	0	2	0	0
Open Space	City	2	2	1	0	0	0	0	0	0
Open Space	UGA			2	0	0	0	0	0	0
Residential/Sensitive Resource	City	31	52	66	14	11	113	0	369	0
Residential/Sensitive Resource	UGA	4	3	0	0	2	48	0	124	0
Single-Family Low Density Residential	City	319	205	292	216	215	530	2	2,736	0
Single-Family Low Density Residential	UGA	54	29	10	2	12	419	18	1,985	0
Single-Family Medium Density Residential	City	150	383	237	409	127	341	25	1,841	0
Single-Family Medium Density Residential	UGA	10	3	1	1	2	97	0	446	0
Town Center Multifamily Residential	City	2	0	0	0	0	1	1	11	33
TOTAL		664	866	1,031	840	883	1,785	1,158	10,939	659

Appendix B.

Household Income Forecast

Introduction

In 2019, the state Department of Commerce awarded a grant to the cities of Lacey, Olympia, and Tumwater to develop a Housing Action Plan. The plan includes four components:

- A Regional Housing Needs Assessment, with an inventory of the current housing stock, household characteristics, the population’s housing needs, and any gaps in housing availability.
- A household income forecast to identify future housing needs
- A survey of landlords and rental property owners to better understand housing costs
- A Housing Action Plan—to be adopted by the cities—which provides a list of actions for the cities to implement to promote the development of a housing stock that meets the needs of current and future residents

This report documents the methodology and results of the household income forecast, which provides jurisdictions with a projection of the number of households in different income brackets. This information can be used to identify actions that encourage development of housing over the next 25 years that is adequate and affordable to households of all incomes.

Preparation of the household income forecast occurred during the COVID-19 pandemic. The pandemic resulted in high levels of unemployment and reduced wages for many residents of Thurston County. The baseline forecast uses pre-pandemic sources of data and assumes a full recovery. However, given the uncertainty around the long-term impacts of the pandemic, five scenarios were also prepared to look at alternative growth projections.

What Factors Affect Income?

Household income is complex and influenced by a number of factors. The household income forecast focuses on four factors.

Total Employment by Industry Employment affects the number of wage earners in a county.	Wages by Industry Wages affect how much individuals earn, and the amount of income they contribute to the households.
Commuting The number of commuters impacts how much income is moved between counties.	Population and Age The number of people in each age bracket reflects the size of the labor force versus the number of people too young to work or who have retired.

These factors are discussed in more detail below.

Sources of Data

Numerous data sources of data are available on population, age, employment, wages, and commuting. These include:

- Washington State Office of Financial Management (OFM): Population estimates and projections by age for counties. Statewide employment projections.
- Thurston Regional Planning Council (TRPC): Employment projections for Thurston County.
- Washington State Employment Security Department (ESD): Average annual employment counts and wages by industry.
- U.S. Bureau of Economic Analysis (BEA)
- U.S. Census Bureau American Community Survey (ACS): Estimates of population, age, employment, and earnings by county.
- Census Transportation Planning Products (CTPP): County-to-county commute flows using a special tabulation of American Community Survey Data.

TRPC used these sources were to develop 25-year projections for population, age, employment, wages, and commuting that were input into the housing income forecast. The following sections explore some of those topics and how they relate to income and wages.

Employment by Industry

TRPC projects that employment in Thurston County will add over 60,000 new jobs between 2015 and 2045, a growth rate of about 1.4 percent per year. This is slightly faster than the state Office of Financial Management's projections for Washington State (Table 1).

The two fastest growing industries are projected to be educational services, health care and social assistance; and professional and business services. Both are projected to increase by about 1.6 percent per year. Finance and insurance, and real estate and rental leasing is expected to be a close third at 1.4 percent per year.

The industries seeing the largest growth in terms of total numbers are also the largest industries: educational services, and health care and social assistance; public administration and government employment; and professional and business services.

Fastest Growing Industries in Thurston County (projected)

- Educational services, and health care and social assistance
- Professional and business services
- Finance and insurance, and real estate and rental and leasing

Largest Industries in Thurston County

- Educational services, and health care and social assistance
- Public administration (government)
- Professional and business services

Table 1: Total Employment Estimates and Projections

NAICS	Industry	Thurston County			Washington State		
		2015	2045	Rate	2015	2045	Rate
11,21	Agriculture, forestry, fishing and hunting, and mining	3,321	3,700	0.4%	209,500	257,800	0.8%
22,48-49	Transportation and warehousing, and utilities	3,053	4,000	0.9%	100,900	115,600	0.5%
23	Construction	6,334	8,600	1.0%	173,300	219,800	1.0%
31-33	Manufacturing	4,152	5,100	0.7%	291,900	299,300	0.1%
42	Wholesale trade	3,857	5,300	1.1%	132,000	143,100	0.3%
44-45	Retail trade	15,555	22,100	1.2%	355,000	463,900	1.1%
51	Information	1,344	1,600	0.6%	114,400	157,000	1.3%
52-53	Finance and insurance, and real estate and rental and leasing	10,028	15,300	1.4%	147,700	161,400	0.4%
54-56	Professional and business services	15,951	25,400	1.6%	389,700	620,400	1.9%
61-62	Educational services, and health care and social assistance	19,375	31,100	1.6%	448,500	630,400	1.4%
71-72	Arts, entertainment, recreation, accommodation, and food services	11,982	17,600	1.3%	310,100	409,500	1.1%
81	Other services, except public administration	8,183	12,100	1.3%	115,000	120,800	0.2%
	Government / Public administration	37,640	49,000	0.9%	562,000	778,700	1.3%
Total		140,775	200,900	1.2%	3,350,000	4,377,700	1.1%

Sources: OFM; TRPC Forecast

Wages

Wages make up about 71 percent of total income for Thurston County households. For lower-income households specifically, Social Security, Supplemental Social Security, and other forms of public assistance can make up over 30 percent of a household's income. Figure 1 shows sources of income by household income level.

Average wage earnings for employed Thurston County residents are \$54,500 (Table 2). Average wages vary widely by industry, from a high of \$110,600 for the utility industry to a low of \$20,700 for arts, entertainment, and recreation. Nominal wages (wages not adjusted for inflation) increased 2.4 percent per year between 2001 and 2018. This is in line with inflation (Table 3). For many industries, wage increases can vary widely on a year-to-year basis making projections of future wages difficult.

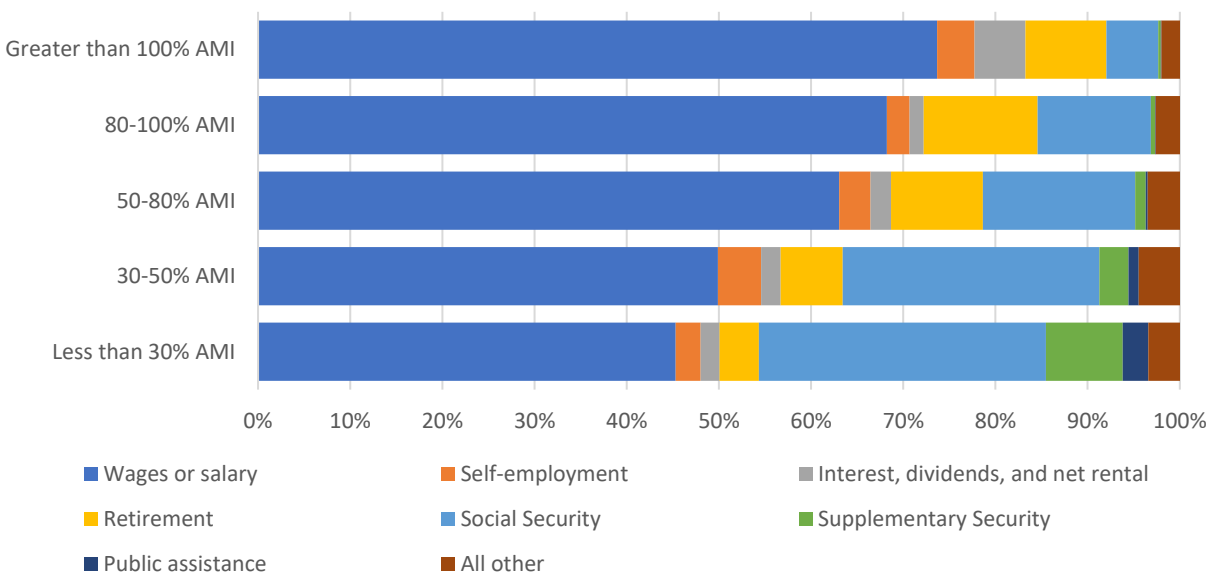
Thurston County Industries with the Highest Wages

- Utilities
- Information
- Management of companies and enterprises

Table 2: 2019 Average Wage Earnings by Industry for Covered Employment

NAICS	Industry subsectors	Thurston County	Washington State	Percent Difference
11	Agriculture, forestry, fishing, and hunting	\$39,800	\$33,700	18%
21	Mining	56,100	74,900	-25%
22	Utilities	110,600	105,300	5%
23	Construction	64,300	67,800	-5%
31-33	Manufacturing	58,500	81,300	-28%
42	Wholesale trade	73,600	82,400	-11%
44-45	Retail trade	34,000	62,300	-45%
48-49	Transportation & warehousing	45,900	64,700	-29%
51	Information	92,700	207,000	-55%
52	Finance and insurance	75,900	101,000	-25%
53	Real estate, rental and leasing	43,000	58,400	-26%
54	Professional, scientific, and technical services	75,600	104,000	-27%
55	Management of companies and enterprises	76,600	123,400	-38%
56	Administrative and waste management services	41,300	53,100	-22%
61	Educational services	33,800	40,200	-16%
62	Healthcare and social assistance	54,700	54,700	0%
71	Arts, entertainment, and recreation	20,700	33,200	-38%
72	Accommodation and food services	22,000	25,300	-13%
81	Other services (except public administration)	46,000	42,600	8%
	Government	66,200	66,900	-1%
Total		\$54,500	\$69,600	-22%

Source: ESD Quarterly Census of Employment and Wages (2019 Annual Average)

Figure 1: Sources of Income in Thurston County by Household Income Bracket

Source: 2014-2018 ACS PUMS. AMI is the Area Median Family Income.

Table 3: Average Annual Increase in Wages (2001-2018)

NAICS	Industry	Average	Minimum	Maximum
11, 21	Agriculture, forestry, fishing and hunting, and mining	6.5%	-14.7%	63.7%
22, 48-49	Transportation and warehousing, and utilities	-0.8%	-11.4%	5.9%
23	Construction	2.3%	-9.7%	31.9%
31-33	Manufacturing	2.3%	-3.5%	8.6%
42	Wholesale trade	2.7%	-22.0%	40.9%
44-45	Retail trade	1.1%	-11.6%	5.4%
51	Information	2.4%	-23.4%	24.3%
52-53	Finance and insurance, and real estate, rental and leasing	1.4%	-12.6%	29.3%
54	Professional, scientific, and management, and administrative and waste management services	3.3%	-4.5%	8.7%
61-62	Educational services, and health care and social asst.	2.6%	-6.7%	5.8%
71-72	Arts, entertainment, and recreation, and accommodations and food services	3.4%	-3.1%	10.2%
81	Other services except public administration	3.0%	-3.4%	8.6%
	Government / Public administration	3.0%	0.0%	7.8%
All Wages		2.4%	0.1%	4.4%
Inflation		2.3%	0.3%	4.2%

Source: BEA tables CAEMP25 and CAINC5; Consumer Price Index for Seattle-Tacoma-Bremerton Metropolitan Statistical Area

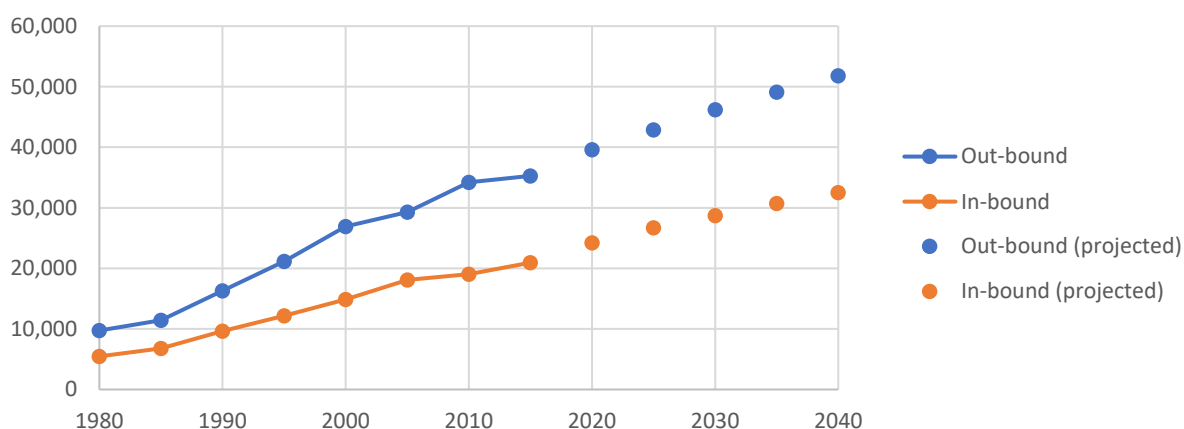
Commuting

TRPC projects that between 2020 and 2045, the number of commuters to or from Thurston County will increase by about 40 percent. Out-bound commuters will continue to make up about 60 percent of all county-to-county commuters (Figure 2).

The ratio of outbound commuters to inbound commuters affects how much income is brought into the County. More people leave Thurston County than commute to it for work which brings income to our communities.

People tend to commute out of county for higher-wage jobs. Most out-of-county commuters have higher incomes than those who live and work in the same county (Table 4). Average wage earnings for Thurston County residents who work within the County is about \$46,200. When outbound commuters are included, the average increases to \$49,500.

Figure 2: Commute Forecast



Source: TRPC Population and Employment Forecast (2018 Update)

Table 4: Average Wage Earnings by Place of Residence and Place of Work

Place of Residence	Place of Work						Total
	Thurston County	Pierce County	Southwest WA	Olympic Peninsula	Northwest WA	Eastern WA	
Thurston County	46,200	56,800	56,500	56,700	62,900	–	49,500
Pierce County	51,300	45,700	–	60,500	60,200	–	49,800
Southwest WA	41,100	–	43,400	–	64,500	43,000	43,500
Olympic Peninsula	46,800	48,000	–	42,500	84,500	–	46,000
Northwest WA	–	55,200	–	54,300	64,800	–	64,600
Eastern WA	–	–	49,400	–	71,000	43,100	43,400
Total	46,700	47,300	43,700	43,600	64,700	43,200	55,500

Source: 2014-2018 ACS PUMS.

Note: Excludes out of state commutes and county pairs with fewer than 100 records

Age

Age affects income in a number of ways, including:

- The number of people in the labor force (generally age 18 through 65)
- Length of employment, amount of job experience, and compensation
- Type of employment and industry

Increase in Working-Age Population (Age 20-64)

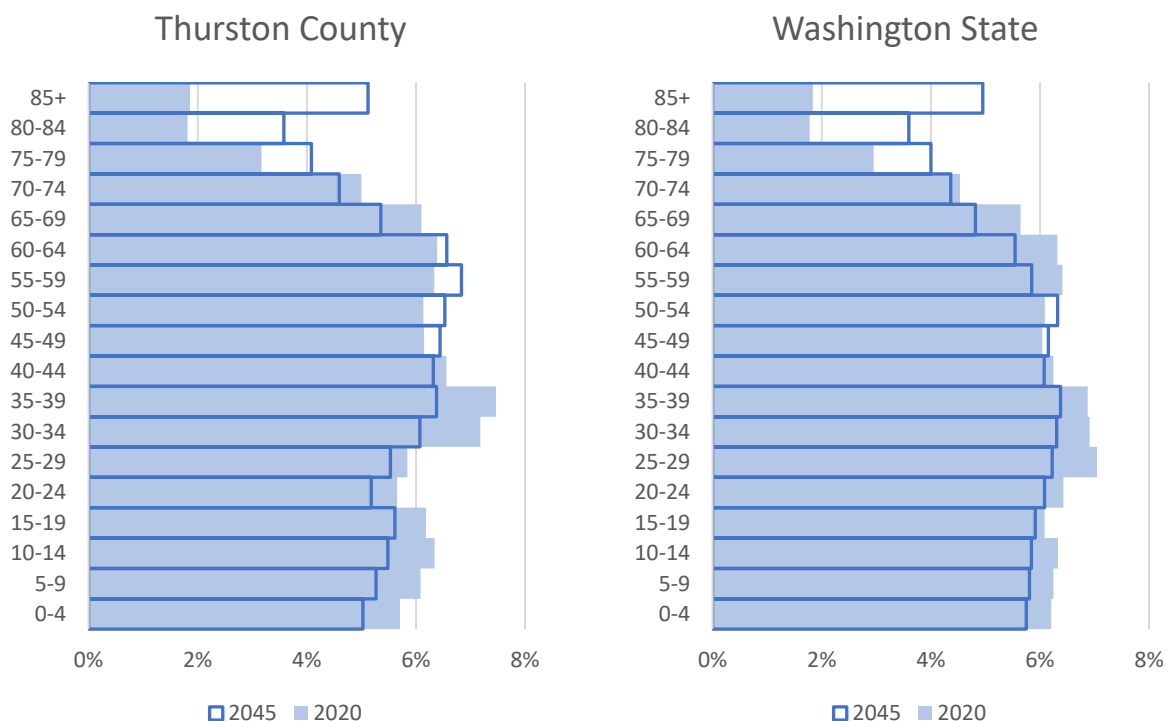
+ 44,300

2020-2045

Thurston County's working age population is projected to increase by over 44,300 people over the next 25 years (Figure 3). Thurston County however, like most counties in Washington State, has an aging population. The population age 65 and older is expected to increase by over 65 percent between 2020 and 2045. The main source of income for this group is retirement savings and Social Security, not wages.

As the baby-boomer population retires, many higher-wage jobs this will open up for the younger age cohorts. This is particularly true for state employment, which has an older workforce compared to the county average.

Figure 3: Percent of Population in Five-Year Age Cohorts



Source: OFM Growth Management Act County Projections (2017)

Income Forecast Methodology

TRPC modified microdata available from the U.S. Census Bureau to simulate a theoretical 2045 population. This population could then be used to calculate the future median family income and number of households in defined income brackets.

American Community Survey

The U.S. Census Bureau's American Community Survey (ACS) is an ongoing survey that collects data on all the drivers of income—place of work and residence, age, wages, and employment industry. Data are released on a yearly basis and are available as one-year or five-year averages, depending on the population for the geography of interest.

Public Use Microdata Sample

The Public Use Microdata Sample (PUMS) is a unique subset of ACS data. The Census Bureau releases the complete survey responses for about 5 percent of the population. Data are only available for unique geographies with at least 100,000 people – called Public Use Microdata Areas (PUMAs). The sample is chosen so that it is representative of the population as a whole, without identifying a single individual. Additional modifications are made to preserve the confidentiality of individuals' responses. Each record is given a weight that identifies the estimated number of people it represents in the overall population.

The advantage of the PUMS data is that they allow for summarization in ways that are not available through the standard pretabulated ACS tables. This gives researchers more flexibility in the types of analyses they can perform.

Modifying the PUMS Weights

For the income forecast, the weights were adjusted to represent a projected 2045 population. Weights were adjusted to control for two factors:

- Total population by six geographic regions (Thurston County, Pierce County, Northwest Washington, Southwest Washington, Olympic Peninsula, and Eastern Washington) and five age brackets. Population estimates for 2045 came from the Office of Financial Management's 2017 Growth Management Act supplemental projections.
- Total 2045 employment by 13 industry categories for Thurston County and the remainder of Washington State, plus the unemployed population. Statewide projections came from the Office of Financial Management. Thurston County projections came from TRPC's Population and Employment Forecast.

Since growth rates are different for each industry, population in each county, and population in each age group, iterative proportional fitting was used to ensure the expanded population matched the totals (marginals) in each county, age, and employment industry category.

“Stretching” the 2014-2018 ACS PUMS data to fit a 2045 population and workforce provides a conservative estimate of that population. It assumes no major changes in wage distribution of employment industries, employment industry chosen by different age groups, or commute patterns, for example.

Table 5 shows the percent change in population for each of the county, age, and industry groups between the 2014-2018 American Community Survey data and 2045 projections.

Iterative Proportional Fitting

Iterative Proportional Fitting — also known as IPF — is a statistical procedure used to estimate the values of a **crosstab table** when only the **marginal totals** are known.

In the example below, the total number of people in each age group and employment industry is known. However, the number of people in age group employed in each industry is not known. What if the number of people age 30-45 who work in retail is needed? IPF can be used to estimate the missing data.

Job Industry	Age <30	Age 30-45	Age 45-60	Total
Services	?	?	?	52
Retail	?	?	?	28
Construction	?	?	?	11
Resources	?	?	?	9
Total	31	37	32	100

IPF Example. The totals for each row and column are known, but not the individual cells.

The accuracy of the procedure can be improved by “seeding” the table, for example, with survey data. Through an iterative process, the initial seed values are refined until they equal the known totals for each row and column.

For the income forecast, the population growth in 30 place of residence/age group categories are the columns, and the rows are the employment growth in 27 employment industry/place of work categories. 2014-2018 PUMS data are used as the seed.

Table 5: Population Expansion Factors

Place of Residence	Place of Work	Age	Employment Industry NAICS Code													Not Employed
			11-21	22, 48-49	23	31-33	42	44-45	51	52-53	54-56	61-62	71-72	81	92	
Thurston	Thurston	0-19	20%	—	51%	35%	50%	56%	25%	58%	68%	69%	66%	59%	40%	23%
Thurston	Thurston	20-34	-7%	9%	16%	4%	15%	20%	-3%	22%	30%	30%	28%	23%	8%	-5%
Thurston	Thurston	35-49	12%	31%	40%	26%	39%	45%	16%	47%	56%	57%	54%	48%	30%	14%
Thurston	Thurston	50-64	17%	37%	46%	31%	45%	51%	21%	53%	62%	63%	60%	54%	35%	19%
Thurston	Thurston	65+	81%	112%	126%	103%	—	134%	88%	138%	152%	153%	148%	139%	109%	85%
Thurston	Other	0-19	31%	22%	38%	11%	16%	42%	—	13%	71%	48%	45%	9%	51%	—
Thurston	Other	20-34	1%	-6%	7%	-15%	-10%	10%	15%	-13%	32%	14%	12%	-16%	16%	—
Thurston	Other	35-49	21%	13%	28%	3%	8%	32%	39%	5%	59%	38%	35%	2%	40%	—
Thurston	Other	50-64	26%	18%	34%	7%	12%	38%	45%	10%	66%	43%	40%	6%	46%	—
Thurston	Other	65+	96%	83%	107%	66%	74%	114%	124%	70%	157%	122%	118%	64%	126%	—
Other	Thurston	0-19	21%	—	—	—	—	54%	—	—	61%	—	64%	52%	40%	—
Other	Thurston	20-34	2%	20%	22%	11%	28%	27%	1%	24%	39%	39%	34%	34%	14%	—
Other	Thurston	35-49	18%	28%	37%	24%	34%	42%	13%	43%	52%	54%	51%	50%	29%	—
Other	Thurston	50-64	6%	25%	25%	16%	27%	39%	15%	42%	49%	47%	48%	46%	18%	—
Other	Thurston	65+	51%	—	144%	107%	147%	147%	—	162%	152%	143%	144%	—	115%	—

Note: Table shows the percent increase in that group's population between 2014-2018 and 2045. Employment Industry NAICS codes are shown in Table 2.

"Other" includes five regions (Pierce County, Northwest Washington, Southwest Washington, Olympic Peninsula, and Eastern Washington) aggregated here for simplicity.

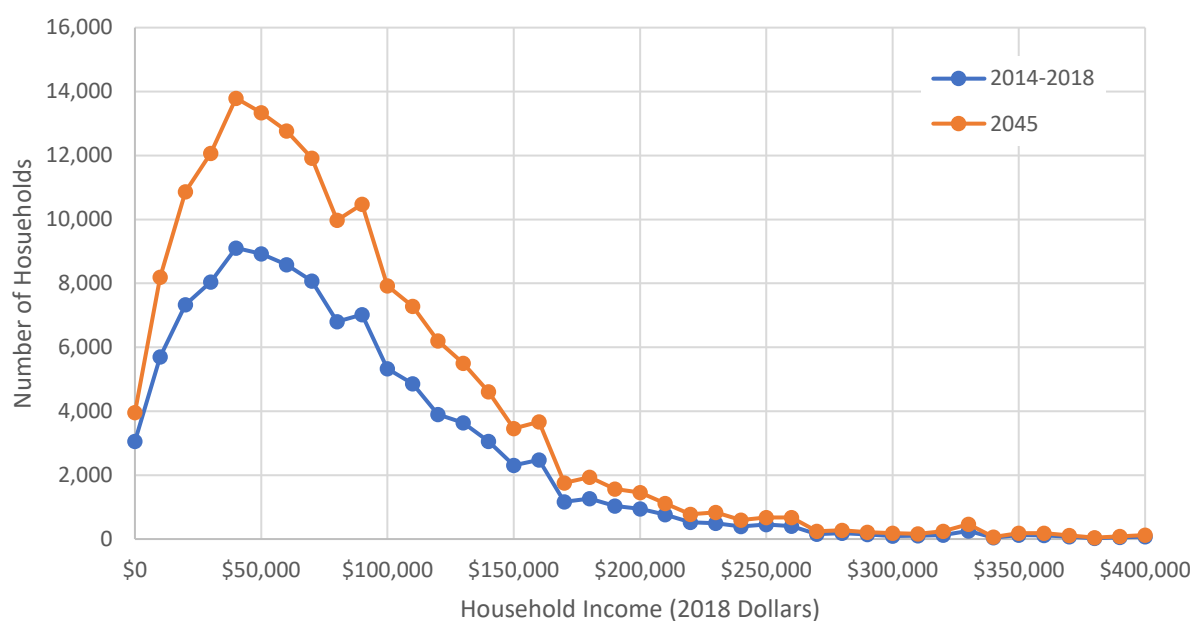
Results

Median Family Income

Median family income is the threshold at which half of family households earn more and half of family households earn less. Without accounting for inflation, median family income is projected to increase 1.3 percent, from \$82,400 to \$83,400 in real 2018 dollars. This change is well within the margin of error, suggesting that future households' income will not differ significantly from now.

From the projected 2045 median family income, new income thresholds can be calculated. These values, which vary by household size, are shown in Table 6.

Figure 4: Projected Income Distribution (All Households)



Source: U.S. Census Bureau 2014-2018 ACS; TRPC Income Forecast

Table 6: Income Limits in Real 2018 Dollars

		1-person		2-Person		4-Person	
		2014-18	2045	2014-18	2045	2014-18	2045
Extremely Low Inc.	30% AMFI	\$17,300	\$17,500	\$19,800	\$20,000	\$24,700	\$25,000
Very Low Income	50% AMFI	\$28,800	\$29,200	\$33,000	\$33,400	\$41,200	\$41,700
Low Income	80% AMFI	\$46,100	\$46,700	\$52,700	\$53,400	\$65,900	\$66,700
Median Income	100% AMFI	\$57,700	\$58,400	\$65,900	\$66,700	\$82,400	\$83,400
	120% AMFI	\$69,200	\$70,100	\$79,100	\$80,100	\$98,900	\$100,100

Note: AMFI is the Area Median Family Household Income. 2045 income limits are shown in real 2018 dollars. Nominal values will be higher due to inflation. Documentation on how HUD calculates income limits, including for household sizes not shown here, is available at www.huduser.gov/portal/datasets/il.html.

Countywide Income Forecast

With the projected median family income, the number of households in different income brackets can be calculated. By 2045, an additional 22,300 low-income households are expected, including 11,600 very low-income households, and 5,400 extremely low-income households (Table 7).

Table 7: Households by Income Bracket

Income Group	# Households			% Households	
	2014-2018	2045	Change	2014-2018	2045
Less than 30% AMI	12,400	17,800	5,400	11.5%	10.8%
30 to 50% AMI	11,600	17,800	6,200	10.7%	10.8%
50 to 80% AMI	19,400	30,100	10,700	18.0%	18.3%
80 to 100% AMI	13,700	20,700	7,000	12.6%	12.6%
100% to 120% AMI	10,500	15,800	5,300	9.7%	9.6%
Greater than 120% AMI	40,500	62,200	21,700	37.5%	37.9%
Total	108,100	164,400	56,300	100.0%	100.0%

Note: AMI is the Area Median Household Income

Since there is considerable uncertainty in what the future holds, especially given the ongoing COVID-19 pandemic, TRPC looked at five alternative scenarios:

- **COVID-19:** 10 percent reduction in retail trade employment. 15 percent reduction in leisure and hospitality employment. 5 percent reduction in all other service employment
- **New and Emerging Industries:** 5 percent increase in manufacturing. 10 percent increase in manufacturing wages
- **Decrease in Public Assistance:** 10 percent decrease in public assistance (Social Security, Supplemental Social Security, and other Public Assistance)
- **Increased Government Wages:** Government wages increased 10 percent over inflation
- **Minimum Wage:** 25 percent increase in wage earnings if hourly wage is less than \$12/hour

The scenarios are included not to describe scenarios that are likely or expected, but to better understand how sensitive the forecast methodology is to possible changes and the relative importance of different inputs.

Changes to median family income were within the margin of error of current estimates. However, the scenarios do show the importance of programs targeting the lowest-income households. Increasing the minimum wage showed the greatest reduction in the number of very low-income households (those earning less than 50 percent of the median). A 10 percent decrease in public assistance programs (including Social Security, Supplemental Social Security, and other forms of public assistance) saw the largest increase in the number of very low-income households.

Table 8 shows a summary of the scenario results.

Table 8: Change in Income and Cost-Burdened Households for Scenarios

	Change in Median Household Income	Change in Number of Extremely Low and Very Low-Income Households*	
		Number	Percent
COVID-19	– 0.7%	+ 400	+ 1.1%
New and Emerging Industries	+ 0.2%	– 200	– 0.6%
Decrease in Public Assistance	– 1.2%	+ 500	+ 1.4%
Increased Government Wages	+ 1.4%	+ 200	+ 0.6%
Minimum Wage	+ 0.3%	– 900	– 2.5%

Note: *Households earning less than 50 percent of the household median income
Change in cost burdened households may be due in part due to a change in income thresholds.

City/UGA Income Forecast

The Dept. of Housing and Urban Development receives a custom data tabulation of ACS data from the U.S. Census Bureau. This dataset — known as the Comprehensive Housing Affordability Strategy (CHAS) data — are intended to demonstrate the extent of housing problems and housing needs in communities, particularly for low income households. CHAS data include city-level estimates of households for the income brackets used in the Thurston County housing income forecast.

Since the income forecast showed only small changes in the overall distribution of households by income, it was assumed that there would also be little change at the city level from the CHAS estimates. Numbers were adjusted so that the totals for each jurisdiction match TRPC's 2045 housing forecast.

Table 9 shows the current number of households in the five income brackets (2012-2016 average) compared to the projected number of households in 2045.

Table 9: Current and Projected Income Distributions by Jurisdiction

2012-2016 CHAS	Lacey	Olympia	Tumwater	Remainder	Thurston
Less than 30% AMFI	1,690	3,300	1,175	5,900	12,065
30 to 50% AMFI	1,860	2,680	850	4,400	9,790
50 to 80% AMFI	3,590	3,500	1,440	8,850	17,380
80 to 100% AMFI	2,170	1,880	1,015	6,470	11,535
Greater than 100%	8,695	9,920	4,865	29,220	52,700
Total	18,010	21,275	9,340	54,845	103,470
2045 Projection	Lacey	Olympia	Tumwater	Remainder	Thurston
Less than 30% AMFI	2,200	5,200	1,900	8,500	17,800
30 to 50% AMFI	3,000	5,200	1,700	7,900	17,800
50 to 80% AMFI	5,500	6,500	2,800	15,300	30,100
80 to 100% AMFI	3,500	3,600	2,000	11,600	20,700
Greater than 100%	11,400	15,700	8,100	42,800	78,000
Total	25,600	36,200	16,500	86,100	164,400
2012-2016 to 2045 Change	Lacey	Olympia	Tumwater	Remainder	Thurston
Less than 30% AMFI	500	1,900	700	2,600	5,700
30 to 50% AMFI	1,100	2,500	800	3,500	8,000
50 to 80% AMFI	1,900	3,000	1,400	6,400	12,700
80 to 100% AMFI	1,300	1,700	1,000	5,100	9,200
Greater than 100%	2,700	5,800	3,200	13,600	25,300
Total	7,600	14,900	7,200	31,300	60,900

Note: AMFI is the area median family income. HUD combines the 100-120% and 120%+ AMFI categories in the CHAS dataset.

Appendix C.

Detailed Source Information

Chapter 2. Population Characteristics

Figures

- Figure 2-1. Thurston County population, 1980-2045**
 Washington Office of Financial Management
 2017 Growth Management Act county projections
<https://ofm.wa.gov/washington-data-research/population-demographics/population-forecasts-and-projections/growth-management-act-county-projections>
- Figure 2-2. Population in cities including their unincorporated urban growth areas, 2010-2045**
 Thurston Regional Planning Council
 Population and Employment Forecast (2018 Update): Table 3
<https://www.trpc.org/480/Population-Housing-Employment-Data>
- Figure 2-3. Age of Thurston County population, 2020 and 2045**
 Washington Office of Financial Management
 2017 Growth Management Act county projections
<https://ofm.wa.gov/washington-data-research/population-demographics/population-forecasts-and-projections/growth-management-act-county-projections>
- Figure 2-4. Racial and ethnic diversity in Thurston County, 2014-2018 average**
 U.S. Census Bureau American Community Survey Table B03002
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B03002>
- Figure 2-5. Disability status in Thurston County by age, 2014-2018 average**
 U.S. Census Bureau American Community Survey Table B03002
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B18101>
- Figure 2-6. Disability by age, 2014-2018 average**
 U.S. Census Bureau American Community Survey Table B03002
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B18101>

Tables

- Table 2-1. Population, 2020**
 Thurston Regional Planning Council
 Population and Employment Forecast (2018 Update): Table 3
<https://www.trpc.org/480/Population-Housing-Employment-Data>

- Table 2-2. Age of Population, 2014-2018 average**
 U.S. Census Bureau American Community Survey Tables B01001 and B01002
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B01001>
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B01002>
- Table 2-3. Age of Thurston County population as a percent of total, 2020-2045**
 Washington Office of Financial Management
 2017 Growth Management Act county projections
<https://ofm.wa.gov/washington-data-research/population-demographics/population-forecasts-and-projections/growth-management-act-county-projections>
- Table 2-4. Racial and Ethnic Diversity in Lacey, Olympia, and Tumwater, 2000 and 2014-2018 average**
 U.S. Census Bureau American Community Survey Table B03002
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B03002>
- Table 2-5. Types of disability in the Thurston County population, 2014-2018 average**
 U.S. Census Bureau American Community Survey Tables B18102 to B18107
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B18102>
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B18103>
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B18104>
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B18105>
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B18106>
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B18107>
- Table 2-6. Disability by age, 2014-2018 average**
 U.S. Census Bureau American Community Survey Table B18101
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B18101>

Chapter 3. Household Characteristics

Figures

- Figure 3-1. Average household size in Thurston County, 1960-2018**
 U.S. Census Bureau 1960 through 2010 Decennial Census Table H12
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=DECENNIALSF12010.H12>
 U.S. Census Bureau American Community Survey Table B25010
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B25010>
- Figure 3-2. Thurston County households by type, 1970-2018**
 Historical: University of Minnesota IPUMS NHGIS
 Current: U.S. Census Bureau American Community Survey Table B11001
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B11001>
- Figure 3-3. Households by type, 2014-2018 average**
 U.S. Census Bureau American Community Survey Table B11001
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B11001>

- Figure 3-4 Households with children, 2014-2018 average**
 U.S. Census Bureau American Community Survey Tables B11001 and B11004
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B11001>
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B11004>
- Figure 3-5. Household size in Lacey, Olympia, and Tumwater combined, 2014-2018 average**
 U.S. Census Bureau American Community Survey Table B25009
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B25009>
- Figure 3-6. Thurston County household size by race and ethnicity, 2010**
 U.S. Census Bureau 2010 Decennial Census Tables P28 and P28I
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=DECENNIALSF12010.P28>
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=DECENNIALSF12010.P28I>
- Figure 3-7. Population in group quarters in Lacey, Olympia, and Tumwater by facility type, 2010**
 U.S. Census Bureau 2010 Decennial Census: Table P42
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=DECENNIALSF12010.P42>
- Figure 3-8. Population in group quarters in Lacey, Olympia, and Tumwater, 1980-2045**
 Historical: University of Minnesota IPUMS NHGIS
 Table: AU9 Persons in Group Quarters by Group Quarters Type
<https://data2.nhgis.org/main>
 Projections: Thurston Regional Planning Council
 Population and Employment Forecast (2018 Update): Special Query/Unpublished
- Figure 3-9. Owner occupied households by census tract, 2014-2018**
 U.S. Census Bureau American Community Survey Table B25003
<https://data.census.gov/cedsci/table?g=0500000US53067.140000&tid=ACSDT5Y2018.B25003>
- Figure 3-10. Ownership and tenancy, 2014-2018 average**
 U.S. Census Bureau American Community Survey Table B25003
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B25003>
- Figure 3-11. Household size by tenure in Lacey, Olympia, and Tumwater combined, 2014-2018 average**
 U.S. Census Bureau American Community Survey Table B25009
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B25009>
- Figure 3-12. Tenure by race and ethnicity in Lacey, Olympia, and Tumwater combined, 2014-2018 average**
 U.S. Census Bureau American Community Survey Tables B25003 and B25003I
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B25003>
<https://data.census.gov/cedsci/table?g=0500000US53067&tid=ACSDT5Y2018.B25003I>
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 - Hourly Wage: Assumes one person working a 40-hour work week for 52 weeks a year
 - Monthly Rent: 30 percent of yearly income divided by twelve
 - Home Value 20 percent down: Value of a home with a monthly mortgage payment equal to 30 percent of yearly income divided by twelve, assuming a 20 percent down payment and 3.5 percent fixed interest rate over 30 years.
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Planning for and Accommodating Housing Needs in Thurston County

Implementing the Housing Affordability Requirements of HB 1220
April 2025

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Materials can be provided in alternate formats by contacting the Thurston Regional Planning Council at 360.956.7575 or email info@trpc.org.

THURSTON REGIONAL PLANNING COUNCIL is a 23-member intergovernmental board made up of local governmental jurisdictions within Thurston County, plus the Confederated Tribes of the Chehalis Reservation and the Nisqually Indian Tribe. The Council was established in 1967 under RCW 36.70.060, which authorized creation of regional planning councils.

TRPC's mission is to "Provide visionary, collaborative leadership on regional plans, policies, and issues for the benefit of all Thurston region residents." To support this mission, we:

- Support **regional transportation** planning consistent with state and federal funding requirements.
- Address **growth management, environmental quality**, and other topics determined by the Council.
- **Assemble and analyze data** that support local and regional decision making
- Act as a "**convener**", build regional **consensus** on issues through information and citizen involvement.
- Build **intergovernmental consensus** on regional plans, policies, and issues, and advocate local implementation.

2025 Membership

Government Jurisdiction	Name of Representative
Town of Bucoda	Miriam Gordon
City of Lacey	Robin Vazquez, Chair
City of Olympia	Dani Madrone
City of Rainier	Dennis McVey
City of Tenino	John O'Callahan
City of Tumwater	Eileen Swarthout, Secretary
City of Yelm	Joe DePinto
Thurston County	Carolina Mejia
Intercity Transit	Robert Vanderpool
LOTT Clean Water Alliance	Carolyn Cox, Vice Chair
Port of Olympia	Amy Evans Harding
PUD No. 1 of Thurston County	Chris Stearns
Olympia School District	Hilary Seidel
North Thurston Public Schools	Esperanza Badillo-Diiorio
Tumwater School District	Mel Murray
Confederated Tribes of the Chehalis Reservation	Amy Loudermilk
Nisqually Indian Tribe	Mike Mason

Associate Members

Thurston County Economic Development Council	Michael Cade
Lacey Fire District #3	Liberty Hetzler
Puget Sound Regional Council	Josh Brown
Timberland Regional Library	Cheryl Heywood
The Evergreen State College	William Ward
Thurston Conservation District	Marianne Tompkins and Doug Rushton

Executive Director

Marc Daily

Project Partners

City of Lacey	Vanessa Dolbee, Community and Economic Development Director Ryan Andrews, Planning Manager
City of Olympia	Leonard Bauer, Community Planning and Development Director Tim Smith, Interim Community Planning and Development Director Casey Schaufler, Associate Planner
City of Tenino	Cristina Haworth, SCJ Alliance Dan Penrose, SCJ Alliance
City of Tumwater	Brad Medrud, Long Range Planning Manager Mike Matlock, Community Development Director
City of Yelm	Gary Cooper, Planning and Building Manager
Thurston County	Ashley Arai, Interim Community Planning and Economic Development Director

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Revision Notes

The April 2025 revision of this report added data for the Town of Bucoda and a land capacity analysis for emergency housing.

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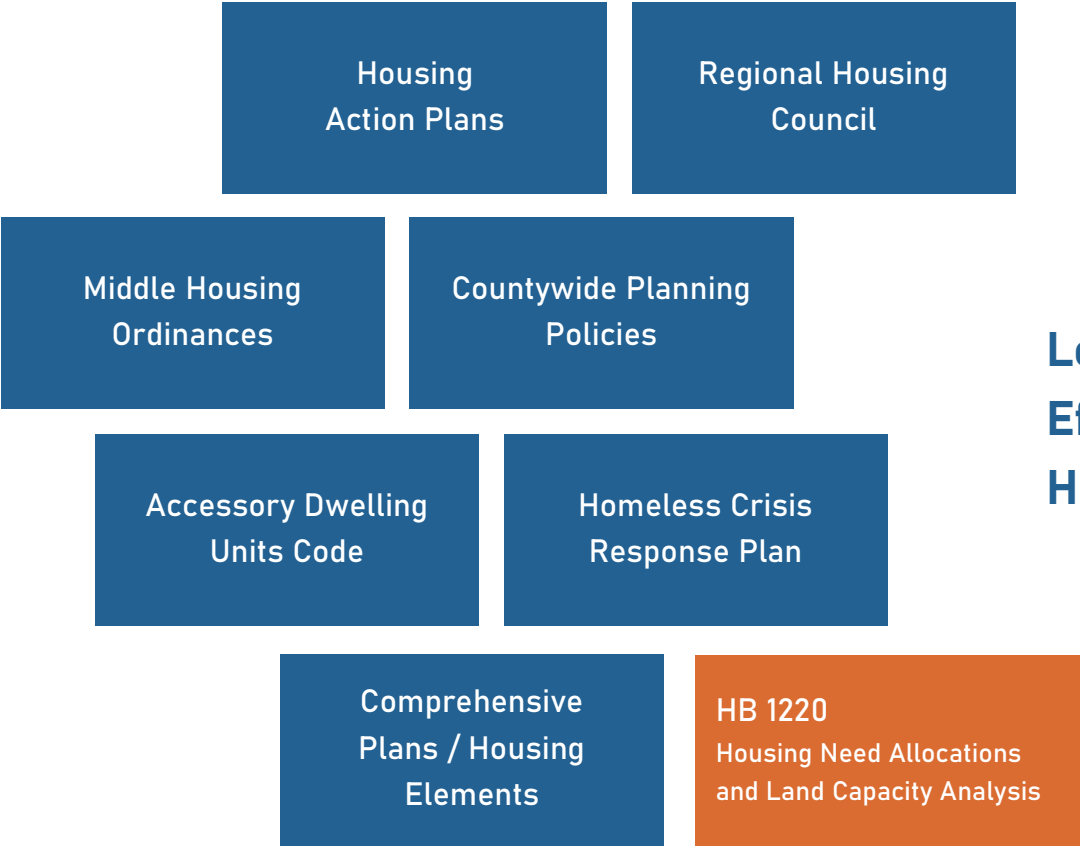
EXECUTIVE SUMMARY

New GMA Requirements

House Bill 1220 — passed by the state legislature in 2021— added new requirements to the Growth Management Act for jurisdictions to “**plan for and accommodate housing affordable to all economic segments of the population of this state.**” Thurston County and the cities of Lacey, Olympia, Tenino, Tumwater, and Yelm contracted with Thurston Regional Planning Council (TRPC) to facilitate a process and provide data analysis support to implement this law.

The Thurston region has a long history of planning for affordable housing and much has been done at both the local and regional level. HB 1220 addresses just a small piece of the affordable housing problem — whether land, and how it is zoned, is a barrier to new affordable housing.

HB 1220 requires jurisdictions to ensure zoning is not a barrier to affordable housing. On its own, the law will not lead to more affordable housing.

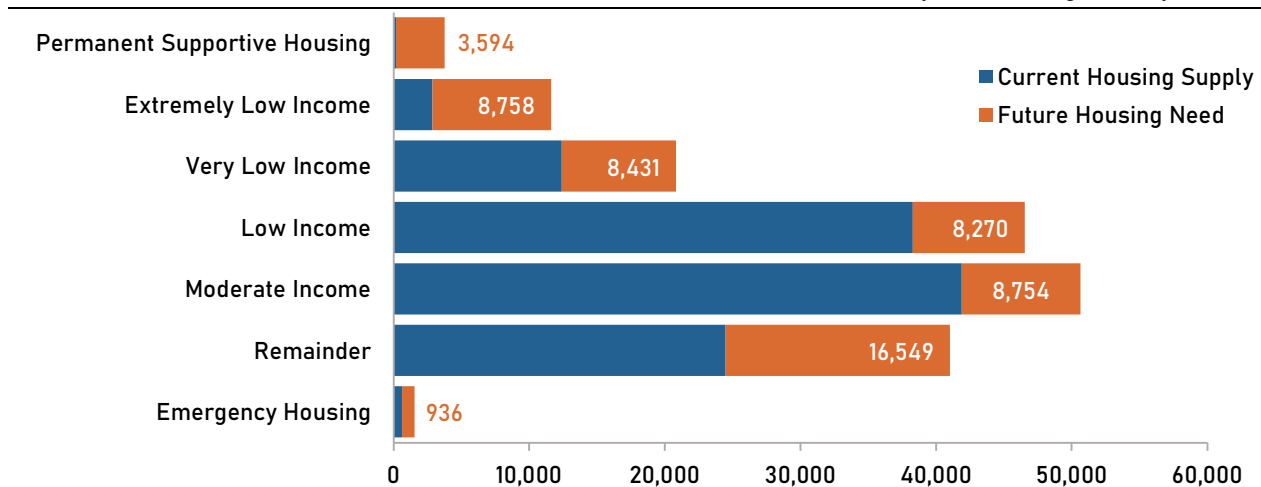


Local and Regional Efforts to Address Housing Affordability

A Growing Need for Affordable Housing

Data from TRPC and the state Dept. of Commerce identify a need for 54,356 new housing units to accommodate our region's growing population. To address the current housing affordability crisis — and to ensure future residents can afford housing — **29,053 additional units will need to be affordable to low-income households**. An additional 936 emergency housing units and beds are needed for the population experiencing homelessness.

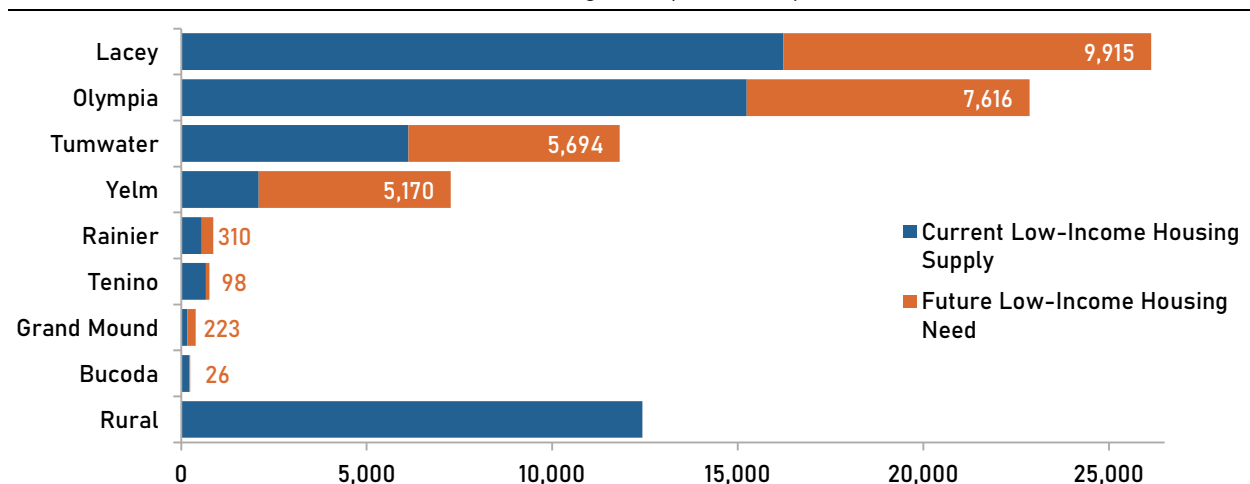
Figure 1
Countywide Housing Need by Income



Where Should Affordable Housing Go?

HB 1220 gives jurisdictions discretion to decide how much low-income housing each jurisdiction should plan for, as long as the countywide need is addressed. The project partners recommended TRPC accept an allocation that met the three values they identified: **fair, clear, and cooperative**.

Figure 2
Low-Income Housing Need (0-80% AMI) Allocated to Each Jurisdiction and its UGA

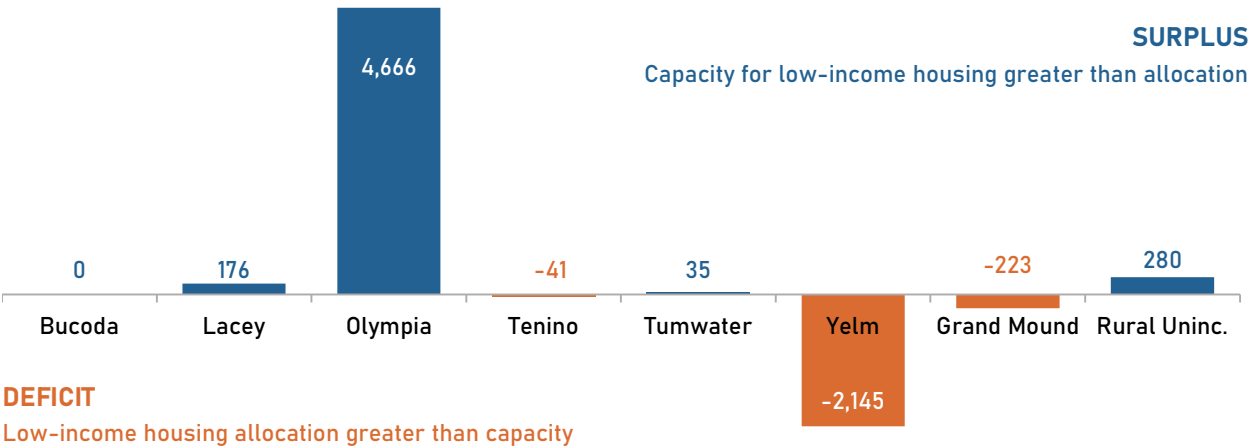


Thurston County's urban areas generally allow a wide range of housing types that can accommodate affordable housing, including accessory dwellings, duplexes, triplexes, manufactured homes, and apartments.

Is Land the Barrier?

The project included a land capacity analysis that compared the low-income housing need allocated to each jurisdiction to the amount of buildable land in zones that can accommodate low-income housing types. **For most jurisdictions, land — and how it is zoned — is not the barrier to accommodating low-income housing.** Deficits were only found in three jurisdictions: Tenino, Yelm, and the Grand Mound UGA.

Figure 3
Low-Income Housing Need Compared to Capacity for Jurisdictions and Their UGAS



Findings and Next Steps

The land capacity analysis found that:

- The Bucoda, Lacey, Olympia, and Tumwater urban areas, and the rural unincorporated County have sufficient capacity to accommodate future low-income housing needs, as allocated regionally.
- The Tenino, Yelm, and Grand Mound urban areas have deficits in capacity to accommodate future low-income housing needs, as allocated regionally. These jurisdictions will need to include strategies in their comprehensive plan update that will eliminate these deficits.
- All jurisdictions have sufficient capacity to accommodate future needs for emergency housing.

While HB 1220 requires jurisdictions to ensure zoning is not a barrier to affordable housing, on its own, the law will not lead to more affordable housing. All jurisdictions will need to identify policies, programs, and funding gaps to achieve the region’s affordable housing goals in the housing elements of their comprehensive plans. Jurisdictions will also need to implement the other requirements of HB 1220 not discussed in this report, including addressing policies with racially disparate impacts and establishing anti-displacement policies.

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INTRODUCTION

In 2021, the Washington State Legislature passed HB 1220 which requires cities, towns, and counties to “plan for and accommodate” future housing affordable to a range of incomes and to document the projected housing need each jurisdiction is planning for in the housing element of its comprehensive plan. Specifically, jurisdictions must estimate the number of housing units needed for moderate, low, very low, and extremely low-income households; and emergency housing, emergency shelters, and permanent supportive housing (Table 1). Jurisdictions must also show that there is sufficient land available to accommodate the housing need identified.

The state Dept. of Commerce (Commerce) provided guidance for jurisdictions to implement HB 1220¹. The guidance recommends that jurisdictions work collaboratively to implement the law. In that spirit, Thurston County and the cities of Lacey, Olympia, Tenino, Tumwater, and Yelm (the “project partners”) contracted with Thurston Regional Planning Council (TRPC) to facilitate a process among the project partners and provide the necessary data analysis. The city of Rainier and town of Bucoda were also invited to participate.

The project was completed in two phases. In Phase 1, the project partners reviewed options for allocating the countywide housing need to jurisdictions. In Phase 2, TRPC completed a land capacity analysis identifying any zoning constraints to accommodating those allocations.

HB 1220 also established requirements for jurisdictions to identify local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing and identify and implement policies and regulations to undo them; and identify areas at higher risk of displacement and establish anti-displacement policies. These requirements are being addressed by the jurisdictions in a separate process and are not included in this report.

Table 1: Housing Types Called out in HB 1220, and Thurston County Income Thresholds

Housing Type	Percent of Thurston Area Median Income*	Equivalent 2023 Household Income*
Extremely Low Income	Less than 30%	Less than \$30,750
Very Low Income	30 to 50%	\$30,750 to \$51,250
Low Income	50 to 80%	\$51,250 to \$82,000
Moderate Income	80 to 120%	\$82,000 to \$102,500
Permanent supportive housing	Subsidized, leased housing with no limit on length of stay that prioritizes people who need comprehensive support services to retain tenancy and utilizes admissions practices designed to use lower barriers to entry than would be typical for other subsidized or unsubsidized rental housing, especially related to rental history, criminal history, and personal behaviors.	
Emergency housing	Temporary indoor accommodations for individuals or families who are homeless or at imminent risk of becoming homeless that is intended to address the basic health, food, clothing, and personal hygiene needs of individuals or families. Emergency housing may or may not require occupants to enter into a lease or an occupancy agreement.	
Emergency shelter	Facilities that provide a temporary shelter for individuals or families who are currently homeless. Emergency shelter may not require occupants to enter into a lease or an occupancy agreement. Emergency shelter facilities may include day and warming centers that do not provide overnight accommodations.	

Note: Housing types are defined in [RCW 36.70A.030](#). *Income thresholds are based on HUD estimates for a family of four.

Income Ranges

HB 1220 uses information from the U.S. Department of Housing and Urban Development (HUD) to define income levels. While the percent of the area median income (e.g. 30-50% AMI) is used as shorthand for the income ranges in this report, these values refer to a four-person reference household. HUD adjusts income thresholds based on household size.

HOUSING NEED ALLOCATIONS

The first step in implementing HB 1220 is to identify the housing need allocation for each jurisdiction — the number of units apportioned to each jurisdiction to meet the countywide need for moderate, low, very low, and extremely low-income households; and emergency housing, emergency shelters, and permanent supportive housing. While HB 1220 requires Commerce to identify the countywide number of units in each income range, it gives jurisdictions discretion in how that need is allocated to cities, unincorporated urban growth areas (UGAs), and the rural unincorporated County.

Between August and October 2023, TRPC convened a project team that included planning directors and staff from Thurston County and the cities of Lacey, Olympia, Tumwater, and Yelm. This group identified the following shared values to assess different housing need allocation methods and select a preferred approach:

Fair

- Distributes new low-income units across all jurisdictions
- Recognizes the differences among jurisdictions and existing housing distribution
- Recognizes needs of community members – especially people who rely on permanent supportive housing and emergency housing

Clear

- Easy to communicate to public and elected officials
- Tailored to jurisdiction boundaries (including UGAs)
- Uses established methods to limit risk of legal challenges

Cooperative

- Builds on existing structures and processes – including the Regional Housing Council, Comprehensive Plan updates, Countywide Planning Policies
- Supported by all workgroup members

The project partners also agreed that the total number of housing units allocated to each jurisdiction should be consistent with the jurisdiction population, employment, and housing projections adopted by TRPC in September 2019.²

Countywide Housing Needs

HB 1220 builds on existing requirements for jurisdictions to plan for population growth. TRPC's most recent population and employment forecast estimates that 54,356 new housing units will be needed between 2020 and 2045 to support projected population growth (88,707 new people).² Table 2 shows the number of housing units projected for each jurisdiction. These projections were developed consistent with Thurston County's Countywide Planning Policies.

Table 2: TRPC Projected Housing Need by Jurisdiction

		Housing Units		
		2020 Census	2045 TRPC Projection	2020-2045 Projected Need
Bucoda	Town	241	375	134
Lacey	City	23,042	28,196	5,154
	UGA	13,562	22,532	8,970
Olympia	City	25,642	38,286	12,644
	UGA	5,093	6,744	1,651
Rainier	City	850	1,421	571
	UGA	54	77	23
Tenino	City	780	1,299	519
	UGA	5	14	9
Tumwater	City	11,064	17,740	6,676
	UGA	1,210	3,726	2,516
Yelm	City	3,456	10,960	7,504
	UGA	515	659	144
Grand Mound	UGA	424	734	310
Rural Unincorporated		35,500	43,031	7,531
Total		121,438	175,794	54,356

Note: TRPC forecast adopted September 6, 2019, for jurisdiction boundaries as of September 1, 2023. Numbers may not add to total due to rounding.

HB 1220 adds a requirement that jurisdictions plan for a specific number of housing units affordable for moderate, low, very low, and extremely low-income households; and emergency housing, emergency shelters, and permanent supportive housing. Commerce's Housing for All Planning Tool (HAPT)² provided the estimated housing need for each income range and housing type shown in Table 3. Income ranges are expressed as a percent of the area median income; the equivalent household incomes for the Thurston region in 2023 are shown in Table 3. While HB 1220 does not require jurisdictions to plan for housing affordable to households earning more than 120% of the area median income, this need is included so the number of units can be summed up to the total (identified as "Remainder" in tables).

While cities, towns, and counties have discretion over how this need is allocated among the jurisdictions, the countywide housing need identified by Commerce for each income range cannot be changed.

Table 3: Dept. of Commerce Housing Needs by Income Level for Thurston County

	Estimated Supply (2020)	Total Future Supply (2045)	Net Need (2020-2045)	Estimated Supply (2020)	Total Future Supply (2045)	Net Need (2020-2045)
Housing Units						
0-30% AMI (PSH)	180	3,774	3,594	0.1%	2.1%	6.6%
0-30% AMI (Non-PSH)	2,874	11,632	8,758	2.4%	6.6%	16.1%
30-50% AMI	12,405	20,836	8,431	10.2%	11.9%	15.5%
50-80% AMI	38,285	46,555	8,270	31.5%	26.5%	15.2%
80-100% AMI	26,403	30,776	4,373	21.7%	17.5%	8.0%
100-120% AMI	15,489	19,870	4,381	12.8%	11.3%	8.1%
Remainder	24,476	41,025	16,549	20.2%	23.3%	30.4%
Other	1,327	1,327	0	1.1%	0.8%	0.0%
Total	121,438	175,794	54,356	100.0%	100.0%	100.0%
Emergency Housing (Beds)	626	1,562	936	—	—	—

Note: "AMI" refers to the area median family income, which HUD estimates was \$102,500 in 2023 for Thurston County. Income ranges are expressed relative to the AMI; income ranges are for a family of four. "PSH" is permanent supportive housing. "Other" includes recreational, seasonal, or migrant labor housing. Numbers may not add up to totals due to rounding. Housing types are defined in [RCW 36.70A.030](#).

Baseline Housing Supply

The project partners agreed that it was important to plan for housing in both the incorporated and unincorporated urban growth areas of each jurisdiction. Since the tools provided by Commerce did not provide estimates for UGAs, TRPC revised the baseline housing supply estimates provided by Commerce using the assumptions listed below. In addition, TRPC revised the baseline supply to reflect current (September 1, 2023) jurisdiction boundaries.

- Use TRPC's parcel-level housing estimates where newly annexed jurisdiction boundaries do not align with 2020 Census blocks.
- The percentage of housing by income range in each UGA is the same as what Commerce estimated in the HAPT tool for its adjacent incorporated area.
- There is no permanent supportive housing or emergency housing in the unincorporated UGA.
- Any permanent supportive housing units where Commerce was unable to determine the jurisdiction (68 units total) were assumed to be in Olympia based on data provided by Olympia staff in the 2023-2027 Thurston-Olympia Consolidated Plan.
- The revised housing supply uses newly released 2020 decennial census data on seasonal and migrant housing instead of American Community Survey (ACS) estimates used in the Commerce HAPT tool. (While HB 1220 does not require jurisdictions to plan for seasonal and migrant housing, these units are removed from the available housing supply.)

HB 1220 only requires housing need allocations for cities, towns, and the unincorporated areas. However, the partners requested housing allocations for the unincorporated UGAs to inform how they plan for housing needs in areas likely to be annexed over the next 20 years. These UGA estimates are for informational purposes only; Thurston County — in consultation with the cities — has discretion over how

the housing need is allocated between urban and rural unincorporated areas as long as the total housing units align with Table 2.

Preferred Allocation Method

The project partners reviewed several methods for allocating the countywide housing need to jurisdictions. Two methods were developed by Commerce in its HAPT tool. TRPC staff also meet with staff from King, Kitsap, Pierce, and Snohomish Counties to discuss their method. Due to their earlier periodic Comprehensive Plan update deadline, all four counties had made progress implementing HB 1220.

The project partners ultimately preferred a variation of the method used by Snohomish County, because it best achieves the shared values identified on Page 7. The preferred method modifies the Snohomish County method so that no low-income housing or emergency housing is allocated to the rural unincorporated County. The partners developed this modification in response to feedback from Commerce that **residential zoning in rural areas — predominantly large, single-family lots — cannot accommodate the housing types and utilities required for low-income housing, permanent supportive housing, and emergency housing.**

The preferred method:

- Begins with an expectation that each jurisdiction should plan for the same share of the new housing need in each income range, but credits jurisdictions that currently have a higher-than-average share of low-income housing.
- Results in allocations that are positive and consistent with the housing need projected for each jurisdiction (Table 2) and for each income range countywide (Table 3).
- Is consistent with the Countywide Planning Policies and is supported by all project partners.
- Limits allocation of low-income housing to rural areas, in line with Commerce guidance.

The preferred housing need allocation is shown in Table 4; the process for calculating it is described in Appendix I. The housing need allocations were adopted by TRPC on December 6, 2024. These allocations replace numbers provisionally accepted by TRPC on March 1, 2024.

Table 4: 2020-2045 Housing Need Allocations

		Housing Units								Beds
		Total	Income Level (Percent of Area Median Income)							Emergency Housing
			0-30%		30-50%	50-80%	80-100%	100-120%	Remainder	
			PSH	Non-PSH						
Bucoda	Town	134	6	12	0	8	67	20	21	3
Lacey	City	5,154	424	1,086	1,199	515	0	540	1,390	103
	UGA	8,970	684	1,698	1,468	2,841	0	721	1,558	179
	Total	14,124	1,108	2,784	2,667	3,357	0	1,261	2,948	282
Olympia	City	12,644	942	2,339	2,877	590	2,093	1,144	2,660	253
	UGA	1,651	156	278	435	0	235	152	395	33
	Total	14,295	1,098	2,617	3,312	590	2,328	1,296	3,055	286
Rainier	City	571	43	107	0	161	44	103	114	11
	UGA	23	0	0	0	0	0	0	23	0
	Total	594	43	107	0	161	44	103	137	12
Tenino	City	519	33	65	0	0	220	96	105	10
	UGA	9	0	0	0	0	0	0	9	0
	Total	528	33	65	0	0	220	96	114	11
Tumwater	City	6,676	554	1,320	1,002	1,129	806	627	1,238	133
	UGA	2,516	170	415	307	797	333	171	323	50
	Total	9,192	723	1,736	1,309	1,926	1,140	798	1,561	184
Yelm	City	7,504	557	1,373	1,090	2,085	518	757	1,125	150
	UGA	144	10	25	30	0	0	41	38	3
	Total	7,648	567	1,398	1,120	2,085	518	798	1,163	153
Grand Mound	UGA	310	16	40	23	143	57	11	19	6
Rural Unincorporated		7,531	0	0	0	0	0	0	7,531	0
Thurston County		54,356	3,594	8,758	8,431	8,270	4,373	4,381	16,549	936

Adopted by TRPC on December 6, 2024.

Note: Numbers may not add to totals due to rounding. "PSH" refers to permanent supportive housing.

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LAND CAPACITY ANALYSIS

The second step in implementing HB 1220 is a land capacity analysis to identify if there is sufficient capacity — based on zoning and development regulations — to accommodate the identified housing need. Commerce’s guidance for updating housing elements¹ outlines five steps for completing the land capacity analysis, which are described in this report:

1. Summarize Land Capacity by Zone
2. Categorize Zones by Allowed Housing Types and Density Category
3. Relate Zone Categories to Potential Income Levels and Housing Types
4. Summarize Capacity by Zone Category
5. Compare Allocated Housing Need to Capacity

These steps are described below. The land capacity analysis was completed as part of Phase 2 of the project.

Due to the unique nature of joint planning in Thurston County, the partners requested that the land capacity analysis combine data for cities and their unincorporated urban growth areas. How low-income housing is allocated within unincorporated urban areas will be addressed in the cities’ comprehensive plans and the joint plans the cities have with Thurston County.

Summarize Land Capacity by Zone

“Capacity” refers to the potential number of new dwelling units that could be built on a parcel based on zoning, development regulations, development trends, and market factors. Capacity includes greenfield development, infill development, and redevelopment. Under the ILA for Phase 2, the partners agreed to use the land capacity model developed for TRPC’s most recently adopted forecast and the 2021 Buildable Lands report. The documentation for that model — including the assumptions that went into it — can be found in TRPC’s forecast documentation⁴ and the Buildable Lands report⁵.

The capacity estimates for each zone are shown in Appendix II.

Changes from Adopted Forecast

While TRPC used the same land capacity model to develop TRPC’s adopted forecast and the 2021 Buildable Lands Report, the capacity estimates differ from those published in 2021 Buildable Lands Report for the following reasons:

Extension of Planning Horizon to 2045. The planning horizon for the Buildable Lands Report was 2040 while the planning horizon for Comprehensive Plans is 2045. The capacity for housing need allocations includes additional capacity due to:

- Land expected to be redevelopable after 2040
- Accessory dwelling units expected to be built between 2040 and 2045
- Development of some master planned communities projected to occur after 2040

- Difficult-to-sewer areas and areas without sewer expected to have sewer after 2040

Recent development. TRPC also adjusted the capacity to account for recent housing development. If a project was permitted that exceeded the capacity estimate in TRPC's model, the capacity was revised to the permitted number of units.

TRPC did not revise capacity to account for changes in market trends, zoning, or development regulations that have occurred since the last forecast was updated. Doing so would require substantial updates to the population and housing forecast adopted by TRPC in 2019 that serves as the foundation for the housing need allocations and was not included in the scope of work of the current ILA.

Bush Prairie Habitat Conservation Plan. The City of Tumwater and the Port of Olympia are working on a habitat conservation plan (the "Bush Prairie HCP") to mitigate the impacts of development on four species protected under the Endangered Species Act. TRPC's adopted forecast includes assumptions that mitigation in the Bush Prairie HCP (and other jurisdiction HCPs) would reduce capacity in the rural unincorporated County. However, the latest draft of the Bush Prairie HCP identifies significant mitigation within Tumwater's city limits. Therefore, the land capacity analysis reduced capacity in the zones where mitigation is most likely to occur by the factors show in Table 5. The estimated acres removed for mitigation were provided by Tumwater staff.

Table 5. Capacity Reduction Factors for Bush Prairie HCP

Zone	Acres Removed for Mitigation	Total Area (Vacant Parcels)	Reduction Factor
MFH	5	18.7	26.8%
MFM	30	83.1	36.1%
MU	30	27.0	100.0%
SFL	190	354.6	53.6%
SFM	40	227.2	17.6%

Note: Acres removed for mitigation provided by Tumwater staff. Total area is from TRPC's land capacity model. Reduction only applied to capacity on vacant parcels.

Capacity for Accessory Dwelling Units

TRPC's method for projecting accessory dwelling units (ADUs) mirrors Commerce's guidance. TRPC projects the number of ADUs likely to be built over the next 20 to 25 years based on past trends and recent changes to development regulations. The units are then allocated to "potential ADU lots." The estimated number of ADUs for each jurisdiction is shown in Table 6.

Within urban areas of Thurston County (including cities, towns, and unincorporated urban areas), TRPC projects 565 ADUs across 11,886 potential ADU lots — a participation rate of about five percent. Potential lots have only one single-family unit and no additional dwellings and are located in areas platted prior to 1970 (referred to as "infill areas"). For the rural unincorporated county, TRPC projects 280 ADUs across 24,271 potential ADU lots — a participation rate of about one percent. Potential lots have one single-family unit and no additional dwellings.

For the land capacity analysis, Tumwater and Yelm requested revisions to the ADU assumptions in their urban areas based on observed or expected trends. These are shown in Table 6.

Table 6: Estimates of Accessory Dwelling Units by Jurisdiction.

Jurisdiction		Accessory Dwellings		Potential ADU Lots
		Adopted Forecast	For LCA	
Bucoda	City	9	No Change	195
Lacey	City	97	No Change	2,045
	UGA	43	No Change	906
Olympia	City	309	No Change	6,502
	UGA	1	No Change	16
Rainier	City	5	No Change	104
	UGA	0	No Change	0
Tenino	City	19	No Change	395
	UGA	0	No Change	0
Tumwater	City	73	No Change	1,536
	UGA	0	10	0
Yelm	City	9	100	185
	UGA	0	20	2
Grand Mound	UGA	0	No Change	0
Urban Total		565	686	11,886
Rural Total		280	No Change	24,271
Countywide		845	966	36,157

Categorize Zones by Allowed Housing Types and Density Category

Step 2 of Commerce’s guidance recommends that jurisdictions assign a density category to each zone based on the density and types of housing allowed. The partners agreed to use the example categories in Commerce’s guidance shown in Table 7. In May 2024, TRPC met with jurisdiction staff to review the housing types allowed in each zone and assign a density category; this information is shown in Appendix II.

Table 7: Categories for Classifying Zones by Housing Types Allowed

Zone Category	Typical housing types allowed
Low Density	Detached single-family homes
Moderate Density	Townhomes, duplex, triplex, quadplex
Low-rise Multifamily	Walk-up apartments (up to 3 floors)
Mid-rise Multifamily	Apartments in buildings with ~4-8 floors (~40-85 feet in height)
High-rise/Tower	Apartments in buildings with ~9 or more floors (>85 feet in height) and requiring steel frame construction

Note: Adapted from Commerce’s guidance. Manufactured homes are not listed as a housing type because by law they should be allowed in all zones that permit residential uses. High-Rise/Tower zones are likely to be relevant only in major metropolitan cities. Condominiums are omitted since they are a type of ownership, not housing.

Relate Zone Categories to Potential Income Levels and Housing Types

For the land capacity analysis, housing types are tied to an affordability level. Commerce’s guidance provides examples of this relationship for moderate- and high-cost communities in Washington State which may be used in the land capacity analysis if a more detailed market analysis is not available. The project partners agreed to use the relationship for moderate-cost communities (Table 8) for this analysis.

Note that the assigned affordability levels are intended to indicate the potential for that zone to accommodate housing affordable to different income levels, not a guarantee that any housing in those zones actually will be affordable at specific household income levels.

Table 8: Relationship of Zone Categories to Housing Income Levels Served in Moderate-Cost Communities

Zone category	Lowest potential income level served		Assumed affordability level for capacity analysis
	Market Rate	With subsidies and/or incentives	
Low Density	Higher income (>120% AMI)	Not typically feasible at scale	Higher income (>120% AMI)
Moderate Density	Moderate income (>80-120% AMI)	Not typically feasible at scale	Moderate income (>80-120% AMI)
Low-rise Multifamily	Low income (>50-80% AMI)	Extremely low and Very low income (0- 50% AMI)	Low income and PSH (0-80% AMI)
Mid-rise Multifamily	Low income (>50-80% AMI)	Extremely low and Very low income (0- 50% AMI)	Low income and PSH (0-80% AMI)
ADUs (all zones)	Low income (>50-80% AMI)	N/A	Group with Low-rise and/or Mid-rise Multifamily

Note: Adapted from Commerce's guidance

Capacity for Low-Income Housing in Moderate Density Zones

The project partners noted that in some situations, low-income housing may be built in low or moderate density zones. This could include:

- Housing built by Habitat for Humanity or similar organizations. Table 9 shows the number of recently constructed Habitat for Humanity projects in Thurston County.
- Under HB 1110, cities between 25,000 and 75,000 are required to allow duplexes in residential zones, and quadplexes if at least one unit is affordable to a low-income household.

The land capacity analysis used HB 1110 as a guide for estimating how much capacity in moderate-density zones could accommodate low-income housing. The land capacity model found 1,104 parcels in Lacey, Olympia, and Tumwater — the three jurisdictions affected by the law — with capacity for four or more units. Total capacity on those parcels is 18,697, or 4,674 low-income units assuming one in four is an income-restricted unit (Table 10).

Table 9: Recent or Upcoming Habitat for Humanity Projects

Jurisdiction	Project	Units	Zone	Density Category
Lacey	Deyoe Vista Subdivision	33	MD	Low-rise Multifamily
Tumwater	Tâlicn Housing Development	28	MFM	Low-rise Multifamily
Yelm	—	22	R-4	Moderate Density
Olympia	3900 Boulevard Rd	112	RM-18	Low-rise Multifamily
Olympia	Fairview	16	R-4-8	Moderate Density
Olympia	Trinity Court	6	R-4-8	Moderate Density
Olympia	Covenant Court	20	RM-24	Mid-rise Multifamily
Total		237		

Table 10: Parcels with Capacity for Four or More Units in Moderate Density Zones

Jurisdiction		Parcels	Capacity	
			Total	Low-Income
Lacey	City	92	1,540	385
	UGA	334	8,376	2,094
Olympia	City	333	3,144	786
	UGA	114	1,466	366
Tumwater	City	205	3,737	934
	UGA	26	435	109
Total		1,104	18,697	4,674

Summarize Capacity by Zone Category

In Step 4, the total capacity in each zone category is summarized. This provides the total capacity that could accommodate housing in each income level. These totals are shown in Table 11; detailed capacity by zone is in Appendix II ("Total Capacity" columns).

Table 11: Housing Capacity by Zone Category

	ADUs	Midrise Multifamily	Lowrise Multifamily	Moderate Density		Low Density	Total
	0-80% AMI	0-80% AMI	0-80% AMI	0-80% AMI	80-120% AMI	>120% AMI	
Bucoda	9	0	17	0	210	0	237
Lacey and UGA	140	2,387	5,085	2,479	8,256	50	18,397
Olympia and UGA	310	3,468	7,352	1,152	5,404	1,255	18,941
Tenino and UGA	19	39	0	0	376	211	644
Tumwater and UGA	83	1,455	3,148	1,043	3,692	2,441	11,861
Yelm and UGA	120	0	2,655	0	5,610	745	9,130
Rainier UGA	0	0	0	0	0	108	108
Grand Mound UGA	0	0	0	0	406	0	406
Rural Unincorporated	280	0	0	0	0	17,744	18,024
All Partner Jurisdictions	952	7,349	18,239	4,674	23,744	22,554	77,512

Compare Allocated Housing Need to Capacity

The final step of the land capacity analysis is to compare the allocated housing need allocated to each jurisdiction to the capacity for new housing. A summary of the difference between the allocated housing need and capacity is shown in Table 12; detailed findings are shown in Tables 14 through 22 (“Surplus or Deficit” columns). A positive number (surplus) indicates that there is sufficient capacity to accommodate the allocated housing need for a given income level while a negative number (deficit) indicates that there is insufficient capacity. HB 1220 does not require jurisdictions to plan for or accommodate housing for high-income households; data for that income range is excluded.

The land capacity analysis found no deficits in the Bucoda, Lacey, Olympia, and Tumwater urban areas. Deficits were found in Tenino, Yelm, and Grand Mound. The project partners agreed that they would identify strategies to eliminate these deficits as part of their periodic Comprehensive Plan updates. All deficits were found in the low-income categories; no deficits were found in the moderate-income range.

No deficits were found in the rural unincorporated County. Per Commerce guidance, the low-density residential zoning in rural areas — predominantly large lots — cannot accommodate the housing types and utilities required for low-income housing, permanent supportive housing, and emergency housing.

Table 12: Summary of Housing Surplus/Deficit by Jurisdiction

Jurisdiction	Aggregate Housing Need		Capacity		Surplus / Deficit	
	0-80% AMI	80-120% AMI	0-80% AMI	80-120% AMI	0-80% AMI	80-120% AMI
Bucoda	26	87	26	210	0	124
Lacey and UGA	9,915	1,261	10,091	8,256	176	6,995
Olympia and UGA	7,616	3,623	12,282	5,404	4,666	1,781
Tenino and UGA	98	316	58	376	-41	60
Tumwater and UGA	5,694	1,937	5,729	3,692	35	1,755
Yelm and UGA	5,170	1,316	3,025	5,860	-2,145	4,545
Rainier UGA	0	0	0	0	0	0
Grand Mound UGA	223	68	0	406	-223	338
Rural Unincorporated	0	0	280	0	280	0

Note: A positive number (surplus) indicates that there is sufficient capacity to accommodate the allocated housing need for a given income level while a negative number (deficit) indicates that there is insufficient capacity

Yelm Master Planned Community

Yelm is the community with the largest deficit in the land capacity analysis. However, 60 percent of Yelm’s capacity for future housing — an estimated 5,000 units — is on 1,250 vacant acres zoned Master Planned Community (MPC). The land capacity analysis assumes that 2,000 low-rise multifamily units that could accommodate low-income households, and 3,000 moderate density units that could accommodate moderate-income households. However, exactly how much affordable housing this area could accommodate will depend on the master plan the City approves.

Emergency Housing

In August 2023, Commerce released updated guidance requiring that all jurisdictions complete a land capacity analysis for emergency housing to meet the intent of HB 1220. TRPC used a seven-step selection process to identify potential emergency housing sites consistent with Commerce's guidance. In this section, "emergency housing" is inclusive of both indoor emergency shelters and indoor emergency housing as referenced in HB 1220; it excludes permanent supportive housing which is addressed in the previous section.

Selection 1

Identify all parcels in zones that allow emergency housing and indoor emergency shelters.

Jurisdiction staff provided a list of zones that allow emergency housing for use in the land capacity analysis (Table 13). By law, emergency housing must be allowed in any zone that allows hotels (RCW 35A.21.430 and 35.21.683). The list of zones is not comprehensive; other zones may allow emergency housing on an emergency or conditional basis, or may allow emergency housing with spacing or intensity restrictions. Trust lands held for the Confederated Tribes of the Chehalis or Nisqually Indian Tribe in were excluded.

Selection 2

From the parcels identified in Selection 1, narrow the search to vacant parcels, hotels, and motels, significantly under-developed or under-utilized parcels, developed parcels with no active business licenses, and those sites that have been declared a nuisance.

For the purposes of the land capacity analysis, only vacant parcels were included. In addition, only the parcel area outside of critical areas or their buffers was included. Vacant parcels were defined as:

- Having an assessor's use code of '91,' a property type of 'LND,' and a property subtype not equal to '46'
- Having at least 0.2 acres outside of critical areas or their buffers
- Having an assessed building to land value less than 0.1 and an assessed land value greater than \$100,000 (\$10,000 in Bucoda).

Selection 3

Add any parcels that have pending development permits for emergency housing and remove any parcels that have pending development for uses other than emergency housing.

Staff identified four projects currently under consideration:

- Behavioral Health Resources' B&B Apartments Phase 1: Replace eight existing units with eight studio and ten one-bedroom units at State Ave site.
- LIHI Maple Court PSH: Transition current Maple Court facility in Lacey into traditional permanent supportive housing with 124 studio units.
- LIHI Franz Anderson PSH: Construct 71 permanent supportive housing studio units on Franz Anderson Rd.

- New Horizon Communities (“Panza”): 30 studio units in tiny home village. Site yet to be determined.

Because the identified projects are adding permanent supportive housing (addressed in the previous sections) or a site has not been identified, the analysis did not add them to the capacity estimates. The analysis did remove any parcels expected to be developed for non-emergency housing purposes using TRPC’s permit and subdivision databases.

Selection 4

Apply any adopted spacing or intensity requirements to the parcels.

The City of Olympia allows emergency housing in some residential zones if it meets spacing requirements. To simplify the analysis, only zones that did not have spacing or intensity limits for emergency housing were included.

Selection 5

Determine how many emergency shelter beds or emergency housing units could be accommodated.

Commerce’s guidance provides two options for determining the amount of emergency housing that could be accommodated on each site: a site-specific analysis and assumed density method. TRPC took the latter approach, using an assumed density of 50 beds per acre for future emergency housing, excluding critical areas and buffers. This assumption was based on the Quince Street Village in Olympia, which has 100 units on 1.4 acres (71 units per acre). In addition, the analysis assumed that no more than 150 units or beds would be built on a single parcel.

Selection 6

Add up the capacity from all available sites identified in Step 5.

Table 13 shows the estimated capacity for emergency housing by zone.

Selection 7

Document the capacity for emergency shelter and emergency housing in the jurisdiction compared to the allocated emergency housing need.

Tables 14 through 22 show the identified capacity for emergency housing compared to the allocated emergency housing need. No deficits were identified.

Table 13: Emergency Housing Capacity by Zone

Jurisdiction	Zone	City/UGA	Parcels	Acres	Emergency Housing Capacity
Bucoda	COM	Town	5	2.7	132
Lacey	CBD 4	City	8	6.7	333
Lacey	CBD 5	City	6	3.3	164
Lacey	CBD 6	City	5	38.4	375
Lacey	CBD 6	UGA	1	4.8	75
Lacey	GC	City	4	6.7	229
Lacey	HPBD-BC	City	18	238.1	1,113
Lacey	HPBD-C	City	14	59.9	884
Lacey	LI-C	City	3	17.6	225
Lacey	MHDC	City	11	16.5	617
Lacey	MHDC	UGA	8	12.7	432
Lacey	WD	City	14	7.5	367
Olympia	CSH	City	1	0.7	36
Olympia	DB	City	16	5.1	248
Olympia	GC	City	12	7.0	343
Olympia	HDC-4	City	41	49.3	1,317
Olympia	UW	City	10	5.7	279
Tenino	C-1	City	1	0.3	16
Tenino	C-3	City	1	0.5	23
Tumwater	CBC	City	6	5.7	211
Tumwater	GC	City	23	103.9	1,395
Tumwater	GC	UGA	4	23.6	300
Tumwater	MU	City	13	12.3	563
Tumwater	MU	UGA	3	3.0	148
Tumwater	TC-MU	City	3	19.6	225
Yelm	C-1	City	28	87.1	1,576
Yelm	C-2	City	3	16.3	225
Yelm	C-3	City	2	9.2	150
Yelm	CBD	City	7	3.2	157
Yelm	I	City	5	16.8	286
Yelm	MPC	City	9	964.3	662
Yelm	R-16	City	6	12.6	362
Yelm	R-4	City	8	43.3	455
Yelm	R-6	City	12	55.5	696
Grand Mound UGA	AC	UGA	20	54.8	1,235

Table 14: Town of Bucoda

Income Level	Zone Categories Serving These Needs	Housing Need	Aggregate Housing Need	Total Capacity	Surplus or Deficit
0-30% PSH	Low-rise Multifamily Mid-rise Multifamily ADUs (Housing Units)	6	26	26	0
0-30% Other		12			
30-50%		0			
50-80%		8			
80-100%	Moderate Density (Housing Units)	67	87	210	124
100-120%		20			
Emergency Housing (Beds)		3	3	132	129

Table 15: Lacey City and UGA

Income Level	Zone Categories Serving These Needs	Housing Need	Aggregate Housing Need	Total Capacity	Surplus or Deficit
0-30% PSH	Low-rise Multifamily Mid-rise Multifamily ADUs (Housing Units)	1,108	9,915	10,091	176
0-30% Other		2,784			
30-50%		2,667			
50-80%		3,357			
80-100%	Moderate Density (Housing Units)	0	1,261	8,256	6,995
100-120%		1,261			
Emergency Housing (Beds)		282	282	4,814	4,532

Table 16: Olympia City and UGA

Income Level	Zone Categories Serving These Needs	Housing Need	Aggregate Housing Need	Total Capacity	Surplus or Deficit
0-30% PSH	Low-rise Multifamily Mid-rise Multifamily ADUs (Housing Units)	1,098	7,616	12,282	4,666
0-30% Other		2,617			
30-50%		3,312			
50-80%		590			
80-100%	Moderate Density (Housing Units)	2,328	3,623	5,404	1,781
100-120%		1,296			
Emergency Housing (Beds)		286	286	2,223	1,937

Table 17: Tenino City and UGA

Income Level	Zone Categories Serving These Needs	Housing Need	Aggregate Housing Need	Total Capacity	Surplus or Deficit
0-30% PSH	Low-rise Multifamily Mid-rise Multifamily ADUs (Housing Units)	33	98	58	-41
0-30% Other		65			
30-50%		0			
50-80%		0			
80-100%	Moderate Density (Housing Units)	220	316	376	60
100-120%		96			
Emergency Housing (Beds)		11	11	39	28

Table 18: Tumwater City and UGA

Income Level	Zone Categories Serving These Needs	Housing Need	Aggregate Housing Need	Total Capacity	Surplus or Deficit
0-30% PSH	Low-rise Multifamily Mid-rise Multifamily ADUs (Housing Units)	723	5,694	5,729	35
0-30% Other		1,736			
30-50%		1,309			
50-80%		1,926			
80-100%	Moderate Density (Housing Units)	1,140	1,937	3,692	1,755
100-120%		798			
Emergency Housing (Beds)		184	184	2,842	2,658

Table 19: Yelm City and UGA

Income Level	Zone Categories Serving These Needs	Housing Need	Aggregate Housing Need	Total Capacity	Surplus or Deficit
0-30% PSH	Low-rise Multifamily Mid-rise Multifamily ADUs (Housing Units)	567	5,170	3,025	-2,145
0-30% Other		1,398			
30-50%		1,120			
50-80%		2,085			
80-100%	Moderate Density (Housing Units)	518	1,316	5,860	4,545
100-120%		798			
Emergency Housing (Beds)		153	153	4,569	4,416

Table 20: Rainier UGA

Income Level	Zone Categories Serving These Needs	Housing Need	Aggregate Housing Need	Total Capacity	Surplus or Deficit
0-30% PSH	Low-rise Multifamily Mid-rise Multifamily ADUs (Housing Units)	0	0	0	0
0-30% Other		0			
30-50%		0			
50-80%		0			
80-100%	Moderate Density (Housing Units)	0	0	0	0
100-120%		0			
Emergency Housing (Beds)		0	0	0	0

Note: Rainier did not participate in the project so data for the city are not available

Table 21: Grand Mound UGA

Income Level	Zone Categories Serving These Needs	Housing Need	Aggregate Housing Need	Total Capacity	Surplus or Deficit
0-30% PSH	Low-rise Multifamily Mid-rise Multifamily ADUs (Housing Units)	16	223	0	-223
0-30% Other		40			
30-50%		23			
50-80%		143			
80-100%	Moderate Density (Housing Units)	57	68	406	338
100-120%		11			
Emergency Housing (Beds)		6	6	1,235	1,229

Table 22: Rural Unincorporated County

Income Level	Zone Categories Serving These Needs	Housing Need	Aggregate Housing Need	Total Capacity	Surplus or Deficit
0-30% PSH	Low-rise Multifamily Mid-rise Multifamily ADUs (Housing Units)	0	0	280	280
0-30% Other		0			
30-50%		0			
50-80%		0			
80-100%	Moderate Density (Housing Units)	0	0	0	0
100-120%		0			
Emergency Housing (Beds)		0	0	0	0

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REFERENCES

1. Dept. of Commerce (2023) Guidance for Updating Your Housing Element
<https://deptofcommerce.app.box.com/s/1d9d5l7g509r389f0mjpowh8isjpirlh>
2. Dept. of Commerce (2024) Housing for All Planning Tool (HAPT)
<https://deptofcommerce.app.box.com/s/i4ku9gghckvs73yj66mzlfc3hn036ct5>
3. TRPC (September 6, 2019) Consent Calendar
<https://www.trpc.org/Calendar.aspx?EID=344>
4. TRPC (2019) Population and Employment Land Supply Assumptions for Thurston County
<https://www.trpc.org/236/Population-Employment-Forecasting>
5. TRPC (2021) Buildable Lands Report for Thurston County
<https://www.trpc.org/164/Buildable-Lands>

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APPENDIXES

Appendix I: Housing Need Allocation Method

The project partners preferred the method used by Snohomish County to allocate the housing need to jurisdictions best achieved the values the group identified: fair, clear, and cooperative.

The Snohomish County method was modified so that no low-income housing or emergency housing was allocated to the rural unincorporated County. This was in response to feedback from Commerce that residential zoning in rural areas — predominantly large lots — could not accommodate the housing types and utilities required for low-income housing, permanent supportive housing, and emergency housing.

The allocation method follows a four-step process. Examples for the city of Lacey are include.

Step 1: Same-Share Housing Need (HAPT Method A)

Calculate each jurisdiction's 2020-2045 housing need, assuming the same percentage is affordable in every jurisdiction. This is the same as Allocation Method A in Commerce's HAPT tool.

16.1% of the countywide 2020-2045 housing need needs to be affordable to a very low-income household. For the city of Lacey, that would equate to 799 housing units.

Step 2: Theoretical Housing Baseline

Calculate the theoretical 2020 housing supply if every jurisdiction had the same share of housing in each income range.

Currently, 10.3% of housing units in Thurston County are affordable to a very low-income household. If the percentage of housing affordable in each income range was the same in every jurisdiction, Lacey would have 2,371 housing units affordable to a very low-income household.

Step 3: Housing Need Adjustment Factor

Subtract the theoretical 2020 housing supply (Step 2) from the actual 2020 housing supply to get an adjustment factor.

Lacey currently has 1,832 housing units affordable to a very low-income household — less than the theoretical equal-share distribution (Step 2). Lacey's housing need adjustment factor for the very-low-income range is 539 housing units (2,371 minus 1,832).

Step 4: Initial Housing 2020-2045 Need

Add the housing need adjustment (Step 3) to the same-share allocation (Step 1). Set any negative allocations in Step 4 to zero. Set any low- or moderate-income housing (0 to 120% AMI) allocated to the rural unincorporated County to zero.

Lacey's initial housing need is 1,338 housing units (799 plus 539). If this number had been negative, it would be set to zero.

Step 5: Final 2020-2045 Housing Need

Removing the negative allocations results in total housing numbers that are higher than Commerce's estimate of housing need. Step 5 reduces the allocations generated in Step 4 proportionally to match both TRPC's housing unit projections for each jurisdiction and the countywide housing need in each income range identified by Commerce. An iterative process is used — called "Iterative Proportional Fitting" — to ensure that all rows and columns sum to the correct total.

After the negative allocations in Step 4 are set to zero, the total low-income housing allocation for all jurisdictions is 159 units higher than the countywide need. The initial allocations are reduced to match the housing totals (Table 2 and Table 3).

Table 23: Preferred Method Sample Calculation of the Very-Low-Income (30-50% AMI) Housing Need.

Jurisdiction		2020 Housing Supply	Step 1	Step 2	Step 3	Step 4	Step 5
			Equal-Share Housing Need	Theoretical 2020 Supply	Adjustment Factor	Initial Allocation	Final Allocation
Bucoda	Town	120	21	25	-96	Less Than 0	0
Lacey	City	1,832	799	2,371	539	1,338	1,199
	UGA	1,075	1,391	1,391	316	1,707	1,468
Olympia	City	1,782	1,961	2,635	853	2,814	2,877
	UGA	356	256	522	167	423	435
Rainier	City	211	89	88	-123	Less than 0	0
	UGA	13	4	5	-8	0	0
Tenino	City	211	80	81	-130	Less than 0	0
	UGA	1	1	1	-1	0	0
Tumwater	City	1,099	1,036	1,138	39	1,075	1,002
	UGA	120	390	124	4	394	307
Yelm	City	247	1,164	356	109	1,273	1,090
	UGA	37	22	53	16	39	30
Grand Mound	UGA	52	48	43	-9	39	23
Rural		5,249	1,168	3,573	-1,677	Less than 0	0
Total		12,405	8,431	12,405	0	9,103*	8,431

Notes: *Sum of positive values.

Appendix II: Estimated Capacity and Density Category by Zone

Notes: P: housing type is permitted; C: housing type is conditionally allowed. Information is included to support the density category assigned to each zone. Consult jurisdiction code for specifics on which housing types are allowed. The city of Rainier was not included in the interlocal agreement so are omitted from the TRPC analysis. Per Dept. of Commerce guidance, manufactured homes are omitted since they should be permitted in all zones. Capacity in this table excludes accessory dwelling units.

Zone		Capacity for Future Housing Units	Density Category	Select Housing Types				
				Single-Family	Townhome	2, 3, or 4-Plex	Apartment	ADU
Bucoda								
COM	Town	9	Low-rise Multifamily				C	C
IND	Town	0	Nonresidential					C
MF	Town	9	Low-rise Multifamily	P	P	P	P	
PU	Town	0	Nonresidential					
RES	Town	210	Moderate Density	P	P	P		P
Lacey								
AG	UGA	11	Low Density	P				P
AQUATC	City	0	Nonresidential					
AQUATC	UGA	0	Nonresidential					
C	City	0	Nonresidential					
CBD 4	City	44	Mid-rise Multifamily	P	P	P	P	P
CBD 5	City	110	Mid-rise Multifamily		P		P	
CBD 6	City	55	Mid-rise Multifamily				P	
CBD 6	UGA	0	Mid-rise Multifamily				P	
CBD 7	City	12	Mid-rise Multifamily				P	
CCD	City	144	Low-rise Multifamily		P		P	
CO	City	227	Mid-rise Multifamily		P		P	
GC	City	0	Nonresidential					
HD	City	1,598	Mid-rise Multifamily		P	P	P	P
HD	UGA	386	Mid-rise Multifamily		P	P	P	P
HPBD-BC	City	68	Mid-rise Multifamily		P		P	
HPBD-C	City	17	Mid-rise Multifamily		P		P	
LD	City	1,666	Moderate Density	P	P	P		P
LD	UGA	4,933	Moderate Density	P	P	P		P
LHN	City	31	Low Density	P				P
LI	City	0	Nonresidential					
LI	UGA	0	Nonresidential					
LI-C	City	0	Nonresidential					
MD	City	1,338	Low-rise Multifamily	P	P	P	P	P
MD	UGA	906	Low-rise Multifamily	P	P	P	P	P

Zone		Capacity for Future Housing Units	Density Category	Select Housing Types				
				Single-Family	Townhome	2, 3, or 4-Plex	Apartment	ADU
ME	UGA	0	Nonresidential					
MGSA	UGA	3,166	Moderate Density	P	P			P
MHDC	City	525	Mid-rise Multifamily		P		P	
MHDC	UGA	710	Mid-rise Multifamily		P		P	
MMDC	City	73	Moderate Density	P	P	P	P	P
MMDC	UGA	172	Moderate Density	P	P	P	P	P
NATURL	City	1	Low Density	P				P
NC	City	0	Nonresidential				P	
NC	UGA	0	Nonresidential				P	
OS-I	City	1	Nonresidential					
OS-I	UGA	0	Nonresidential					
OSI-P	City	0	Nonresidential					
OSI-P	UGA	0	Nonresidential					
OSI-S	City	0	Nonresidential					
OSI-S	UGA	0	Nonresidential					
SHORES	City	3	Low Density	P	P	P		P
SMU	City	0	Nonresidential					
URBCON	City	3	Low Density	P				P
V(U)C	City	178	Moderate Density	P	P	P	P	P
V(U)C	UGA	547	Moderate Density	P	P	P	P	P
WD	City	1,332	Mid-rise Multifamily		P		P	
Olympia								
AS	City	0	Nonresidential					
CAP	City	0	Nonresidential					
COSC	UGA	31	Low-rise Multifamily	P	P	P	P	P
CSH	City	0	Nonresidential	P	P	P	P	P
DB	City	1,442	Mid-rise Multifamily	P	P	P	P	P
GC	City	168	Low-rise Multifamily	P	P	P	P	P
HDC-1	City	3	Moderate Density	P	P	P	P	P
HDC-2	City	4	Moderate Density	P	P	P	P	P
HDC-3	City	37	Moderate Density	P	P		P	P
HDC-4	City	3,019	Mid-rise Multifamily	P	P	P	P	P
I	City	0	Nonresidential					
LI-C	City	0	Nonresidential					
LI-C	UGA	0	Nonresidential					
MHP	City	0	Moderate Density	P	P	P		P
MR-10-18	City	117	Low-rise Multifamily	P	P	P	P	P

Zone		Capacity for Future Housing Units	Density Category	Select Housing Types				
				Single-Family	Townhome	2, 3, or 4-Plex	Apartment	ADU
MR-7-13	UGA	0	Moderate Density	P	P	P	P	P
MS	City	217	Mid-rise Multifamily	P	P	P	P	P
NR	City	2	Moderate Density	P	P	P	P	P
NR	UGA	10	Moderate Density	P	P	P	P	P
NV	City	410	Low-rise Multifamily	P	P	P	P	P
PO/RM	City	688	Low-rise Multifamily	P	P	P	P	P
PUD	City	83	Mid-rise Multifamily	C	C	C	C	C
R-1/5	City	4	Low Density	P	P	P		P
R-1/5	UGA	39	Low Density	P	P	P		P
R-4	City	16	Low Density	P	P	P		P
R-4	UGA	154	Low Density	P	P			P
R-4-8	City	3,758	Moderate Density	P	P	P		P
R-4-8	UGA	1,553	Moderate Density	P	P			P
R-4CB	City	445	Low Density	P		P		P
R-6-12	City	1,141	Moderate Density	P	P	P		P
R-6-12	UGA	51	Moderate Density	P	P	P		P
RLI	City	464	Low Density	P	P	P	P	P
RLI	UGA	133	Low Density	P	P	P	P	P
RM-18	City	945	Low-rise Multifamily	P	P	P	P	P
RM-18	UGA	837	Low-rise Multifamily	P	P	P	P	P
RM-24	City	999	Mid-rise Multifamily	P	P	P	P	P
RM-H	City	0	Mid-rise Multifamily	P	P	P	P	P
RMU	City	23	Mid-rise Multifamily	P	P	P	P	P
UR	City	187	Mid-rise Multifamily	P	P	P	P	P
UV	City	271	Low-rise Multifamily	P	P	P	P	P
UW	City	778	Mid-rise Multifamily				P	
UWH	City	604	Mid-rise Multifamily		P		P	
Rainier								
All Zones	City	—	N/A					
NC	UGA	0	Low Density					
RRR1/5	UGA	108	Low Density	P	P			P
Tenino								
C-1	City	2	Low-rise Multifamily		C		C	
C-2	City	2	Low-rise Multifamily		C		C	
C-3	City	26	Low-rise Multifamily	C	C		C	
I	City	0	Nonresidential					

Zone		Capacity for Future Housing Units	Density Category	Select Housing Types				
				Single-Family	Townhome	2, 3, or 4-Plex	Apartment	ADU
MF	City	8	Low-rise Multifamily	P	P	P	P	C
P/SP	City	0	Nonresidential					
PO	City	1	Moderate Density	P				C
RRR1/5	UGA	27	Low Density	P	P			P
SF	City	346	Moderate Density	P				C
SF-D	City	28	Moderate Density	P		P		C
SF-ES	City	69	Low Density	P				C
WT	City	115	Low Density	P				C
Tumwater								
ARI	City	0	Nonresidential					
BD	City	666	Mid-rise Multifamily	P	P	P	P	P
CBC	City	742	Mid-rise Multifamily				P	
CS	City	0	Nonresidential					
GB	City	0	Nonresidential	P				
GB	UGA	0	Nonresidential	P				
GC	City	1,344	Mid-rise Multifamily				P	
GC	UGA	0	Mid-rise Multifamily				P	
HC	City	0	Mid-rise Multifamily				P	
HI	City	0	Nonresidential					
HI	UGA	0	Nonresidential					
LI	City	0	Nonresidential					
LI	UGA	-1	Nonresidential					
MFH	City	356	Mid-rise Multifamily		P	P	P	P
MFM	City	822	Low-rise Multifamily		P	P	P	P
MFM	UGA	615	Low-rise Multifamily	P	P	P	P	P
MHP	City	46	Moderate Density	P				
MU	City	17	Low-rise Multifamily		P	P	P	P
MU	UGA	1	Low-rise Multifamily		P	P	P	P
NC	City	0	Low Density		P	P	P	
NC	UGA	0	Low Density					
OS	City	3	Nonresidential	P				
OS	UGA	0	Nonresidential	P				
R/SR	City	465	Low Density	P		P		P
R/SR	UGA	53	Low Density	P				P
SFL	City	2,413	Moderate Density	P		P		P
SFL	UGA	1,923	Low Density	P				P
SFM	City	1,836	Moderate Density	P	P	P		P

Zone		Capacity for Future Housing Units	Density Category	Select Housing Types				
				Single-Family	Townhome	2, 3, or 4-Plex	Apartment	ADU
SFM	UGA	440	Moderate Density	P	P	P		P
TC-C	City	0	Nonresidential					
TC-MU	City	7	Mid-rise Multifamily				P	
TC-PO	City	0	Nonresidential					
TC-R	City	33	Mid-rise Multifamily				P	
Yelm								
AC	UGA	2	Low Density			P		
C-1	City	91	Mid-rise Multifamily				C	P
C-2	City	58	Mid-rise Multifamily				C	P
C-3	City	15	Mid-rise Multifamily				C	P
CBD	City	99	Mid-rise Multifamily	P		C		P
I	City	0	Nonresidential					P
LI	UGA	0	Nonresidential					
MPC	City	3,776	Low-rise Multifamily	Multiple housing types/densities likely in planned community. Capacity split into two categories for the land capacity analysis.				
		2,000	Moderate Density					
OS/ID	City	0	Nonresidential					
R-16	City	390	Mid-rise Multifamily	P	P	P	P	P
R-4	City	928	Moderate Density	P	P	P	P	P
R-6	City	906	Moderate Density	P	P	P	P	P
RR1/5	UGA	243	Low Density	Single-family, townhome, and ADUs currently permitted. Joint plan allows for higher densities after annexation.				
		250	Moderate Density					
		250	Low-rise Multifamily					
Grand Mound								
AC	UGA	120	Moderate Density	P	P	P	P	P
LI	UGA	0	Nonresidential					
PID	UGA	0	Nonresidential					
R3-6/1	UGA	239	Moderate Density	P	P	P	P	P
R4-16/1	UGA	47	Moderate Density	P	P	P	P	P
County								
HC		0	Nonresidential					
LTA		359	Low Density	P				P
LTF		1	Nonresidential	P				
MEI		0	Nonresidential					
MGSA		724	Low Density	P				P
MR		0	Nonresidential					

Zone		Capacity for Future Housing Units	Density Category	Select Housing Types				
				Single-Family	Townhome	2, 3, or 4-Plex	Apartment	ADU
NA		0	Nonresidential					
NC		0	Nonresidential					
PP		0	Nonresidential					
R 1/10		209	Low Density	P				P
R 1/20		374	Low Density	P				P
RCC		1	Nonresidential					
RL1/1		836	Low Density	P	P			P
RL1/2		347	Low Density	P	P			P
RL2/1		588	Low Density	P	P			P
RR1/5		257	Low Density	P	P			P
RRI		0	Nonresidential					
RRR1/5		13,817	Low Density	P	P			P
UR 1/5		235	Low Density	P				P

City of Tumwater

HOUSING ACTION PLAN



City of Tumwater

Adopted September 21, 2021 by Ordinance No. 2021-007

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Executive Summary

The City of Tumwater Housing Action Plan began as a collaborative effort between the Cities of Lacey, Olympia, and Tumwater to develop a Regional Housing Needs Assessment and Housing Gap Analysis, a Landlord Survey, and a draft set of actions to address the gaps identified in the housing gap analysis. The City Council adopted the City's Housing Action Plan to reflect the specific conditions and concerns of the City. 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.

What are the Housing Gaps?

The following seven housing gaps were identified through the Housing Needs Assessment:

1. Reduce housing costs for low-income and cost-burdened households.
2. Increase the overall housing supply.
3. Increase the variety of housing sizes and types.
4. Increase senior housing options.
5. Maintain in good condition and improve the existing housing stock.
6. Provide safe, stable options for both renters and homeowners.
7. Increase permanent housing options for people with disabilities and those at risk of or experiencing homelessness.

How can We Create an Equitable Housing Market?

About one in four Thurston County residents is a person of color, those who are Hispanic or Latino of any race, and those who are any race other than white alone. People of color generally have more people in their household, are less likely to own their own home, have a smaller household income, and are more likely to experience homelessness than their white, non-Hispanic counterparts. Increasing housing equity is not a single action but an overarching theme in this plan. Affordable housing opportunities cannot be created without also reducing housing-related inequities faced by people of

COVID-19 Pandemic and the Housing Action Plan

In response to the outbreak of the COVID-19 pandemic, Governor Inslee issued a series of proclamations and declarations aimed at reducing the spread of the virus in Washington state, including requiring all non-essential workers to stay home and stay healthy and extending a moratorium on evictions to protect renters. As a result, significant changes in the Lacey, Olympia, and Tumwater area occurred, affecting businesses and residents alike.

The City of Tumwater will continue to monitor the impact of the pandemic on housing in the coming months and develop plans for implementing appropriate actions whether included in this plan or not.

color. Each strategy in this report includes a discussion of how it, and the actions associated with it, will reduce inequity in our community.

Taking Action Locally

Since the City Council adopted Resolution No. R2018-016 “Actions to Address Homelessness and Increase Affordable Housing in the City” in the summer of 2018 and approved the 2019 Housing Affordability Text and Fee Work Plans, the City has been working on a number of actions to reduce homelessness, increase affordable housing, and collaborate with other jurisdictions and agencies to explore regional solutions to these issues. A summary of that work may be found in Appendix E *Previous Work*.

The Housing Action Plan builds on the affordable housing work the City has completed to date or that is underway, which was guided by Resolution No. R2018-016 and the 2019 City Council Housing Affordability Text and Fee Work Plans. The Housing Action Plan is the next step in the process of identifying actions to increase the amount of affordable housing in the City. The Plan will consolidate all affordable housing action items into one document that the City will use going forward to support the development of more affordable housing in the City.

The City is actively implementing actions that remove barriers and encourage appropriate housing development. Of the actions considered in developing this plan, the City has already implemented 31 actions, including making strategic investments in infrastructure, reducing setback requirements, relaxing ground floor retail requirements, and simplifying requirements for accessory dwelling units.

In addition to the work the City has already accomplished, this plan identifies a menu of 39 more actions the City will take to address housing gaps, needs, and equity:

- Thirteen actions that help increase the supply of permanent, income-restricted affordable housing.
- Eight actions that make it easier for households to access housing and stay housed.
- Five actions that help expand the overall housing supply.
- Two actions that help increase housing variety.
- Six actions that help the City maintain forward momentum in implementing housing strategies.
- Five actions that help establish a permanent source of funding for low-income housing.

Some of these actions are in the process of development/implementation and some have not been implemented. In addition, actions that were reviewed by the City as part of the development of Plan, but were not included in the final list of actions, may be found in Appendix B *Considered Actions*.

Setting a Legislative Agenda

While this plan outlines actions the City can take to address housing gaps, needs, and equity, barriers also exist at the state and federal levels. By far, the largest barrier is a lack of funding for low-income and income-restricted housing, whether it is construction, improvement, rehabilitation, or rental subsidies. Other barriers include condominium liabilities for builders, tariffs on construction materials imported to the United States, and the impact of prevailing wage requirements tied to federal funding for small, non-profit housing developers. Chapter 4 *Legislative Needs* addresses this in more detail.

Chapter 1.

Introduction

Thurston County is one of the fastest growing counties in Washington State. The pressure to ensure all households have affordable access to housing is also growing and it represents a significant challenge for all stakeholders. The challenge to provide sufficient affordable housing is complicated by rising construction costs, insufficient inventory, and a greater need for coordinated responses between jurisdictions.

Since the City Council adopted Resolution No. R2018-016 “Actions to Address Homelessness and Increase Affordable Housing in the City” in the summer of 2018 and approved the 2019 Housing Affordability Text and Fee Work Plans, the City of Tumwater has been working on a number of actions to reduce homelessness, increase affordable housing, and collaborate with other jurisdictions and agencies to explore regional solutions to these issues. A summary of that work may be found in Appendix E *Previous Work*.

In 2019, the Washington State Legislature passed HB 1923 encouraging cities planning under the state Growth Management Act to take actions to increase residential building capacity. These actions include developing a housing action plan “...to encourage construction of additional affordable and market rate housing in a greater variety of housing types and at prices that are accessible to a greater variety of incomes, including strategies aimed at the for-profit single-family home market” (RCW 36.70A.600).

In recognition of the cross-jurisdiction need for affordable housing, the Cities of Lacey, Olympia, and Tumwater chose to collaborate with Thurston Regional Planning Council to develop a Regional Housing Needs Assessment and Housing Gap Analysis, a Landlord Survey, and a draft set of actions to address the housing gaps identified in the gap analysis. The draft set of actions was used as the basis for developing this local Housing Action Plan for adoption by the City Council. The Washington State Department of Commerce provided funding.

The project included four components:

- A regional housing needs assessment.
- A household income forecast to identify future housing needs.
- A survey of landlords and rental property owners to understand rental housing costs better.
- A draft housing action plan framework, to be modified to reflect current conditions and concerns adopted by the City, identifying a menu of actions for the City to implement to encourage development of a housing stock adequate and affordable for current and future residents.

The Housing Action Plan identifies a menu of actions for the City to implement. These actions are intended to encourage development of a housing stock adequate and affordable for current and future residents of all income levels. This information will be used by the City to update the Housing Element of the Comprehensive Plan and the Tumwater / Thurston County Joint Plan covering the urban growth areas in collaboration with Thurston County, as well as the implementing regulations.

Appendix A *Action Details* provides more detailed information on each action, while Appendix B *Considered Actions* lists all the actions considered through the development of this plan. Where appropriate, explanations as to why an action was not included in the plan are provided.

Sources of Actions

The plan combined data and action ideas from a range of sources. Key sources included:

- **Washington State Department of Commerce.** Actions identified in Commerce’s “Guidance for Developing a Housing Action Plan (public review draft)” were used as a starting point for the action list.
- **Comprehensive Plans.** Staff reviewed housing elements in the City’s Comprehensive Plan and those of the cities of Lacey and Olympia for actions to include. See Appendix C *Policy Evaluation Summary* for more information.
- **Development Codes.** Staff reviewed the City’s development code and those of the cities of Lacey and Olympia for actions to include. See Appendix D *Regulations Evaluation Summary* for more information.
- **Stakeholder Committee.** A stakeholder committee that included the Housing Authority of Thurston County, other low-income housing providers, real estate professionals, housing developers (low-income and market rate), and representatives of the Thurston Thrives Housing Action Team reviewed and added to the action list.
- **Staff from the Cities of Lacey, Olympia, and Tumwater.** City staffs provided feedback on actions that have already been completed or are underway, added actions that were local priorities, and removed actions that were outside of the Cities’ authority.
- **Previous City Work on Affordable Housing.** City staff incorporated actions completed, underway, or not yet started from the City Council’s 2019 Housing Affordability Text and Fee Work Plans. See Appendix E *Previous Work* for more information.
- **City Elected and Advisory Bodies.** The Mayor, City Council, and Planning Commission reviewed, discussed, and proposed amendments to the Housing Action Plan before adoption.
- **Other Sources.** Outreach was done to additional stakeholders as needed, including Habitat for Humanity, the Low-Income Housing Institute, Northwest Cooperative Development Center, and the Thurston Housing Land Trust.

Addressing Housing Gaps and Needs

The Regional Housing Needs Assessment preceded the Housing Action Plan. The Regional Housing Needs Assessment reviewed data available on the region’s housing needs and the available housing stock to identify gaps. The most pressing needs identified were the following:



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 sizes and 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 housing options for people with disabilities and those at risk of or experiencing homelessness.

Many actions included in this plan address multiple housing gaps or needs, and each action in this plan identifies which area of need it addresses.

Equity in Housing Affordability

Not all households have access to affordable housing. Across Thurston County, people of color, those identifying as Hispanic or a race other than white alone, have lower incomes, are less likely to own their own home, are more likely to be housing cost-burdened, and are more likely to be homeless (Table 1).

Table 1. Metrics for equity in housing.

Metric	Person of Color	White, Non-Hispanic
Cost Burdened Households	37%	31%
Homeowners	52%	66%
People Experiencing Homelessness	~ 4.4 per 1,000	~2.4 per 1,000
Household with an Income Less than \$50,000	41%	33%

Across the United States, including Thurston County and its communities, policies have led to and reinforce housing inequities faced by people of color:

- **Redlining.** Neighborhoods with a large number of people of color were denied access to financing for home improvement and construction. This made it harder for people of color to build financial equity and stay or move out of poverty. While redlining is now illegal, people of color are still more likely to have mortgage applications denied or pay higher interest rates.
- **Zoning.** Zoning regulations explicitly barred racial and ethnic minorities. While this is illegal, zoning regulations today may implicitly bar people of color by placing restrictions on the sizes and types of housing that are affordable and accessible to disadvantaged populations. Zoning that exclusively allows single-family neighborhoods, an estimated 75 percent of all residential-zoned land across major cities in the United States, perpetuates this legacy of barring racial and ethnic minorities.
- **Covenants.** Privately enforced housing covenants used to exclude racial and ethnic minorities from predominantly white neighborhoods. Racial covenants became more common after the United States Supreme Court deemed racial zoning ordinances unconstitutional. Such covenants excluding racial and ethnic minorities are now illegal.

The City can help reverse the disparities caused by these problems by creating more opportunities for affordable housing. The City is also responsible for ensuring that new policies, which are not just around housing, do not exacerbate inequities. Resources like the Government Alliance on Race and Equity's "Racial Equity Toolkit" can help the City incorporate equity considerations in policymaking.

How is Equity Addressed in the Plan?

Because creating affordable housing opportunities goes hand-in-hand with reducing housing-related inequities faced by people of color, increasing equity is not a single action but an overarching theme in this plan. Each strategy in this plan includes a discussion of how it and the actions associated with it work to reduce inequity in our community.

An action that promotes affordable housing, especially for the most vulnerable in our community, is an action that will promote equity.

Defining Terms Used

The following terms are used in this plan.

Affordable Housing. Housing for which the household pays no more than 30 percent of its gross income for housing costs, including utilities.

Income Restricted Housing. Housing for which the occupancy of the units is restricted to households making 80 percent or less of the area median family income, as defined by the United States Department of Housing and Urban Development.

Low-Income Housing. Housing that is affordable for households making 80 percent or less of the area median family income, as defined by the United States Department of Housing and Urban Development. Low-income housing can take the form of income-restricted housing units or subsidized housing. Subsidized housing can take the form of the unit itself being subsidized or the household receiving a housing voucher to subsidize market-rate rent conditions.

Manufactured Home Park. A site under single ownership where ground space is made available for mobile homes, manufactured homes, or a combination of the two. Mobile homes and manufactured homes are both factory-built and considered dwellings for habitation rather than vehicles, such as a recreational vehicle. Mobile homes refer to those units that were factory-constructed prior to June 15, 1976, while manufactured homes are units were factory-constructed after that date.

Permanent Supportive Housing. Permanent housing intended specifically for chronically homeless and permanently disabled individuals and families. Supportive services, such as medical, mental health, enrichment programs, etc., and case management are available on site or closely coordinated to reduce barriers the inhibit households from accessing such services.

Assumptions

Four primary assumptions guided development of this plan:

Menu of options. This plan is intended as a menu of actions for the City to implement. Actions that have already been implemented by the City are found in Chapter 2 *Actions Implemented*. Actions that considered by the City, but not implemented are found in Appendix B *Considered Actions*. Actions that can only be taken by other entities are not included in this plan.

Analysis before implementation. The City is a unique community with different priorities, development patterns, and resources that changes over time. This plan cannot respond to every future issue and need, but it does provide a framework for the City to consider how best to act. Further analysis on an action should be undertaken to determine how well it would respond to the specific need or gap the City attempts to fill.

People experiencing homelessness. This action plan addresses permanent housing solutions. The Thurston County Homeless Crisis Response Plan guides the region's emergency response to homelessness. Although there will be some overlap, this plan is limited to actions that result in or support the creation or preservation of affordable and low-income housing, including permanent supportive housing. Permanent housing is a fundamental part of solving the homelessness crisis our region is experiencing. Despite having a coordinated entry system designed to connect people experiencing homelessness quickly to housing, being responsive to needs is hampered by high housing costs and a lack of housing units.

The City also participates in the newly formed Regional Housing Council with the cities of Lacey, Olympia, and Yelm and Thurston County, created to leverage resources and partnerships to promote equitable access to safe and affordable housing in Thurston County. The Regional Housing Council looks at funding issues for responding to homelessness and housing affordability in the region.

Addressing household income. This plan does not address the income side of the housing equation. Attracting living wage jobs, increasing the minimum wage, and other actions affecting a household's income could help make housing more affordable. The City's Economic Development Plan and the Thurston Economic Development Council guide the region's response to economic development, which has a direct impact on household incomes. Although there will be some overlap, this plan is limited to actions that result in or support the creation and preservation of affordable and low-income housing units.

Housing Element Policies

Appendix C *Policy Evaluation Summary* reviewed the City's current Comprehensive Plan housing policies in the Housing Element for connections to the gaps identified in the housing needs assessment and the status of policy implementation.

All the Housing Element goals, policies, and actions were reviewed and updated as part of 8-year GMA Comprehensive Plan Update in 2016 in Ordinance No. O2016-012. The Housing Element has been amended since the update. The next required eight-year Growth Management update of the Comprehensive Plan is expected to begin in 2022.

The City's housing policies are relevant to the housing needs assessment findings. Some minor adjustments may be appropriate for consideration as part of the 2021 annual Comprehensive Plan amendment docket.

See Appendix C *Policy Evaluation Summary* for complete details.

Development Regulations

Appendix D *Regulations Evaluation Summary* reviewed the City's development regulations for connections to the gaps identified in the housing needs assessment.

The City's Development Code is in the process of being reviewed and updated as part of the work on the 2019 Housing Affordability Text and Fee Work Plans.

The City's development regulations are relevant to the housing needs assessment findings. Some adjustments may be appropriate for consideration in a future development code amendment docket.

See Appendix D *Regulations Evaluation Summary* for complete details.

Chapter 2.

Actions Implemented

As of August 1, 2021, the following 31 actions have been implemented by the City of Tumwater.

- **Adopt design standards that assist new forms of high-density housing and promote infill.** The City adopted the Citywide Design Guidelines in 2016.
- **Allow accessory dwelling units in all residential zones.** Accessory dwelling units allow for increased density on existing residential lots.
- **Simplify requirements for accessory dwelling units (ex: title notification, owner living on site, etc.).** In cooperation with the cities of Lacey and Olympia, the City has developed pre-approved accessory dwelling unit plans free for residents.
- **Allow group homes in all residential zones and commercial zones that allow residential uses.** Group homes are a source of housing for people with disabilities, seniors, those undergoing treatment for a variety of medical concerns, children in foster care, etc.
- **Establish a multifamily tax exemption (MFTE) program.** The Multifamily Tax Exemption (MFTE) Program is intended to encourage the construction of new, rehabilitated, or converted multifamily housing within designated areas. MFTE is limited to multifamily units with four or more units. Eligible projects typically receive an eight-year tax break or twelve years if the property owner/developer commits to renting or selling at least 20 percent of the units to households with an income at or below 115 percent of the median family income during the same period. Once the period lapses, the owner/developer is free to rent or sell units at market rate. The City adopted the MFTE program for the Brewery District and Capitol Boulevard Corridor for eight- and twelve-year projects in 2017 and expanded the MFTE program to include the Town Center and Littlerock Road Subarea for twelve-year projects in 2020.
- **Make strategic investments in infrastructure expansion to reduce development costs.** The City makes a concerted effort to invest in infrastructure expansion where it makes the most sense, thereby reducing development costs and spurring needed development in the right locations. Although the City makes such strategic investments, new development constructs the majority of infrastructure, affecting the overall cost of housing in that development.
- **Process short plat applications administratively.** Short platting is the division of land into a limited number of lots. Typically, approving land divisions is a legislative function of the City Council. However, state law requires cities to have a short plat process and approve such requests administratively. As of 2021, the City allows administrative approvals of short plats for land divisions of nine or fewer lots, the state's current limit for short platting.
- **Recognize modular/manufactured housing as a viable form of housing construction.** Since 2004, state law has recognized the value manufactured housing has on housing affordability. Cities must treat manufactured housing the same as it does traditionally built housing and must allow mobile and manufactured homes to locate in existing manufactured home parks.

- **Reduce setbacks and increase lot coverage/impervious area standards.** The City has reduced setback standards and high increase lot coverage/impervious area standards in residential zone districts.
- **Relax ground floor retail requirements to allow residential units.** In commercial zones, retail uses are often required on the ground floor for mixed-use developments. The City has never established a requirement for ground floor retail in a mixed-use development.
- **Require minimum residential densities.** The City has required minimum residential densities since the approval of the Growth Management Act.
- **With major comprehensive plan updates, confirm land is suitably zoned for development of all housing types.** The City is required to include a Housing Element in its Comprehensive Plan. The Growth Management Act requires the Housing Element to include information on the types of housing available in the City and to confirm there is enough land available for such uses. As part of these updates, the City confirms whether the land itself is zoned properly to sufficiently allow the types of units envisioned in the community in the quantities necessary to meet housing needs. The City is undertaking a similar exercise now with Thurston County to update the Tumwater / Thurston County Joint Plan for the urban growth areas of the City.
- **Support compact development.** The City's Comprehensive Plan supports compact urban development to reduce urban sprawl and reduce the costs of public services.
- **Support low-income senior housing.** The City provides property tax and utility fee discounts for low income seniors.
- **Process development applications expeditiously.** The City is subject to deadlines under the GMA for processing housing plat applications. In general, these deadlines are being met. In addition, the City uses a hearing examiner for hearings related to larger new development projects and subdivisions, taking the politics out of these decisions and administratively approves final plats, reducing approval time.
- **Support transit oriented development** The City is served by public transit, operated by Intercity Transit. Public transit is an important component of affordable housing because parking requirements can be reduced, reducing construction costs, and income not spent on buying and maintaining vehicles means more of that income is available for housing.
- **Support place making.** According to TRPC's Urban Corridors Task Force (Dec 2011 report), place making is an important element of attracting high-density housing along urban corridors. The City is engaged in extensive place making such as restoration of the Historic Brewhouse and construction of the Deschutes Valley Trail to attract high-density residential development to the Brewery District and along Capitol Blvd.
- **Use design guidelines to manage higher intensity uses.** The City has adopted design guidelines for higher density housing to better integrate new development into existing neighborhoods.
- **Regional Housing Council.** In addition to these actions, the City is also taking advantage of a local revenue-sharing program established by [HB 1406](#), which allows the cities to receive a portion of the State's existing sales and use tax to fund affordable housing programs and services. The cities of Lacey, Olympia, Tumwater, and Yelm and Thurston County pool their resources with guidance from the Regional Housing Council to help pay for housing supportive services.

- **Provide funding for renovating and maintaining existing housing that serves low-income households or residents with disabilities.** The City has implemented this action through funding to nonprofits, CDBG funding, and work through the Regional Housing Council.
- **Offer density bonuses for low-income housing.** The City implemented this action through Ordinance No. O2020-005 Housing Affordability Text Amendments.
- **Rezone manufactured home parks to a manufactured home park zone to promote their preservation.** The City has implemented this action through Ordinance O2008-009, which established the Manufactured Home Park (MHP) zone district in the City.
- **Offer developers density and/or height incentives for desired unit types.** The City implemented this action through Ordinance No. O2020-005 Housing Affordability Text Amendments.
- **Reduce parking requirements for residential uses, including for multifamily developments near frequent transit routes.** The City implemented this action through Ordinance No. O2020-005 Housing Affordability Text Amendments. The City needs to see how things work under Ordinance No. O2020-005 before proposing additional changes.
- **Identify strategically placed but underdeveloped properties and determine what barriers exist to developing desired housing types.** The City has implemented this action in the Brewery District and Capitol Boulevard Corridor, specifically the WSDOT property.
- **Reduce minimum lot sizes.** The City implemented this action through Ordinance No. O2020-005 Housing Affordability Text Amendments.
- **Expand the multifamily tax exemption to make it available in all transit corridors.** The City has implemented this action. Ordinance No. O2017-004 established the multi-family tax exemption program at the City. Resolution No. R2017-002 established the Brewery District and the Capitol Boulevard Corridor as the initial target areas. Following the 2019 Housing Affordability Work Plan Development Fee Amendment 3) *Expand the multifamily tax exemption program to other areas of the City, such as the Town Center, and the Littlerock Road Subarea, and look at expanding the percentage of permanently affordable units that would need to be provided,* Resolution No. R2019-022 expanded the target areas to include the Littlerock Subarea and the Town Center.
- **With major comprehensive plan updates, confirm land is suitably zoned for development of all housing types.** The City has implemented this action as part of every required eight-year GMA Comprehensive Plan update.
- **Increase the types of housing allowed in low-density residential zones (duplexes, triplexes, etc.).** The City implemented this action through Ordinance No. O2020-005 Housing Affordability Text Amendments.
- **Allow more housing types in commercial zones.** The City has implemented this action. The City currently allows residential development in all commercial and mixed-use zone districts.
- **Allow single-room occupancy (SRO) housing in all multifamily zones.** The City has implemented this action. The City currently allows single-room occupancy in all multifamily zone districts.

Chapter 3.

Local Actions

Local Actions to be Undertaken by the City

This chapter discusses the specific local actions that the City of Tumwater will be implementing as part of the Housing Action Plan.

The Housing Action Plan identifies six strategies for addressing housing needs in the City:

1. Increase the supply of permanent, income-restricted affordable housing.
2. Make it easier for households to access housing and stay housed.
3. Expand the overall housing supply by making it easier to build all types of housing projects.
4. Increase the variety of housing choices.
5. Continually build on resources, collaboration, and public understanding to improve implementation of housing strategies.
6. Establish a permanent source of funding for low-income housing.

Thirty-nine actions are associated with one of the six strategies in the Housing Action Plan, and each action is associated with filling one or more of the seven gaps identified in the Housing Needs Assessment:



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 sizes and 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 housing options for people with disabilities and those at risk of or experiencing homelessness.

Table of Actions

The table of actions associated with each strategy includes key information to know:

- Gaps or needs addressed by the action (as indicated by the above icons)
- Implementation status for the City, as represented by the following symbols:



The action is pending – the City has begun the work necessary to implement the action, but it is not yet fully implemented.



The action will be considered – the City will consider the work necessary to implement the action, but the work has not been scheduled.

Detailed information on each action is provided in Appendix A *Action Details*. For a complete list of actions considered as part of the development of this plan, see Appendix B *Considered Actions*.

Neither the strategies nor the actions associated with them are in priority order. Not all actions will be implemented by the City, and actions that can only be taken by other entities are not included in this plan.

Effort to Implement

High – Action would require significant resources to implement (funding, staff, political effort, etc.)

Medium – Action would require moderate resources to implement (funding, staff, political effort, etc.)

Low – Action would require few resources to implement (funding, staff, political effort, etc.)

N/A – Action not applicable to the City

Effect on Housing Supply

High – Action would result in a significant increase in desired housing units

Medium – Action would result in a moderate increase in desired housing units

Low – Action would result in a small increase in desired housing units

N/A – Action not applicable to the City

Strategy 1: Increase the Supply of Permanent, Income-Restricted Affordable Housing.

Strategy 1 includes actions that increase the supply of housing affordable to low-income households (those making 80 or less percent of the area median family income) and actions that support the providers of low-income housing.

Why is this strategy 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.

How do these actions reduce housing costs?

Increasing opportunities for developing housing affordable to households with the lowest incomes increases housing affordability for these households. The need is great: according to the needs assessment, about 11,700 households in the Cities of Lacey, Olympia, and Tumwater have an income of 50 percent or less of the median family income. Another 7,500 households in the same category are anticipated over the 25 years.

Reducing the cost of renting and owning a home are both part 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 owning a home offers, in general, monthly mortgage payments stay the same over 30 years while monthly rent payments increase.

These actions also address the need for permanent supportive housing. 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 experience homelessness again.

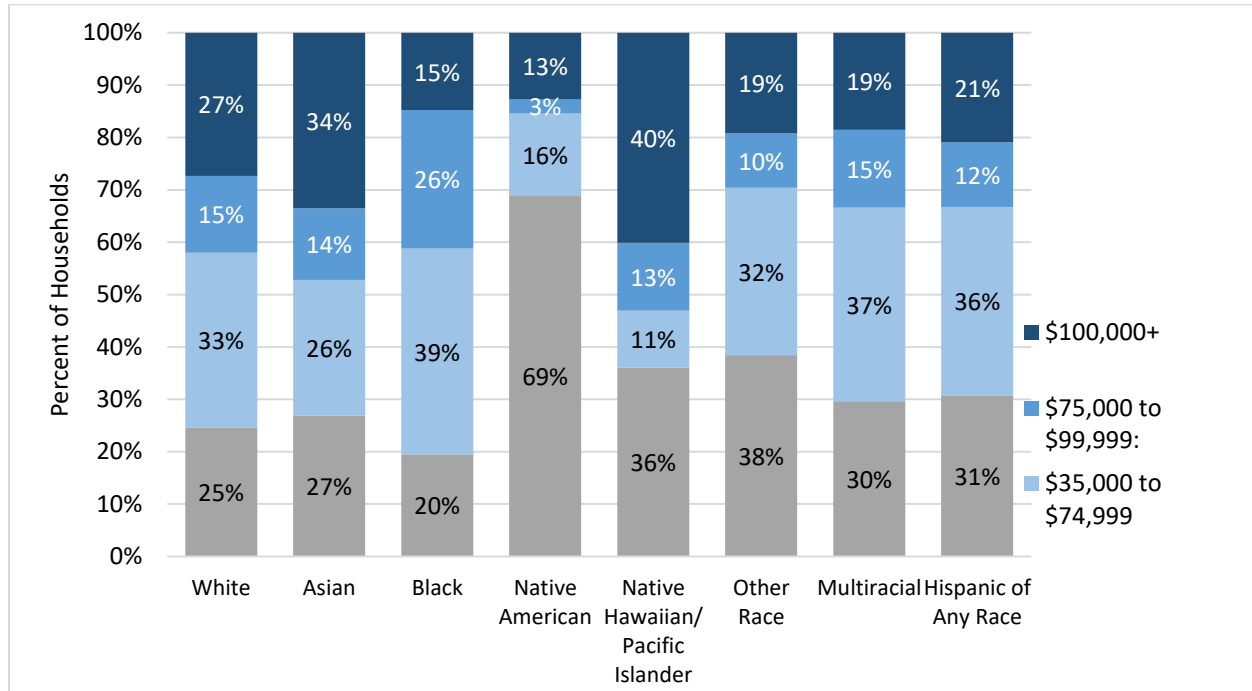
How do these actions address equity?

People of color (Figure 1) disproportionately head the lowest income households in Thurston County. The same is true for people experiencing homelessness. Permanent, income restricted housing directly benefits both of these populations by providing affordable, stable housing options. Housing affordable to households with the lowest incomes can be rental or owner units, both of which help stabilize

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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.

Figure 1. Household income in the Cities of Lacey, Olympia, and Tumwater combined by race and ethnicity, 2014-2018 average.












NOTE: In the figure above, householders who are Latino or Hispanic are only represented in "Hispanic of Any Race."






Source: U.S. Census Bureau American Community Survey

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Table 2. Strategy 1: Increase the supply of permanent, income-restricted affordable housing.

Strategy 1: Increase the supply of permanent, income-restricted affordable housing.	Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action					
<p>1.a. Donate or lease surplus or underutilized jurisdiction-owned land to developers that provide low-income housing and establish a process for accepting or coordinating the acceptance of land donations from others this action.</p> <p><i>Gaps/Needs Addressed:</i></p>  		M	M	<p>The City will consider the work necessary to implement the action, but the work has not been scheduled.</p> <p>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.</p>	<ul style="list-style-type: none"> Time for staff to develop and manage a program.
<p>1.b. Where a Planned Unit Development is used for residential development, consider requiring a portion of the housing be low-income housing.</p> <p><i>Gaps/Needs Addressed:</i></p>     		H	M	<p>The City will consider the work necessary to implement the action, but the work has not been scheduled.</p>	<ul style="list-style-type: none"> Time for staff to review and develop ordinance updating development code. Time for the Planning Commission to review and the City Council to review and approve an ordinance.











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Strategy 1: Increase the supply of permanent, income-restricted affordable housing.		Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action						
1.c.	Adopt a “Notice of Intent to Sell” ordinance for multifamily developments. <i>Gaps/Needs Addressed:</i> 		H	L	The City will consider the work necessary to implement the action, but the work has not been scheduled.	<ul style="list-style-type: none">• Time for staff to review and develop ordinance updating development code.• Time for the Planning Commission to review and the City Council to review and approve an ordinance.
1.d.	Provide funding for the Housing Authority of Thurston County and other non-profit organizations to buy income-restricted units proposed to be converted to market rate housing. <i>Gaps/Needs Addressed:</i>  		H	M	The City will consider the work necessary to implement the action, but the work has not been scheduled. Could be part of the Regional Housing Council discussions as well.	<ul style="list-style-type: none">• Funding through the City Council’s biennial budgeting process.



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Strategy 1: Increase the supply of permanent, income-restricted affordable housing.		Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action						
1.e. As part of Comprehensive Plan and development code changes, include an evaluation of the impact such changes will have on housing affordability, especially for low-income households. <i>Gaps/Needs Addressed:</i>   			M	L	The City will consider the work necessary to implement the action, but the work has not been scheduled. 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.	<ul style="list-style-type: none"> Additional time for staff to include such reviews during the preparation of amendments to the Comprehensive Plan and the development code.
1.f. Provide funding for low-income and special needs residents to purchase housing through community land trusts. <i>Gaps/Needs Addressed:</i>    			H	L	The City will consider the work necessary to implement the action, but the work has not been scheduled. This should be explored on a regional level through the Regional Housing Council, nonprofits, and whether the HATC could do this.	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process.





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Strategy 1: Increase the supply of permanent, income-restricted affordable housing.		Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action						
1.g. Offer and/or expand fee waivers for low-income housing developments. <i>Gaps/Needs Addressed:</i>    			H	M	The City has begun the work necessary to implement the action, but it is not yet fully implemented as part of Ordinance No. O2021-001 Housing Affordability Fee Amendments.	<ul style="list-style-type: none"> Time for staff to review and develop ordinance updating development code. Time for the Planning Commission to review and the City Council to review and approve an ordinance.
1.h. Encourage low-income housing units as part of new developments. <i>Gaps/Needs Addressed:</i>    			H	H	<p>The City will consider the work necessary to implement the action, but the work has not been scheduled.</p> <p>This could be required if the residential market can support it. As a requirement, there is concern that it could negatively affect new residential developments.</p> <p>This could also consider allowing density bonuses in the Single Family Medium Density Residential (SFM) zone district for permanent low-income housing in the form of triplexes and quads.</p> <p>In a related discussion, the Planning Commission suggested considering removing “single-family” and “multifamily” from residential zone district titles.</p>	<ul style="list-style-type: none"> Time for staff to review and develop ordinance updating development code. Time for the Planning Commission to review and the City Council to review and approve an ordinance.








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Strategy 1: Increase the supply of permanent, income-restricted affordable housing.		Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action						
1.i. Fund development projects that increase low-income housing through grants or loans. <i>Gaps/Needs Addressed:</i> 			H	M	The City is currently implementing this action through funding to nonprofits, CDBG funding, and work through the Regional Housing Council. Need to document what is done with City of Tumwater funds.	<ul style="list-style-type: none"> Time for staff to manage the annual reporting for such projects.




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Strategy 1: Increase the supply of permanent, income-restricted affordable housing.		Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action						
1.j. Establish a program to preserve and maintain healthy and viable manufactured home parks. <i>Gaps/Needs Addressed:</i>   			M	M	<p>The City will consider the work necessary to implement the action, but the work has not been scheduled.</p> <p>Resolution No. R2018-016 Homelessness and Affordable Housing identified Action 6) <i>Assess actions for assuring mobile home parks continue to provide affordable housing toward a goal of property ownership by residents under B) Boost Housing Affordability – Actions to increase affordable housing</i> to address this policy.</p> <p>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.</p>	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. Time for staff to develop and run such a program. Time for staff to manage the annual reporting for such projects.

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Strategy 1: Increase the supply of permanent, income-restricted affordable housing.		Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action						
1.k. Enhance enforcement of property maintenance codes to keep housing in good repair. <i>Gaps/Needs Addressed:</i>   			H	M	The City is currently implementing this action and may look at moving beyond the current complaint driven process, to consider periodic inspections of rental property such as mold/vermin inspections. Suggest starting as a voluntary program. Review City of Lacey and City of Aberdeen's programs.	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. Time for staff to develop and run such a program.
1.l. Partner with low-income housing developers (such as Habitat for Humanity) to expand homeownership opportunities. <i>Gaps/Needs Addressed:</i>  			M	M	The City is currently implementing this action through funding to nonprofits, CDBG funding, and work through the Regional Housing Council.	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. Time for staff to develop and run such a program.

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Strategy 1: Increase the supply of permanent, income-restricted affordable housing.		Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action						
1.m. Extend public water and sewer to unserved areas to allow infill development in underdeveloped areas. <i>Gaps/Needs Addressed:</i>  			H	M	<p>The City Council's 2019 Housing Affordability Fee Amendment Work Plan included the item "making infrastructure investment for infill areas needing upgrades."</p> <p>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.</p>	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. New funding source will need to be confirmed and may not be from ratepayers. Time for staff to develop and run such a program. Amendments to the Comprehensive Plan Lands for Public Purposes and Transportation Elements Amendments to the priorities of the Capital Facilities Plan

Strategy 2: Make It Easier for Households to Access Housing and Stay Housed.

Strategy 2 actions address housing stability by preventing evictions and displacement and creating opportunities to build financial equity through homeownership.

Why is this important?

Housing stability is an important component of housing affordability. When households face housing insecurity due to income 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.

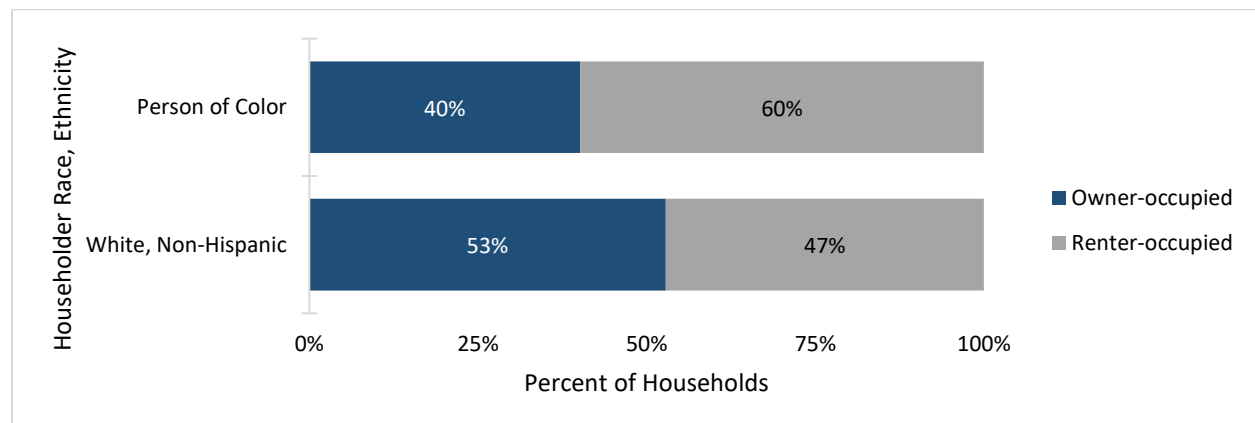
How do these actions reduce housing costs?

For housing service providers, preventing homelessness in the first place is more cost-effective than housing someone experiencing homelessness. Households that can avoid evictions and foreclosures also avoid likely increases in their monthly housing costs, if they are even able to find a new home to live in. For renters, this can also include application fees, deposits, and other costs associated with finding new rental housing.

How do these actions address equity?

People of color are more likely to rent (Figure 2) and more likely to have a lower income than their white, non-Hispanic counterparts. This makes them particularly vulnerable to eviction when rent increases exceed their ability to pay. This concern is reflected in the population experiencing homelessness, which are also disproportionately people of color.

Figure 2. Tenure by race and ethnicity in the Cities of Lacey, Olympia, and Tumwater combined, 2014-2018 average.











Source: U.S. Census Bureau American Community Survey







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.

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



Table 3. Strategy 2: Make it easier for households to access housing and stay housed.

Strategy 2: Make it easier for households to access housing and stay housed.	Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action					
2.a. Have developers provide tenants displaced by redevelopment with relocation assistance. <i>Gaps/Needs Addressed:</i>  		H	M	<p>The City will consider the work necessary to implement the action, but the work has not been scheduled.</p> <p>More details would need to be provided for the action. It may be best implemented through funding to nonprofits, CDBG funding, and work through policies from the Regional Housing Council.</p>	<ul style="list-style-type: none"> Funding for displacement assistance from developers. Funding for running program through the City Council's biennial budgeting process Time for staff to develop and run such a program.
2.b. Partner with local trade schools to provide renovation and retrofit services for low-income households as part of on-the-job-training. <i>Gaps/Needs Addressed:</i>    		M	L	<p>The City will consider the work necessary to implement the action, but the work has not been scheduled.</p> <p>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 EDC to focus on helping people who want to start a construction company.</p>	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process Time for staff to develop and run such a program.







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Strategy 2: Make it easier for households to access housing and stay housed.		Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action						
2.c. Adopt short-term rental regulations to minimize impacts on long-term housing availability. <i>Gaps/Needs Addressed:</i>  			H	L	The City will consider the work necessary to implement the action if we start to see a problem, but the work has not been scheduled. Consider requiring on site ownership for accessory dwelling units used as short-term rentals.	<ul style="list-style-type: none"> Time for staff to review and develop ordinance updating development code. Time for the Planning Commission to review and the City Council to review and approve an ordinance. Time for staff to develop and run such a program.
2.d. Support down payment assistance programs for homeownership and programs that assist people entering the rental market. <i>Gaps/Needs Addressed:</i>  			H	M	The City will consider the work necessary to implement the action if we start to see a problem, but the work has not been scheduled. 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.	<ul style="list-style-type: none"> Time for staff to review and develop ordinance updating development code. Time for staff to develop and run such a program.

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Strategy 2: Make it easier for households to access housing and stay housed.		Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action						
2.e. Identify and implement appropriate tenant protections that improve household stability. <i>Gaps/Needs Addressed:</i>   			H	M	<p>The City has begun the work necessary to implement the action, but it is not yet fully implemented as part of Rental Housing Amendments.</p> <p>Resolution No. R2018-016 Homelessness and Affordable Housing identified Action 9) <i>Enact policies to protect tenants experiencing housing instability</i> under B) <i>Boost Housing Affordability – Actions to increase affordable housing</i> to address this action.</p> <p>Tenant protections can mean putting a burden on small owners, who often are unable to afford to subsidize their rental property. Start this program with larger rental properties.</p>	<ul style="list-style-type: none"> Time for staff to review and develop ordinance updating development code. Time for the Planning Commission to review and the City Council to review and approve an ordinance. Funding through the City Council's biennial budgeting process. Time for staff to develop and run such a program.
2.f. Develop a technical assistance or education program for small landlords. <i>Gaps/Needs Addressed:</i>  			M	M	<p>The City will consider the work necessary to implement the action, but the work has not been scheduled.</p>	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. Time for staff to develop and run such a program.

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Strategy 2: Make it easier for households to access housing and stay housed.		Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action						
2.g. Assist non-profits in the process of acquiring mobile home parks to turn them into public trusts so that lot rental fees can be controlled. <i>Gaps/Needs Addressed:</i>  			H	M	The City will consider the work necessary to implement the action, but the work has not been scheduled.	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. Time for staff to develop and run such a program.
2.h. Fund an energy assistance program for rental housing/make landlords do upgrades when the unit is sold. <i>Gaps/Needs Addressed:</i>  			M	L	The City will consider the work necessary to implement the action, but the work has not been scheduled.	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. Time for staff to develop and run such a program.

Strategy 3: Expand the Overall Housing Supply by Making It Easier to Build All Types of Housing Projects.

Strategy 3 includes actions that streamline the development and construction of market rate housing, both owner and renter-occupied homes.

Why is this important?

Between 2020 and 2045, the population of the Cities of Lacey, Olympia, and Tumwater and their urban growth areas is projected to increase by over 60,000 people. This growth will require nearly 30,000 new housing units. When demand for housing is high, as it is now, but supply remains low, housing costs increase, reducing affordability. The increase in costs affects both renters, and those looking to buy.

How do these actions reduce housing costs?

The Housing Needs Assessment showed that we would likely see a growth of households in all income categories, from the lowest earning ones to those earning well above the median income. This will require the construction of 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: high prices for condos and rentals means empty nesters who want to downsize are more likely to stay in their single-family home. 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.

How do these actions address equity?







When demand for housing is high but supply remains 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 mean homeownership, a way for disadvantaged households to build equity, becomes more difficult. Increasing costs can also lead to 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 purchase 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 rent/housing price increases 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. Strategy 1 includes actions to increase the supply of housing for the lowest-income households while Strategy 2 includes actions to make it easier for households to access housing and stay housed.

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Table 4. Strategy 3: Expand the overall housing supply by making it easier to build all types of housing projects.

Strategy 3: Expand the overall housing supply by making it easier to build all types of housing projects.		Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action						
3.a. Lower transportation impact fees for multifamily developments near frequent transit service routes. <i>Gaps/Needs Addressed:</i>   			H	M	The City has begun the work necessary to implement the action for low-income households, but it is not yet fully implemented as part of Ordinance No. O2021-001 Housing Affordability Fee Amendments. Discuss with Intercity Transit.	<ul style="list-style-type: none"> Time for staff to review and develop ordinance updating development code. Time for the Planning Commission to review and the City Council to review and approve an ordinance.
3.b. Allow deferral of impact fee payments for desired unit types. <i>Gaps/Needs Addressed:</i> 			M	L	The City has begun the work necessary to implement the action, but it is not yet fully implemented as part of Ordinance No. O2021-001 Housing Affordability Fee Amendments.	<ul style="list-style-type: none"> Time for staff to review and develop ordinance updating development code. Time for the Planning Commission to review and the City Council to review and approve an ordinance.

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Strategy 3: Expand the overall housing supply by making it easier to build all types of housing projects.		Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action						
3.c. Maximize use of SEPA threshold exemptions for residential and infill development. <i>Gaps/Needs Addressed:</i> 			H	M	<p>The City has begun the work necessary to implement the action in support the City's affordable housing goals of raising the SEPA categorical exemption thresholds for multifamily residential development from 25 to 60 multifamily residential units to reduce duplicative environmental review. Ordinance No. O2017-008 raised the SEPA exemption level for short plats to the maximum allowed by state law (9 lots) and to 25 for multifamily dwelling units. Ordinance No. O2019-022 raised the SEPA exemption level for multifamily dwelling units to the maximum allowed by state law (60 for multifamily dwelling units).</p> <p>Focus on reviewing SEPA exemptions and planned actions that support residential development in the Brewery District, Capitol Boulevard Corridor, and Town Center.</p>	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. Revise TMC Chapter 15.48 <i>Transportation Concurrency Requirements</i> to allow for review of traffic impacts and ensure concurrency. Time for staff to review and develop ordinance updating development code. Time for the Planning Commission to review and the City Council to review and approve an ordinance. Consider reviewing SEPA exemptions that support residential development in the Brewery District, Capitol Boulevard Corridor, and Town Center. Align with MFTE program.

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Strategy 3: Expand the overall housing supply by making it easier to build all types of housing projects.					
Action	Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
3.d. Continue to look for place-making opportunities along urban corridors. <i>Gaps/Needs Addressed:</i>  		L	L	The City will consider the work necessary to implement the action, but the work has not been scheduled.	<ul style="list-style-type: none"> Time for staff to develop and run such a program. Funding through the City Council's biennial budgeting process.
3.e. Mix market rate and low-income housing to avoid creating areas of concentrated low-income housing. <i>Gaps/Needs Addressed:</i> 		L	L	The City will consider the work necessary to implement the action, but the work has not been scheduled.	<ul style="list-style-type: none"> Time for staff to review and develop ordinance updating development code. Time for the Planning Commission to review and the City Council to review and approve an ordinance.

Strategy 4: Increase the Variety of Housing Choices.

Strategy 4 actions address way to increase the variety of housing options, including duplexes, triplexes, accessory dwellings, and other housing forms that are not as common in the Cities of Lacey, Olympia, and Tumwater.

Why is this important?

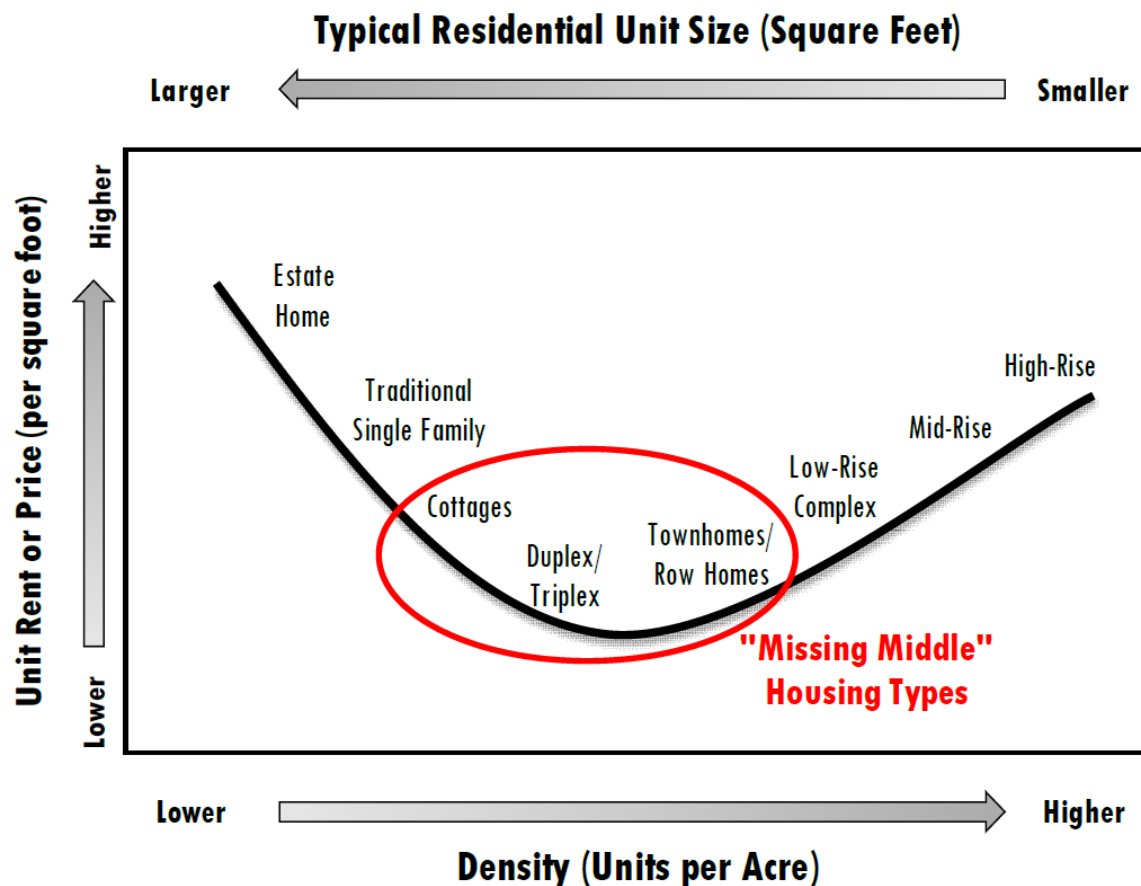
Household sizes in Thurston County have gotten smaller, an average of 2.5 people per household today. There are more single-parent families and householders living alone. As household formation and composition have changed over time, so have their housing needs. Increasing the variety of housing types allows households more choices and creates a dynamic housing market better able to meet the needs of people living in the Cities of Lacey, Olympia, and Tumwater.

How do these actions reduce housing costs?

“Middle density” housing, a small part of the Cities of Lacey, Olympia, and Tumwater’s current housing stock, is an important part of an affordable housing strategy. Middle density housing includes small multifamily housing (duplexes and triplexes), attached townhomes, cottage housing, and accessory dwellings. Per unit costs tend to be lower than single-family homes, because the homes are smaller and developers can benefit from economies of scale. Per unit costs are also less than high-density multifamily because they are stick built (they do not require structured parking or other concrete and steel structures) and are typically in neighborhoods with existing infrastructure. This leads to lower costs for both homeowners and renters (Figure 3).

Diversifying the housing stock also recognizes that households are unique and have a wide range of housing needs. This is particularly true as our population ages. Middle density housing provides seniors a way to downsize while remaining in the neighborhoods they love.

Figure 3. Relationship between housing types, price, and rent, household income in the Cities of Lacey, Olympia, and Tumwater combined by race and ethnicity, 2014-2018 average.



Source: Washington State Department of Commerce, *Housing Memorandum: Issues Affecting Housing Availability and Affordability* (2019), p. 85. <https://deptofcommerce.app.box.com/s/npwem3s3rvcsya15nylbroj18e794ykZ>.









How do these actions address equity?

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

Middle density 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.

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Table 5. Strategy 4: Increase the variety of housing choices.

Strategy 4: Increase the variety of housing choices.	Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action					
<p>4.a. Adopt a form-based code for mixed-use zones to allow more housing types and protect the integrity of existing residential neighborhoods.</p> <p><i>Gaps/Needs Addressed:</i></p>   		H	M	The City will consider the work necessary to implement the action, but the work has not been scheduled.	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. Time for staff to review and develop ordinance updating development code. Time for the Planning Commission to review and the City Council to review and approve an ordinance.
<p>4.b. Strategically allow live/work units in nonresidential zones.</p> <p><i>Gaps/Needs Addressed:</i></p>   		M	L	The City will consider the work necessary to implement the action, but the work has not been scheduled.	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. Time for staff to review and develop ordinance updating development code. Time for the Planning Commission to review and the City Council to review and approve an ordinance.

Strategy 5: Continually Build on Resources, Collaboration, and Public Understanding to Improve Implementation of Housing Strategies.

Strategy 5 actions recognize the need for the Cities of Lacey, Olympia, and Tumwater to engage with the community and establish strong partnerships with affordable housing providers to address housing affordability.

Why is this important?

While the City does not build or manage low-income housing, the policies they enact can affect how much housing can be built and at what cost.

How do these actions reduce housing costs?

By establishing partnerships and collaborations with organizations who serve low-income households, the City can ensure that they are directing their resources and enacting policies that best serve low-income households.

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 seek to prevent actions needed to increase affordable options. By also engaging with the community, the City can build a shared understanding of the challenges faced by low-income households and develop informed consent around the strategies needed to increase housing affordability.

How do these actions address equity?

Building public understanding around the challenges faced by low-income households includes recognizing the historical 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 of higher income. Developing relationships with organizations that work with or represent communities of color and disadvantaged groups can help the City better:









- 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.

Proactive efforts to ensure 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 actions the City take can be more successfully implemented in an equitable fashion.



Inviting and bringing in people of all walks of life into the community conversation provides the most direct. Collaborating with leaders of disadvantaged populations can help make this happen and ensure government action does not increase inequities faced by people of color.

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Table 6. Strategy 5: Continually build on resources, collaboration, and public understanding to improve implementation of housing strategies.

Strategy 5: Continually build on resources, collaboration, and public understanding to improve implementation of housing strategies.		Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action						
5.a Conduct education and outreach around city programs that support affordable housing. <i>Gaps/Needs Addressed:</i>   			M	M	The City will consider the work necessary to implement the action, but the work has not been scheduled. Need to define clearly the purposes and expected outcomes of such programs. Begin by clearly defining the purposes and expected outcomes of programs and use trained volunteers were possible.	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. Time for staff to develop and run such a program.
5.b. Fund Housing Navigators to assist households, renters, homeowners, and landlords with housing issues. <i>Gaps/Needs Addressed:</i>   			H	M	The City will consider the work necessary to implement the action, but the work has not been scheduled. 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.	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. Time for staff to develop and run such a program.



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Strategy 5: Continually build on resources, collaboration, and public understanding to improve implementation of housing strategies. Action	Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
5.c. Identify and develop partnerships with organizations that provide or support low-income, workforce, and senior housing as well as other populations with unique housing needs. <i>Gaps/Needs Addressed:</i> 		M	M	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.	<ul style="list-style-type: none"> • Funding through the City Council's biennial budgeting process. • Time for staff to develop and run such a program.

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Strategy 5: Continually build on resources, collaboration, and public understanding to improve implementation of housing strategies.		Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action						
5.d. Establish a rental registration program to improve access to data and share information with landlords. Gaps/Needs Addressed:   			H	L	The City has begun the work necessary to implement the action, but it is not yet fully implemented as part of Rental Housing Amendments. Resolution No. R2018-016 Homelessness and Affordable Housing identified Action 9) <i>Enact policies to protect tenants experiencing housing instability</i> under B) <i>Boost Housing Affordability – Actions to increase affordable housing</i> to address this action. This may be best considered as a regional action. A rental registration program will give the City a way to educate landlords about issues.	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. Time for staff to develop and run such a program.
5.e. Partner with a public or private developer to build a townhouse or row house demonstration project. Gaps/Needs Addressed:  			H	L	The City will consider the work necessary to implement the action, but the work has not been scheduled.	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. Time for staff to develop and run such a program.

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Strategy 5: Continually build on resources, collaboration, and public understanding to improve implementation of housing strategies.		Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action						
5.f. Track data on affordable housing at the regional level. <i>Gaps/Needs Addressed:</i> 			L	L	The City will consider the work necessary to implement the action, but the work has not been scheduled.	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. Time for staff to develop and run such a program.

Strategy 6: Establish a Permanent Source of Funding for Low-Income Housing.

The actions address the need to increase funding for low-income housing and to provide a regional strategy for distributing funds.

Why is this 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 (Table 7).

Table 7. Maximum rent and housing costs at various income levels, 2020.

HUD Income Limit* for a:	Yearly Income	Hourly Wage (Full Time)**	Monthly Rent or Mortgage Payment
<i>2-Person Family</i>			
Extremely Low Income (30%)	\$20,800	\$10.00	\$500
Very Low Income (50%)	\$34,700	\$16.70	\$900
Low Income (80%)	\$55,500	\$26.70	\$1,400
<i>4-Person Family</i>			
Extremely Low Income (30%)	\$26,200	\$12.60	\$700
Very Low Income (50%)	\$43,350	\$20.80	\$1,100
Low Income (80%)	\$69,350	\$33.30	\$1,700

NOTE: *For 2020, HUD income limits are based on a median family income of \$86,700 for Thurston County. Assumes 3.5 percent fixed interest rate over a 30-year mortgage. Costs do not account for other housing-related expenses such as utilities, property taxes, and insurance.

**Assumes one household member works full time at 40 hours per week.

Source: Thurston Regional Planning Council

Whether you are a nonprofit or a for-profit developer, there are real costs to consider in making a development project feasible. Table 8 provides an example of the monthly costs associated with developing a 100-unit apartment complex. This example is intended to give readers an idea of the costs associated with multifamily development; actual numbers for a real project will vary based on variety of factors.

Overall, each apartment unit costs \$250,000 to develop and includes acquiring land, engineering and architectural fees, environmental review, appraisals, city fees, construction costs, etc. Most developers do not have the cash to develop a project without financing. Some may not have funds for even a down payment to qualify for the development loan. Developers must also consider the ongoing costs once the development is up and running, costs for managing the property, taxes, and insurance, reserving funds for basic and more extensive repairs, etc. Monthly costs per unit could be \$1,695 just to cover the

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financing and ongoing operating costs; this does not take into account any profit, just the cost to break even on the project and ensure the developer does not lose any money.

If a non-profit developer has the down payment covered through grant funding (about 25 percent of the total project cost), the cost can be reduced to \$1,395 per month. If the non-profit developer were able to obtain grant funding for the total cost of development, the developer would still need about \$500 per unit per month to cover maintenance and operation costs. For households with extremely low incomes, those making less than \$21,000 per year, this is a hard ask.

Table 8. Example of monthly costs associated with developing an apartment complex.

	Per Unit Cost – Not Grant Funded	Per Unit Cost – 25% Grant Funded	Per Unit Cost – 100% Grant Funded
Total Cost of Development <i>Covers the total cost of development including land acquisition, engineering and architectural fees, environmental reports, appraisals, city fees, construction, etc.</i>	\$250,000	\$250,000	\$250,000
Monthly Cost for Down Payment Financing <i>approximately 25% of overall development cost. Assumes 5.8% return on investment.</i>	\$300	\$0	\$0
Monthly Cost for Loan Payment <i>approximately 75% of overall development cost. Assumes 4% interest rate.</i>	\$895	\$895	\$0
Monthly Cost for Ongoing Operating Costs and Reserves* <i>Covers property taxes and insurance; utilities; landscaping and general maintenance; basic repairs; property management; and maintenance reserves for painting, new roofs, appliance replacements, etc.</i>	\$500	\$500	\$500
TOTAL Cost per month over 30-year loan term	\$1,695	\$1,395	\$500

**Per the Housing Authority of Thurston County, \$500 per unit is likely a modest amount for well-maintained properties*

Note: This example is intended to give readers an idea of the costs associated with development; actual numbers for real project will vary.

Source: Housing Authority of Thurston County

How do these actions reduce housing costs?

Providing affordable housing for the lowest income households and those experiencing homelessness requires significant 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 actions identified in this plan will not be possible without more funding. The Cities of Lacey, Olympia, and Tumwater can play a significant role in leveraging local, state, and federal dollars for low-income housing. The City 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 the City has some capacity to increase funding, Chapter 4 recognizes the need for action at the state and federal level to increase funding for affordable housing.

How do these actions address equity?









People of color are disproportionately low-income, at risk of experiencing homelessness, or homeless. However, many of the actions in this plan to address these issues will be impossible to implement without additional funding.

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Table 9. Strategy 6: Establish a permanent source of funding for low-income housing.

Strategy 6: Establish a permanent source of funding for low-income housing.		Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action						
6.a. Develop a comprehensive funding strategy for affordable housing that addresses both the sources of funding and how the funds should be spent. <i>Gaps/Needs Addressed:</i> 			H	H	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, we will continue to spend most of our money on shelters and never build any affordable units. Continue to provide funding for shelters and transitional housing through non-profits.	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. Time for staff to develop and run such a program.
6.b. Establish an affordable housing property tax levy to finance affordable housing for very low-income households. <i>Gaps/Needs Addressed:</i> 			H	H	The City will consider the work necessary to implement the action, but the work has not been scheduled. The City would need to survey taxpayers and our large property tax generators first. Push to early in schedule.	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. Time for staff to develop and run such a program. Requires public vote.

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Strategy 6: Establish a permanent source of funding for low-income housing.		Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action						
6.c. Establish an affordable housing sales tax. <i>Gaps/Needs Addressed:</i>    			H	H	The City will consider the work necessary to implement the action, but the work has not been scheduled. The City would need to survey taxpayers and our big sales tax generators first. Push to early in schedule.	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. Time for staff to develop and run such a program. Requires councilmatic or commissionmatic action.
6.d. Capture the value of city investments (utilities, roads, etc.) that increase private investments in neighborhoods, especially in areas with planned or existing transit. <i>Gaps/Needs Addressed:</i>  			H	M	The City will consider the work necessary to implement the action, but the work has not been scheduled. We would need to do more research on what this involved or how to do it other than what we already do via latecomer agreements.	<ul style="list-style-type: none"> Funding through the City Council's biennial budgeting process. Time for staff to develop and run such a program.

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Strategy 6: Establish a permanent source of funding for low-income housing.		Implementation Status	Effort to Implement	Effect on Housing Supply	Comment	City Resources Needed
Action						
6.e. Encourage the Housing Authority of Thurston County to take greater advantage of State and Federal housing grants and tax incentives. <i>Gaps/Needs Addressed:</i>    			L	M	The City will consider the work necessary to implement the action, but the work has not been scheduled.	<ul style="list-style-type: none"> Time for staff to develop and run such a program.

Chapter 4.

Legislative Needs

The Housing Action Plan identified a number of barriers to affordable housing that need to be addressed at the state or federal level. Cities that are Tumwater's size are not the best suited to leverage sufficient funding to meet the needs identified in this plan. They need state and federal government relief to fill the gap. Loss of funding at either the state or federal level can have severe impacts at the local level. A joint legislative agenda developed by the Cities of Lacey, Olympia, and Tumwater will be necessary to address these issues.

Many of the actions in this plan require funding, especially actions to create affordable housing for the lowest income households and people moving out of emergency and temporary housing situations. Therefore, an important part of this legislative agenda is the need for funding for the construction and maintenance of low-income housing and permanent supportive housing.

State Legislative Agenda

- Increase funding for low-income housing construction.
- Increase funding for permanent supportive housing for those recently experiencing homelessness and moving out of emergency/transitional housing.
- Increase funding for renovating low-income housing to address accessibility upgrades, energy efficiency retrofits, and indoor health (e.g. lead and mold).
- Reform Washington's condominium liability laws.
- Amend the Manufactured/Mobile Home Landlord-Tenant Act, such as in [HB 2610](#), to provide protections for tenants in the event of a sale.
- Allow tax increment financing.
- Require a portion of the Washington State Housing Trust Fund to be used for affordable homeownership projects.
- Update the multifamily tax exemption program to include projects that support homeownership opportunities.
- Encourage local manufacturing of construction products
- Review how state law regulates homeowner associations about affordable housing issues, such as whether accessory dwelling units are allowed in covenants.

Federal Legislative Agenda

- Reduce tariffs that raise housing construction costs, making it more expensive to build housing.

Example: the cost of softwoods (heavily used in construction) from Canada are up by about 25 percent.

- Increase federal Housing and Urban Development (HUD) funding for affordable housing, including housing vouchers and funding for the Community Development Block Grant (CDBG) program, the Self-Help Homeownership Opportunity Program (SHOP), and the Home Investment Partnerships Program (HOME).
- Increase funding for down payment assistance. This could include providing tax credits for first-time homebuyers with low-income, targeted down payment assistance for disadvantaged populations and communities of color, and increased funding for homeownership savings programs like Assets for Independence and the Family Self-Sufficiency initiative.
- Support the Neighborhood Homes Improvement Act tax credit, which would make it economically feasible to rehabilitate distressed homes for homeownership and expand affordable homeownership opportunities for local residents.

Appendix A.

Action Details

This appendix includes a fuller description of what each action included in this plan entails. Where appropriate, the appendix includes applicable information on what the City of Tumwater can do or has done as well as resources with more information. The actions are grouped into their strategy categories:

1. Increase the supply of permanently affordable housing for households that make 80 percent or less of the area median income.
2. Make it easier for households to access housing and stay housed.
3. Expand the overall housing supply by making it easier to build all types of housing projects.
4. Increase the variety of housing choices.
5. Continually build on resources, collaboration, and public understanding to improve implementation of housing strategies.
6. Establish a permanent source of funding for low-income housing.

Strategy 1: Increase the supply of permanent, income-restricts affordable housing.

1.a. Donate or lease surplus or underutilized jurisdiction-owned land to developers that provide low-income housing and establish a process for accepting or coordinating the acceptance of land donations from others this action.

In areas with high land costs, acquiring suitable land can add significant expense to an affordable housing project. Public lands can be donated or leased to affordable housing developers, thereby reducing the cost of development. In this case, affordable housing means housing for households with incomes 80 percent or less of the area median income.

When a jurisdiction does not own land appropriate for housing development, purchasing such land may be an appropriate measure. The land can then be donated or leased to developers that provide low-income housing.

For more information on donating public lands, see [RCW 39.33.015](#).

1.b. Where a Planned Unit Development is used for residential development, require a portion of the housing be low-income housing.

Planned Unit Developments are intended to provide a developer flexibility when designing very large subdivisions. Generally, flexibility is provided in terms of lot size and housing types. Requiring low-income housing as part of low-density Planned Unit Developments can introduce a greater variety of housing of low-density housing types (duplexes, small apartment buildings, cottage housing, etc.) into a new neighborhood and ensure the neighborhood is affordable for a wider range of households. This

may also encourage the private sector to partner with non-profits such as Habitat for Humanity to develop detached single-family homes for low-income households.

Low-density developments are more likely to consist only of detached single-family homes. Requiring Planned Unit Developments for low-density development can encourage more housing types in such developments. Requiring low-income housing in Planned Unit Developments proposals is a type of inclusionary zoning (income-restricted affordable housing must be included as part of new developments).

1.c. Adopt a “Notice of Intent to Sell” ordinance for multifamily developments.

Requiring notice to the city, housing officials, and tenants when the owner of a multifamily development intends to sell gives the city the opportunity to preserve low-income units for the same purpose and tenants ample additional time to prepare for a potential move. Not every multifamily development is appropriate for purchase to preserve affordability, but the notice allows jurisdiction staff the time to consider it. The City may consider developing a list of criteria to determine the types of multifamily developments they want to preserve, including units currently required to be dedicated for use by low-income households, but which may be converted to market-rate units in the future.

Resources

- National Housing Preservation Database. Provides information on developments that have received housing subsidies. As of December 2020, more than 3,000 multifamily units (two or more units in a building) in Thurston County have active subsidies.

1.d. Provide funding for the Housing Authority of Thurston County and other non-profit organizations to buy income-restricted units proposed to be converted to market rate housing.

Income-restricted housing units developed or rehabilitated with federal money may in the future be converted to market-rate units. Partnering with HATC and other nonprofit organizations to purchase such units can help preserve housing options for low-income households.

1.e. As part of comprehensive plan and development code changes, include an evaluation of the impact such changes will have on housing affordability, especially for low-income households.

Changes to comprehensive plans and development codes should include an evaluation of how they would affect the amount of housing, the types of housing allowed, and the cost to permit, construct, and renovate housing. Evaluating the potential for displacement when affordable units are likely to be lost to redevelopment (such as a mobile home park that is redeveloped) is also appropriate. Particular attention should be given to areas of need identified in the Housing Needs Assessment, including low-income and permanent supportive housing, housing for seniors, and improving and retrofitting existing low-income housing.

1.f. Provide funding for low-income and special needs residents to purchase housing through community land trusts.

Community land trusts provide permanently affordable housing opportunities by holding land on behalf of a place-based community. As non-profit organizations, housing land trusts help to make

homeownership both possible and affordable for low-income households. Locally, the Thurston Housing Land Trust serves all of Thurston County.

1.g. Offer and/or expand fee waivers for low-income housing developments.

Impact fees, utility connection fees, project review fees, and other fees increase the cost of housing construction. Reducing or waiving fees for low-income housing developments reduces their development costs and acknowledges that providing low-income housing has a positive impact on a community by:

- Ensuring vulnerable households can afford a home.
- Preventing individuals and families from becoming homeless.
- Reducing the cost of providing social services for households in crisis.

The costs for such offsets must be made up elsewhere. According to the Washington State Department of Commerce, reducing or waiving impact fees are most effective when paired with other housing affordability incentives.

See also Action 3.b.

For more information on fee waivers for low-income housing, see:

- [RCW 82.02.060](#) for exempting impact fees for low-income housing.
- [RCW 35.92.380](#) and [RCW 35.92.020](#) for waiving utility connection and other utility fees for low-income persons.
- [RCW 36.70A.540](#) for waiving or exempting fees for affordable housing.

1.h. Encourage low-income housing units as part of new developments.

Future Thurston County households will have a range of incomes, and a portion of residential development will need to be affordable to low-income households. Encouraging low-income housing units, whether for rent or ownership, helps to ensure such units will be built as part of development. Consideration should be given to the number of low-income units required, how they are integrated with market-rate units, and whether thresholds should be enacted that exempt smaller developments from this requirement. This policy is best implemented in coordination with low-income housing providers. Once housing market has further evolved, consider making this a requirement of new developments. If implemented now, there is a concern that it would discourage residential development.

1.i. Fund development projects that increase low-income housing through grants or loans.

The City can provide funding directly to low-income and permanent supportive housing providers through grants or loans. This recognizes the need for public funding to build low-income housing beyond what market-driven incentives can provide. This action can be best implemented for projects located close to transit and with good access to organizations and agencies that serve low-income households.

1.j. Establish a program to preserve and maintain healthy and viable manufactured home parks.

Manufactured home parks can be prime locations for higher density redevelopment in communities with strong demand for new housing. However, they also serve as one of the most affordable housing options for households in the region. A program that seeks to preserve and maintain healthy and viable manufactured home parks may consider ways to assist:

- Unit owners to purchase the park outright.
- Unit owners to maintain and repair individual manufactured homes.
- Unit owners with funding to replace units that would be better replaced than repaired.
- Unit owners with funding for relocation when a park cannot be preserved.
- Park owners with making service and utility upgrades.
- Park owners with converting from septic to sewer service.

1.k. Enhance enforcement of property maintenance codes to keep housing in good repair.

Property maintenance codes are intended to ensure the health, safety, and welfare of the public is adequately protected. Improved enforcement can help ensure pest infestations, lack of sanitary conditions, presence of mold, and structural issues are addressed in a timely fashion, thereby protecting homeowners, tenants, and the public at large. Enforcing adopted property maintenance codes is difficult due to the time, staffing, and funding needed to identify and address issues as they arise.

This strategy could have a negative impact on low-income households if resources are not also made available to such households (or their landlords) to make required repairs.

1.l. Partner with low-income housing developers (such as Habitat for Humanity) to expand homeownership opportunities.

Affordable homeownership opportunities allow low-income households to build wealth. Local jurisdictions can go beyond their own capabilities to encourage affordable homeownership opportunities by partnering with local housing groups and non-profit developers. This may include providing funding, gifting publicly owned property, supporting grant applications, assisting property owners, and other programs that increase affordable homeownership opportunities. See also Action 1.a.

1.m. Extend public water and sewer to unserved areas to allow infill development in underdeveloped areas.

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.

Advantages:

- City could direct improvements where it would like to see development

- Attract private development with public investments - public/private partnerships

Disadvantages:

- Administrative requirements
- Need to refocus Capital Facilities Plan development processes
- Changes existing City investment priorities

Strategy 2: Make It Easier for Households to Access Housing and Stay Housed.

2.a. Provide tenants displaced by redevelopment with relocation assistance.

Displacement can happen for a variety of reasons through no fault of the tenant. As redevelopment becomes a more attractive option than keeping a development as is, households, especially low-income households, can be displaced. Moving costs money, and low-income households may not have the funds available for making a required move. State law authorizes local governments to adopt an ordinance requiring developers to provide displaced tenants with relocation assistance to households that have an income of 50 percent or less of the area median income. Cities and counties can also dedicate public funds or use a combination of public and private funds for relocation assistance. When public action results in tenant displacement, relocation assistance is required.

For more information on relocation assistance, see RCW 59.18.440 (developer action) and RCW 8.26 (public action).

2.b. Partner with local trade schools to provide renovation and retrofit services for low-income households as part of on-the-job-training.

According to a 2019 housing memorandum prepared by PNW Economics, LLC and LDC, Inc. for the Washington State Department of Commerce, the majority of general contracting firms struggle to find skilled tradespeople (Issues Affecting Housing Availability and Affordability, p. 71.) Trade schools, apprenticeship programs, and other professionals that provide repair, retrofit, and renovation services to homeowners can scale up training with the help of homeowners who are in need of services at reduced rates.

This action may require additional assistance to the household to accomplish.

2.c. Adopt short-term rental regulations to minimize impacts on long-term housing availability.

When a property owner rents out an entire living unit on a short-term basis, generally a period less than 30 days, that housing unit cannot be used for the community's long-term housing needs. Regulating short-term rentals can reduce negative impacts to the housing market as well as the neighborhood where the short-term unit is located. While this action is most effective in communities that attract a robust tourism base, establishing regulations/registration for this use ensures the city can track the impact short-term rentals have on long-term rentals.

2.d. Support down payment assistance programs for homeownership and programs that assist people entering the rental market.

Washington State has a number of programs that provide down payment assistance to first time and low-income homebuyers. Establishing a down payment assistance program at the local level can assist more households in the Thurston County community towards the goal of homeownership. Down payment assistance typically takes the form of a low- or no-interest loan to the homebuyer, which can be paid back as part of the mortgage or at the time the mortgage is paid off, the home is sold/transferred to a new owner, or the property is refinanced.

For more information on state down payment assistance programs, see the Washington State Housing Finance Commission.

The City would like to expand this to include supporting programs that assist people in entering the rental market.

2.e. Identify and implement appropriate tenant protections that improve household stability.

Tenant protections help avoid or slow the process of displacement for households by preserving housing units, a household's tenancy, or access to information and assistance. Examples of tenant protections include but are not limited to the following:

- Adopting a just cause eviction ordinance that requires landlords to provide tenants with a legally justifiable reason for the eviction.
- Adopting a preservation ordinance, requiring developers to replace affordable housing units demolished as part of redevelopment.
- Adopting an eviction mitigation ordinance to find ways to end a rental agreement mutually rather than evicting tenants.
- Adopting an opportunity to purchase policy that better involves tenants in the decision-making process when a dwelling unit is to be sold.
- Developing a program to incentivize landlords to accept tenants with poor credit or criminal history.
- Improving enforcement of landlord/tenant laws.
- Increasing a tenant's access to legal assistance for landlord/tenant issues.
- Limiting or regulating fees associated with rental housing applications.
- Requiring landlords to establish payment plans for tenants that get behind on rent.

Each tenant protection has positive and negative aspects that should be reviewed and considered before implementing, and both tenants and landlords should be involved in the review process. For more information on protections offered by the Residential Landlord Tenant Act, see [Chapter 59.18 RCW](#).

2.f. Develop a technical assistance or education program for small landlords.

As shown by the Landlord Survey, a large number of the rental properties in the City are owned and operated by small landlords. To maintain this local ownership and maintain these properties, a technical assistance or education program would be useful for training such landlords in basic maintenance activities and help them to know where to look for support if needed.

2.g. Assist non-profits in the process of acquiring mobile home parks to turn them into public trusts so that lot rental fees can be controlled.

This action would support of Resolution No. R2018-016 Housing Affordability Action #6, “Assess actions for assuring mobile home parks continue to provide affordable housing toward a goal of property ownership by residents.” This action would help preserve a large source of existing affordable housing in the future and help to protect residents from dramatic shifts in lot rental fees.

2.h. Fund an energy assistance program for rental housing/make landlords do upgrades when the unit is sold.

This action would support actions in the Thurston Climate Mitigation Plan to reduce energy use in older housing, and support local landlords maintaining their properties without passing the costs to their tenants.

Strategy 3: Expand the Overall Housing Supply by Making It Easier to Build All Types of Housing Projects.

3.a. Lower transportation impact fees for multifamily developments near frequent transit service routes.

Transportation impact fees are one-time charges assessed by a local government against a new development project to help pay for establishing new or improving existing public streets and roads. The streets and roads must be included in a community’s Comprehensive Plan. The fee must directly address the increased demand on that road created by the development. For multifamily developments near frequent transit service routes, the idea is that many residents and visitors are able to utilize the public transit system, thereby reducing the impact of the development on public streets and roads.

January 2021 Transportation Impact Fees (rounded to the nearest dollar)

- **Lacey:** \$610-\$3,989 per dwelling unit. Varies according to unit type with detached single-family dwellings having the highest fees.
- **Olympia:** \$728-\$3,219 per dwelling unit. Varies according to unit type with detached single-family dwellings having the highest fees.
- **Tumwater:** \$497-\$3,919 per dwelling unit. Varies according to unit type with detached single-family dwellings having the highest fees. Assisted living facilities have a fee of \$439 per bed.

3.b. Allow deferral of impact fee payments for desired unit types.

New development affects existing municipal and community investments, and impact fees are a way to ensure new development pays their fair share. Impact fees may be delayed, but they must be paid before the impact is realized. Delaying payment of such fees allows a developer building desired unit types to spread the costs of a development over a longer period. State law already requires the City to establish a system for deferring impact fee payments for small, single-family residential developments. This action would expand the deferral program to developments with desired unit types.

Desired unit types depend on the neighborhood or policy context and could include defining the type of building (courtyard apartment or manufactured home, for example), the need for income-restricted units, units of a certain size, or units containing a certain number of bedrooms.

See also Action 1.g.

3.c. Maximize use of SEPA threshold exemptions for residential and infill development.

The State Environmental Policy Act (SEPA) review process is intended to ensure government actions have fully taken into consideration the environment before a decision is made. Actions that will likely result in an adverse impact on the environment must go through a more rigorous review (an environmental impact statement or EIS). Some projects are exempt from the SEPA review process because their impact on the environment is generally considered minimal and not adverse, but developments must still meet environmental standards. Single-family and multifamily developments with four or fewer units are automatically exempt from review under SEPA, and state law allows cities to adopt exemptions that are more flexible. The Cities of Lacey, Olympia, and Tumwater may exempt single-family developments with up to 30 units and multifamily developments with up to 60 units from SEPA review.

Table 10. Adopted SEPA Exemptions as of January 2021.

Exemptions	Development Type	
	Single-Family	Multifamily
Allowed per SEPA	30 units	60 units
Lacey	4 units	60 units
Olympia	9 units	No exemption
Tumwater	9 units	60 units

Infill Exemptions

In order to accommodate infill development, the Cities of Lacey, Olympia, and Tumwater may adopt SEPA exemptions for infill development to help fill in urban growth areas.

To qualify for the infill exemption:

- An EIS must already be issued for the comprehensive plan or the city must prepare an EIS that considers the proposal's use or density/intensity in the exempted area.
- The density of the area to be infilled must be roughly equal to or lower than what the adopted comprehensive plan calls for.
- The development must be residential, mixed-use, or non-retail commercial development. Commercial development that exceeds 65,000 square feet does not qualify for the exemption.
- Impacts to the environment from the proposed development must be adequately addressed by existing regulations.

If a city takes action to adopt an infill exemption before April 1, 2023, the city's action cannot be appealed through SEPA or the courts.

Planned Actions

Up front review and analysis of impacts to the environment can help streamline the process for developments. Individual developments projects associated with an adopted plan (subarea plan or master planned development, for example) can be exempted from further SEPA review when a threshold determination or EIS has been issued for the adopted plan. The threshold determination or EIS for the adopted plan must detail the project-level impacts of the proposed development, thereby forgoing the need for review when the specific project applies for permitting. The City did a planned action for the historic brewery complex part of the former brewery property.

For more information, see:

- RCW 43.21C.229 (infill exemptions).
- RCW 43.21C.440 (planned actions).

3.d. Continue to look for place-making opportunities along urban corridors.

In support of actions identified in the Sustainable Thurston Plan and the Thurston Climate Mitigation Plan, this action would help incentivize new residential developments in areas of the City, such as the Brewery District and the Capitol Boulevard Communities where redevelopment is encouraged to meet land use and economic goals and provide more residential development opportunities.

3.e. Mix market rate and low-income housing to avoid creating areas of concentrated low-income housing.

The action would ensure that not only market rate and low-income housing is created in the City, but residents of both would be able to intermix and create more opportunities for all economic classes.

Strategy 4: Increase the Variety of Housing Choices.

4.a. Adopt a form-based code for mixed-use zones to allow more housing types and protect the integrity of existing residential neighborhoods.

A form-based code uses the physical form and design of the public realm (building façade and streetscape) as the framework for regulation rather than the need to separate uses. Because of this, form-based codes are most useful in mixed-use zones where the widest variety of uses are already allowed and encouraged. Form-based codes are also useful when the goal is to protect an existing neighborhood character or where developing a cohesive character is desired.

4.b. Strategically allow live/work units in nonresidential zones.

A live/work unit is a single dwelling unit consisting of both a commercial/office space and a residential component that is occupied by the same resident who has the unit as their primary dwelling. The intent is to provide both affordable living and business space for a resident/business owner. The configuration of the live/work unit can vary:

- Live-within. The workplace and living space completely overlap.

- Live-above. The workplace is below the living space with complete separation between the two.
- Live-behind. The workplace is in front of the living space with complete separation between the two possible.
- Live-in-front. The workplace is behind the living space (typically a single-family dwelling) with some overlap between the two possible.

Although home occupations are a type of live/work unit, the emphasis here is on a more intensive nonresidential component (size, traffic generation, employees on site, etc.) that may not be appropriate to classify as a home occupation. Live/work units may also be appropriate in residential zones. In either case, cities will need to conduct additional analysis to determine the locations and types of uses appropriate for live/work units.

Strategy 5: Continually Build on Resources, Collaboration, and Public Understanding to Improve Implementation of Housing Strategies.

5.a. Conduct education and outreach around city programs that support affordable housing.

Providing the public and developers information about affordable housing programs can help households in need find assistance and developers identify resources for building desired unit types. Desired unit types depend on the neighborhood or policy context and could include defining the type of building (triplex or single-room occupancy building, for example), the need for income-restricted units, units of a certain size, or units containing a certain number of bedrooms. Education and outreach can also invite community dialogue on the need for diverse housing options in the community.

5.b. Fund Housing Navigators to assist households, renters, homeowners, and landlords with housing issues.

Housing issues are complex, and so are the resources available to households and landlords. When problems arise or a party needs to find information, having a designated resource to navigate issues and identify resources (development funding, tax assistance, housing opportunities, legal aid, weatherization programs, etc.) gives people more tools to reach their goals.

5.c. Identify and develop partnerships with organizations that provide or support low-income, workforce, and senior housing as well as other populations with unique housing needs.

Both for-profit and non-profit agencies provide or support low-income, workforce, and senior households. They often have expertise to deliver programs and housing the Cities of Lacey, Olympia, and Tumwater do not have as well as access to funding streams unavailable to the cities. Identifying shared vision and goals can help each organization to leverage funding and improve household access to assistance.

5.d. Establish a rental registration program to improve access to data and share information with landlords.

Understanding how many dwelling units are being rented, the types of units being rented, and the cost of rent is important information needed to understand the impacts on landlords and tenants of many of the actions in this plan. It also provides the Cities of Lacey, Olympia, and Tumwater with an easy way to

reach out to landlords and tenants, who are both important stakeholders when enacting many of the actions in this plan. This action is particularly suited to being implemented at the regional level and may be appropriate for the cities to develop through the Regional Housing Council. Doing so would ensure the same data is collected across the jurisdictions effectively and economically.

5.e. Partner with a public or private developer to build a townhouse or a row house demonstration project.

The action would encourage townhouse or row house development in the City.

5.f. Track data on affordable housing at the regional level.

In order to understand if the actions in this Plan are working, regional housing data needs to be collected annually. The Regional Housing Needs Assessment and Housing Gap Analysis were valuable tools in the development of this Plan and maintaining an annual collection of data would be very useful.

Strategy 6: Establish a Permanent Source of Funding for Low-Income Housing.

6.a. Develop a comprehensive funding strategy for affordable housing that addresses both the sources of funding and how the funds should be spent.

Without a comprehensive funding strategy, it will be difficult to ensure dollars earmarked for developing affordable housing in the community are used to their full effect and meet the greatest need. A comprehensive funding strategy takes into consideration how the funds can be used, whether they can be leveraged to obtain other funding (grants, loans, etc.), and the types of projects the funding can support. This action is particularly suited to being implemented at the regional level and may be appropriate for the cities to develop through the Regional Housing Council.

6.b. Establish an affordable housing property tax levy to finance affordable housing for very low-income households.

The Cities of Lacey, Olympia, and Tumwater may impose a property tax levy up to \$0.50 per \$1,000 of a property's assessed value to fund affordable housing. The levy must be used for low-income households.

The levy, which lasts for up to 10 years, can only be enacted if:

- The city declares an emergency exists concerning the availability of affordable housing for households served by the levy.
- A majority of voters approve it.
- The city adopts a financial plan for spending the money.

If a property tax levy were enacted at the maximum rate of \$0.50 per \$1,000 of assessed value, homeowners can expect their property taxes to go up. This amounts to \$175 per year for a home valued at \$350,000 (Table 11). Households that rent can expect their monthly rent to increase on average between \$6.71 and \$11.91 each month, depending on the type of unit rented.

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Table 11. Additional costs to households with a \$0.50 per \$1,000 property tax levy.

Owner-Occupied*		Renter-Occupied	
Assessed Value	Additional Property Taxes (annual)	Building Size	Additional Monthly Rent (average) per unit
\$350,000	\$175	Single-Family Dwelling	\$11.91
\$450,000	\$225	Duplex, Triplex, and Fourplex units	\$9.04
\$550,000	\$275	5+ Unit Apartments	\$6.71

Note: Rates for owners only apply to detached single-family homes. Costs, which are rounded, are based on the 2017 total assessed value of all taxable non-exempt properties and are adjusted for inflation to 2020 dollars.

Source: Thurston County Assessor.

Thurston County also has the ability to establish a property tax levy. If both cities and Thurston County impose the levy, the last jurisdiction to receive voter approval for the levies must be reduced or eliminated so that the combined rate does not exceed the \$0.50 per \$1,000 of assessed property value.

If the Cities of Lacey, Olympia, and Tumwater each enact the levy, nearly \$9.7 million could be collected for affordable housing in 2021 (Table 12). If the tax levy were adopted countywide, more than \$30 million would be available to serve low-income households in 2021. This includes developing new housing, enabling affordable homeownership, and making home repairs.

Table 12. Potential affordable housing funding from maximum property tax levy.

Jurisdiction	2020 Assessed Property Values	Potential Affordable Housing Funds
Lacey	\$7.4 billion	\$3.7 million
Olympia	\$8.2 billion	\$4.1 million
Tumwater	\$3.9 billion	\$1.9 million
TOTAL (cities only)	\$19.5 billion	\$9.7 million
TOTAL (Countywide)	\$31.5 billion	\$31.5 million

Note: Values, which are rounded, are based on the 2020 total assessed value of taxable non-exempt properties. Potential affordable housing funds are based on the total assessment of all properties combined.

Source: Thurston County Assessor.

Property Tax Levies

- **Lacey:** has not established a property tax levy.

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- **Olympia:** has not established a property tax levy.
- **Tumwater:** has not established a property tax levy.
- **Thurston County:** has not established a property tax levy.

For more information, see [RCW 84.52.105](#).

6.c. Establish an affordable housing sales tax.

Beginning in 2020, cities may establish a 0.1 percent affordable housing sales tax by legislative authority or by voter approval. At least 60 percent of the revenue must be used for one or more of the following:

- Constructing affordable housing (new construction or retrofitting an existing building).
- Constructing facilities providing housing-related services.
- Constructing mental and behavioral health-related facilities.
- Funding the operations and maintenance costs of the three projects above.

Thurston County can also establish the affordable housing sales tax. If it does so before the Cities of Lacey, Olympia, and Tumwater, the cities will not be able to establish their own funds. If the cities and Thurston County impose the sales tax, the County must provide a credit to the cities for the amount they would have collected. If the Cities of Lacey, Olympia, and Tumwater had been able to enact an affordable housing sales tax in 2019, nearly \$5 million would be available to serve low-income households (Table 13).

For more information, see [RCW 82.14.530](#).

Table 13. Potential affordable housing funding from maximum affordable housing sales tax in 2019.

Jurisdiction	2019 Taxable Retail Sales	Potential Affordable Housing Funds
Lacey	\$1.5 billion	\$1.5 million
Olympia	\$2.4 billion	\$2.4 million
Tumwater	\$0.9 billion	\$0.9 million
TOTAL (cities only)	\$4.8 billion	\$4.8 million
TOTAL (countywide)	\$6.2 billion	\$6.2 million

Note: Taxable retail sales are rounded.

Source: Washington State Department of Revenue, [Taxable Retail Sales](#).

Affordable Housing Sales Tax

- **Lacey:** has not established an affordable housing sales tax.

- **Olympia:** established an affordable housing sales tax in 2018, referred to as the “Home Fund.” Approximately 65 percent of funds are dedicated to construction projects and 35 percent to housing program operations. Must be re-authorized by voters in 2028.
- **Tumwater:** has not established a sales tax.
- **Thurston County:** has not established an affordable housing sales tax.

6.d. Capture the value of city investments (utilities, roads, etc.) that increase private investments in neighborhoods, especially in areas with planned or existing transit.

Value capture is a type of public financing that recovers some or the entire value public infrastructure generates for private landowners. When roads are improved, water and sewer lines extended, or new parks or public amenities developed, property values tend to increase. Value capture is best planned for from the outset of a project and it can include developer contributions and special taxes and fees.

6.e. Encourage the Housing Authority of Thurston County to take greater advantage of State and Federal housing grants and tax incentives.

The Housing Authority of Thurston County is the primary source of low-income housing in community. Being able to take greater advantage of all federal and state housing grants and incentives would help support the production of more affordable housing.

Appendix B.

Considered Actions

In developing this plan, many actions were considered, though not all were included. This appendix provides a full list of the actions considered in the plan's development. Where appropriate, explanations for why an action was excluded are included. Actions were developed and refined over six months and the wording may not match previous versions.

Table 14. Actions considered but not included in the Housing Action Plan.

Action Status (Plan Reference)	Action	Explanation for Exclusion
Included (1.a)	Donate or lease surplus or underutilized jurisdiction-owned land to developers that provide low-income housing.	Not excluded, included.
Excluded	Create shovel-ready housing developments that can be handed off to a developer to construct.	Action is out of scale with what our region can reasonably accomplish. Cities do not have the budgets or expertise to perform this action.
Excluded	Purchase property with the intent to donate or lease to developers that provide income-restricted affordable housing.	Combined with Action 1.a.
Implemented	Offer developers density and/or height incentives for desired unit types.	Not excluded, implemented.
Included (1.b)	Where a Planned Unit Development is used for residential development, require a portion of the housing be low-income housing.	Not excluded, included.
Excluded	Make regulations and permit processing more predictable, to remove some uncertainty for both builders and lenders.	Action not specific enough. Other actions more specifically address the need to improve predictability of regulations and permit processing.

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Action Status (Plan Reference)	Action	Explanation for Exclusion
Excluded	Allow third-party review and approval of development projects (anytime OR when cities are backlogged).	Note included for implementation by the City, as there are concerns about the partiality of third-party reviewers. The City would rather intergovernmental agreement where we can share development review staff when things slowdown in one jurisdiction.
Excluded	Allow third-party review of building permits for development projects.	Note included for implementation by the City, as there are concerns about the partiality of third-party reviewers. The City would rather intergovernmental agreement where we can share development review staff when things slowdown in one jurisdiction.
Excluded	Adopt a single development code for The Cities of Lacey, Olympia, Tumwater, and their urban growth areas to make regulations and permit processing more predictable.	Each community has a different identity with a desire for different standards.
Excluded	Waive reviews for energy code compliance when a project receives a green building certification.	It does not appear that a green building certification actually makes housing more affordable versus complying with energy code. In the right market conditions, may be an incentive to buy.
Excluded	Require shot clocks for permit processing.	State law already requires timelines for review, and the City is able to accomplish their reviews in a timely manner.
Included (1.c)	Adopt a "Notice of Intent to Sell" ordinance for multifamily developments.	Not excluded, included.
Included (1.d)	Provide funding for the Housing Authority of Thurston County and other non-profit organizations to income-restricted units proposed to be converted to market rate housing.	Not excluded, included.
Included (2.a)	Provide tenants displaced by redevelopment with relocation assistance.	Not excluded, included.
Implemented	With major comprehensive plan updates, confirm land is suitably zoned for development of all housing types.	Not excluded, implemented.

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Action Status (Plan Reference)	Action	Explanation for Exclusion
Excluded	On a regular basis, hold a series of community meetings to discuss how housing and zoning regulations affect equity goals.	See Action 5.a.
Implemented	Increase the types of housing allowed in low-density residential zones (duplexes, triplexes, etc.).	Not excluded, implemented.
Excluded	Allow more housing types in commercial and industrial zones.	Creates inappropriate conflicts between uses.
Implemented	Allow more housing types in commercial zones.	Not excluded, implemented.
Included (4.a)	Adopt a form-based code for mixed-use zones to allow more housing types and protect the integrity of existing residential neighborhoods.	Not excluded, included.
Excluded	Develop a plan for adapting vacant commercial space into housing.	Action not implemented by the City, as it may raise questions about a gift of public funds. Every property is unique. If there is a problem property, the City can focus resources on it. The City may want to consider a checklist of issues to address in such situations
Excluded	Expand allowance of residential tenant improvements without triggering land use requirements.	City had concerns about life and safety issues regarding this action and recommended that the action not be implemented.
Excluded	Prior to finalizing a draft for public review, vet comprehensive plans and development code changes with the development community to ensure desired housing types and locations are supported by market conditions.	See Action 1.e.

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Action Status (Plan Reference)	Action	Explanation for Exclusion
Included (1.e)	As part of comprehensive plan and development code changes, include an evaluation of the impact such changes will have on housing affordability, especially for low-income households.	Not excluded, included.
Implemented	Recognize modular/manufactured housing as a viable form of housing construction.	Not excluded, implemented.
Excluded	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.	This action is already implemented.
Implemented	Simplify requirements for accessory dwelling units (ex: title notification, owner living on site, etc.).	Not excluded, implemented.
Implemented	Allow accessory dwelling units in all residential zones.	Not excluded, implemented.
Excluded	Allow accessory dwelling units in commercial zones.	Not an issue that has ever been raised to staff; need to focus on actions that have real and lasting impacts.
Implemented	Reduce parking requirements for residential uses, including for multifamily developments near frequent transit routes.	Not excluded, implemented.
Implemented	Identify strategically placed but underdeveloped properties and determine what barriers exist to developing desired housing types.	Not excluded, implemented.
Implemented	Identify strategically placed properties where up zoning is appropriate.	Not excluded, implemented.
Implemented	Require minimum residential densities.	Not excluded.
Excluded	Increase minimum residential densities.	The City already has reasonable minimum residential densities.

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Action Status (Plan Reference)	Action	Explanation for Exclusion
Implemented	Reduce minimum lot sizes.	Not excluded, implemented.
Excluded	Support and plan for assisted housing opportunities using federal, state, or local aid.	Action not clear/specific enough
Excluded	Support diverse housing alternatives and ways for older adults and people with disabilities to remain in their homes and community, as their housing needs change.	Action not specific enough. Other actions more specifically address the need to support diverse housing alternatives for seniors.
Excluded	Retain existing subsidized housing.	None of the cities has subsidized units at this time, so it is not an action they would pursue. Other actions can support other entities in retaining existing subsidized housing.
Excluded	Encourage new housing on transportation arterials and in areas near public transportation hubs.	Action not specific enough. See Actions 3.a for actions that more specifically address the issue of housing near transportation facilities.
Included (3.a)	Lower transportation impact fees for multifamily developments near frequent transit service routes.	Not excluded, included.
Implemented	Reduce parking requirements for multifamily developments near frequent transit routes.	Not excluded, implemented.
Implemented	Allow group homes in all residential zones and commercial zones that allow residential uses.	Not excluded, implemented.
Excluded	Limit the density of group homes in residential areas to prevent concentration of such housing in any one area.	May create a hindrance to ensuring there are enough housing opportunities for seniors. There are nearly 150 adult family homes in Thurston County now; their concentration in any one area is not known to be an issue.

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Action Status (Plan Reference)	Action	Explanation for Exclusion
Implemented	Provide funding for renovating and maintaining existing housing that serves low-income households or residents with disabilities.	Not excluded, implemented.
Excluded	Support programs to improve energy efficiency, health conditions and public recognition of improvements in low-income rental housing	Statewide need - not just a local need.
Excluded	Fund programs that improve the energy efficiency and health conditions in low-income rental housing.	Statewide need - not just a local need.
Excluded	Encourage self-help housing efforts and promote programs in which people gain home equity in exchange for work performed in renovation or construction.	Action not specific enough. See Action 1.i.
Included (1.i)	Partner with local trade schools to provide renovation and retrofit services for low-income households as part of on-the-job-training.	Not excluded, included.
Excluded	Establish a manufactured home park zone to promote their preservation.	Already in place in the City.
Implemented	Rezone manufactured home parks to a manufactured home park zone to promote their preservation.	Not excluded, implemented.
Excluded	Allow manufactured home parks in multifamily and commercial areas.	The City has enacted Ordinance No. O2008-009, which established the Manufactured Home Park (MHP) zone district in the City as the means to address this action and manufactured home parks are an inefficient use of land in multifamily and commercial zone districts.
Included (1.f)	Provide funding for low-income and special needs residents to purchase housing through community land trusts.	Not excluded, included.
Excluded	Fund programs that prevent homelessness for persons returning to the community from institutional or other sheltered settings (including foster care).	Action better suited to the Thurston County Homeless Response Plan.

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Action Status (Plan Reference)	Action	Explanation for Exclusion
Excluded	Fund self-sufficiency and transitional housing programs that help break the cycle of homelessness.	Deals with a temporary/emergency housing situation better addressed through the Regional Housing Council and other, more targeted efforts to address homelessness.
Excluded	Provide funding to the Regional Housing Council for temporary emergency housing programs.	Deals with a temporary/emergency housing situation better addressed through the Regional Housing Council and other, more targeted efforts to address homelessness.
Implemented	Adopt design standards that assist new forms or high-density housing and promote infill.	Not excluded, implemented.
Implemented	Allow single-room occupancy (SRO) housing in all multifamily zones.	Not excluded, implemented.
Included (4.b)	Strategically allow live/work units in nonresidential zones.	Not excluded, included.
Excluded	Promote Planned Unit Developments and cluster subdivisions.	See Action 1.b.
Implemented	Establish a multifamily tax exemption.	Not excluded, implemented.
Included (6.a)	Develop a comprehensive funding strategy for affordable housing that addresses both sources of funding and how the funds should be spent.	Not excluded, included.
Excluded	On a regular basis, evaluate the effectiveness of how the multifamily tax exemption is being used to further affordable housing goals.	Required by state law that an annual review be done for multifamily tax exemption projects.
Included (6.b)	Establish an affordable housing property tax levy to finance affordable housing for very low-income households.	Not excluded, included.
Included (6.c)	Establish an affordable housing sales tax.	Not excluded, included.
Implemented	Expand the multifamily tax exemption to make it available in all transit corridors.	Not excluded, implemented.

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Action Status (Plan Reference)	Action	Explanation for Exclusion
Implemented	Offer density bonuses for low-income housing.	Not excluded, implemented.
Excluded	Require developers to provide income-restricted units as part of low-density developments.	The Thurston Region does not have the market to implement this action. Requires a market evaluation before implementing.
Excluded	Require property owners to provide an affordable housing fee when building homes over a certain size.	The Thurston Region does not have the market to implement this action. Requires a market evaluation before implementing.
Excluded	Establish alternative development standards for affordable housing. (standards in the zoning code to support affordable housing)	Action not specific enough.
Excluded	Define income-restricted housing as a different use from other forms of housing in the zoning code.	The City considered this action as part of Ordinance No. O2020-005 Housing Affordability Text Amendments discussions, but determined that defining income-restricted housing as a different use in Title 18 Zoning created more potential complications and restrictions on the use.
Included (1.g)	Offer and/or expand fee waivers for low-income housing developments.	Not excluded, included.
Excluded	Expand fee waivers for affordable housing developments.	Combined w/ Action 1.g.
Included (3.b)	Allow deferral of impact fee payments for desired unit types.	Not excluded, included.
Included (1.h)	Require low-income housing units as part of new developments.	Not excluded, included.
Included (1.i)	Fund development projects that increase low-income housing through grants or loans.	Not excluded, included.
Excluded	Establish a regional housing trust fund to provide dedicated funding for affordable housing.	This should be what the Thurston Housing Authority does. The City should not create another entity.

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Action Status (Plan Reference)	Action	Explanation for Exclusion
Excluded	Establish a local housing trust fund to provide dedicated funding for low-income housing.	Coordination at the regional scale will have more of an impact than developing individual plans.
Excluded	Create partnerships with local housing groups to increase affordable housing options for seniors and other populations with unique needs.	Combined w/ Action 5.c.
Implemented	Make strategic investments in infrastructure expansion to reduce development costs.	Not excluded, implemented.
Excluded	Simplify land use designation maps in the comprehensive plan to help streamline the permitting process.	The City currently has six residential zone district and allows residential development in all other zone districts, except for industrial zone districts. This has not been raised as an issue by residential developers in the City.
Excluded	Inventory housing units dedicated for seniors, low-income households, and ADA-accessible units.	Data should support the actions that result in change.
Excluded	Inventory substandard housing units (units with poor energy efficiency, indoor air quality/mold issues, etc.).	Data should support the actions that result in change.
Included (5.d)	Establish a rental registration program to improve access to data and share information with landlords.	Not excluded, included.
Excluded	Require the owners of rental properties to obtain a business license.	Data should support the actions that result in change.
Excluded	On a regular basis, inventory rental housing.	Data should support the actions that result in change.
Excluded	Integrate or adjust floor area ratio standards.	The City uses floor area ratios in a very limited way for residential uses in the Capitol Boulevard Corridor – North Trosper District for mixed-use commercial and residential developments.
Implemented	Relax ground floor retail requirements to allow residential units.	Not excluded, implemented.
Implemented	Reduce setbacks and increase lot coverage/impervious area standards.	Not excluded, implemented.

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Action Status (Plan Reference)	Action	Explanation for Exclusion
Excluded	Maximize SEPA threshold exemptions for single-family and multifamily development proposals.	See Action 3.c.
Included (3.c)	Maximize use of SEPA threshold exemptions for residential and infill development.	Not excluded, included.
Excluded	Utilize SEPA exemptions to encourage infill development in urban growth areas	See Action 3.c.
Excluded	Create subarea plans with non-project environmental impact statements.	See Action 3.c.
Excluded	Develop SEPA-authorized "planned actions" to streamline permitting process in designated areas.	See Action 3.c.
Excluded	Consult with Washington State Department of Transportation as part of the SEPA review process to reduce appeals based on impacts to the transportation element for residential, multifamily, or mixed-use projects.	This has not been an issue for the City.
Implemented	Process short plat applications administratively.	Not excluded, implemented.
Excluded	Process preliminary long plat applications that meet specific requirements administratively.	Can implement this but if even one person requests a public hearing, a public hearing must be held. May not be worth implementing if a public hearing is always anticipated and it has different noticing requirements from the norm (administrative headaches).
Excluded	Market available housing incentives.	See Action 5.a.
Excluded	Establish a foreclosure intervention counseling program.	Already existing programs that fill this need.
Included (1.j)	Establish a program to preserve and maintain healthy and viable manufactured home parks.	Not excluded, included.

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Action Status (Plan Reference)	Action	Explanation for Exclusion
Excluded	Require developers to provide relocation assistance when a manufactured home park cannot be preserved.	No seen as an issue in the City.
Excluded	Help residents convert manufactured home parks into cooperatives.	See Action #63
Excluded	Adopt a just cause eviction ordinance.	See Action 2.e.
Excluded	Adopt a “right to return” policy for tenants if displaced by redevelopment.	Planning Commission and City Council decided that the action should not be implemented by the City, because this would involve the City too much in market decisions.
Included (2.c)	Adopt short-term rental regulations to minimize impacts on long-term housing availability.	Not excluded, included.
Included (2.d)	Establish a down payment assistance program.	Not excluded, included.
Excluded	Establish a property tax assistance program for low-income homeowners.	This may not be in the cities’ purview.
Excluded	Establish a property tax assistance program for homeowners with disabilities.	This may not be in the cities’ purview.
Excluded	Require an impact analysis for new housing and land use proposals.	This action will lead to an increase in housing costs. Transportation impact analyses are already required where needed.
Excluded	Require subsidized housing be integrated with unsubsidized housing.	See Action 1.h.
Excluded	Develop and implement an education and outreach plan for affordable housing options	See Action 5.a.
Included (5.a)	Conduct education and outreach around city programs that support affordable housing.	Not excluded, included.

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Action Status (Plan Reference)	Action	Explanation for Exclusion
Included (5.b)	Fund Housing Navigators to assist households, renters, homeowners, and landlords with housing issues.	Not excluded, included.
Excluded	Review and, if necessary, update property maintenance codes (including standards for mold/moisture) to keep housing in good repair.	Enforcement of property maintenance codes is really the issue.
Included (1.k.)	Enhance enforcement of property maintenance codes to keep housing in good repair.	Not excluded, included.
Excluded	Co-locate emergency, transitional, and permanent affordable housing.	This is an action taken by the developer; may not be appropriate for the city to require.
Excluded	Working through the Regional Housing Council, identify appropriate locations for emergency housing within each jurisdiction.	This action deals with a temporary/emergency housing situation better addressed through the Regional Housing Council and other, more targeted efforts to address homelessness.
Included (5.c)	Identify and develop partnerships with organizations that provide or support for low-income, workforce, and senior housing as well as other populations with unique housing needs.	Not excluded, included.
Excluded	Look at options for creating workforce housing.	Action is not specific enough. Need to define what exactly should the cities be doing.
Implemented	Explore creating dormitory-style housing, similar to what colleges have, with common bathrooms and communal kitchens for transitional housing.	Not excluded, implemented.
Implemented	Identify underutilized properties ripe for redevelopment.	Not excluded, implemented.
Excluded	Review the recommendations in the Urban Corridors Task Force Report (TRPC, 2012).	Data should support the actions that result in change.
Excluded	Adopt a preservation ordinance.	Combined with Action 2.e.

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Action Status (Plan Reference)	Action	Explanation for Exclusion
Included (1.1)	Partner with low-income housing developers (such as Habitat for Humanity) to expand homeownership opportunities.	Not excluded, included.
Excluded	Identify and remove code and fee impediments/disincentives to affordable housing.	Like equity, need to review all actions through an affordable housing lens. See Action 1.e.
Included (6.d)	Use value capture to generate and reinvest in neighborhoods experiencing increased private investment (with a focus on areas with planned or existing transit).	Not excluded, included.
Excluded	Limit or regulate fees associated with rental housing applications.	See Action 2.e.
Excluded	Require landlords to establish payment plans for tenants that get behind on rent.	See Action 2.e.
Excluded	Eviction mitigation to find mutual termination of rental agreement instead of evicting tenants.	See Action 2.e.
Excluded	Improve access to enforcement landlord/tenant laws (court enforcement is a barrier).	See Action 2.e.
Excluded	Increase access to legal assistance for landlord/tenant issues (free or sliding scale).	See Action 2.e.
Excluded	Program to incentivize landlords to accept tenants with poor credit or criminal history.	See Action 2.e.
Included (2.e)	Identify and implement appropriate tenant protections that improve household stability.	Not excluded, included.

Appendix C.

Policy Evaluation Summary

Evaluation of the Policies in the City's Comprehensive Plan Housing Element

This appendix evaluates the City's current Comprehensive Plan housing policies for connections to the gaps identified in the housing needs assessment and the status of policy implementation.

All the Housing Element goals, policies, and actions were reviewed and updated as part of 8-year GMA Comprehensive Plan Update in 2016 in Ordinance No. O2016-012 and there have been amendments to the Housing Element through the annual Comprehensive Plan amendment process since then.

As noted in Chapter 3 *Local actions*, some minor adjustments to the Housing Element goals, policies, and actions may be appropriate for consideration in a future Comprehensive Plan amendment docket to support the six strategies for addressing housing needs in the City.

Criteria

Connections to Housing Needs Assessment and HAP Objectives

V Valid, continuing need for goal/policy to meet identified gap in Housing Needs Assessment (HNA) and/or Housing Action Plan (HAP) objectives.

A Amend to address:

- 1) One of the seven gaps identified in the Housing Needs Assessment:



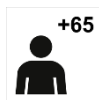
Affordability. Reduce the cost of housing for low-income and cost-burdened households.



Supply. Increase the inventory of housing for all households.



Variety. Increase the variety of housing sizes and 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 housing options for people with disabilities and those at risk of or experiencing homelessness.

2) One of the six Housing Action Plan strategies:

- 1 Increase the supply of permanent, income-restricted affordable housing.
- 2 Make it easier for households to access housing and stay housed.
- 3 Expand the overall housing supply by making it easier to build all types of housing projects.
- 4 Increase the variety of housing choices.
- 5 Continually build on resources, collaboration, and public understanding to improve implementation of housing strategies.
- 6 Establish a permanent source of funding for low-income housing.

N Not directly related to housing needs or objectives.

Achievement of goals and policies

1) Goals and policies, progress in implementation:

E Early/initiated

M Moderate progress/maturing implementation through funding/code/program development

C Completed

2) Compatibility with Growth Management Act and County-Wide Planning Policies since Adoption:

R Retain, still compatible and valid

U Update to recognize recent city initiatives, clarity, or ease of implementation

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Housing Element

Table 15. Housing Element policy and action evaluation – Goal H-1.

Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
GOAL H-1	To conserve and improve the existing city housing stock and quality of life of neighborhoods.				
Policy H-1.1	Assist city neighborhoods in maintaining and rehabilitating the existing housing stock as decent, safe, sanitary, and affordable housing.	Resolution No. R2018-016 Homelessness and Affordable Housing identified Action 8) <i>Encourage abandoned houses moving back into the active housing inventory</i> under B) <i>Boost Housing Affordability – Actions to increase affordable housing</i> to address this policy.	V	E R	The City could consider a formal maintenance and rehabilitation program beyond the current code enforcement procedures. This would be in coordination with its actions with the Regional Housing Council. See Action H-3.1.2 and Policy 7.2.

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Policy H-1.2	Encourage a range of housing, economic development, and community revitalization in the city.	<ol style="list-style-type: none"> 1. Resolution No. R2018-016 Homelessness and Affordable Housing identified a number of actions under B) <i>Boost Housing Affordability</i> – <i>Actions to increase affordable housing</i> to address this policy. 2. The 2019 Housing Affordability Work Plans identified a number of text and fee amendments to support this policy. 3. Ordinance No. O2019-004 updated the Economic Development Plan. 4. Ordinance No. O2020-005 addressed a number of housing text amendments to increase the range of housing in the City. 	V	M R	<p>As noted in the City's 2019 policy analysis, this policy directly supports the City's work to expand the range of housing options.</p> <p>Continue implementation of the policy.</p> <p>See Policies H-4.1 and H-6.2.</p>
Policy 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.	Ongoing evaluation process through amendments to the Comprehensive Plan and development regulations. The next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022.	V	M R	<p>Continue implementation of the policy.</p> <p>The eight-year GMA update is on proposed 2022 Long Range Planning work program.</p>

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Policy H-1.4	Provide assistance to improve community surroundings and infrastructure in residential areas.	The 2019 Housing Affordability Work Plans identified Development Fee Amendment Action #6 <i>Make infrastructure investments for infill areas needing upgrades with follow-up by City staff to develop potential scenarios with emphasis on areas where affordable housing is most likely to occur</i> to address this policy.	V	E R	Continue implementation of the policy. Development Fee Amendment Action #6 is on proposed 2022 Long Range Planning work program.
Policy H-1.5	Encourage and facilitate economic development as an important part of provision of housing by providing jobs.	Policy not directly related to housing needs or objectives. Ordinance No. O2019-004 updated the Economic Development Plan.	N	M R	Continue implementation of the policy. While the Economic Development Plan is not directly tied to housing, but it plays an important role in raising wages, which have not kept pace with housing costs.
Action H-1.5.1	Continue implementation of economic development efforts to provide jobs in Tumwater.	Policy not directly related to housing needs or objectives. Ordinance No. O2019-004 updated the Economic Development Plan.	N	M R	Continue implementation of the action. While the Economic Development Plan is not directly tied to housing, but it plays an important role in raising wages, which have not kept pace with housing costs.

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Table 16. Housing Element policy and action evaluation – Goal H-2.

Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
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.				
Policy 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, multi-family, and manufactured homes in manufactured home parks and on single lots.	<p>Ongoing evaluation process through amendments to the Comprehensive Plan and development regulations. The next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022.</p> <p>Draft 2021 Buildable Lands Report indicates that there is sufficient, suitably zoned land for development of all housing types.</p>	V	M U	<p>As noted in the City's 2019 policy analysis, this policy directly supports the City's work to expand the range of housing options.</p> <p>Continue implementation of the policy. Consider expanding the types of housing listed in the policy.</p> <p>Eight-year GMA update of the Comprehensive Plan is on proposed 2022 Long Range Planning work program.</p>

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Policy H-2.2	Provide opportunities for a range of housing types to provide for all economic segments of Tumwater's population.	<ol style="list-style-type: none"> 1. Resolution No. R2018-016 Homelessness and Affordable Housing identified a number of actions under B) <i>Boost Housing Affordability</i> – <i>Actions to increase affordable housing</i> to address this policy. 2. The 2019 Housing Affordability Work Plans identified a number of text and fee amendments to support this policy. 3. Ordinance No. O2020-005 addressed a number of housing text amendments to increase the range of housing in the City 	V	M R	<p>As noted in the City's 2019 policy analysis, this policy directly supports the City's work to expand the range of housing options.</p> <p>Continue implementation of the policy.</p>

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Action H-2.2.1	Monitor the Land Use Element and Zoning Code to ensure an adequate supply of suitably zoned land.	<p>Ongoing evaluation process through amendments to the Comprehensive Plan and development regulations. The next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022.</p> <p>The draft 2021 Buildable Lands Report indicates that there is sufficient, suitably zoned land for development of all housing types.</p>	V	M R	<p>As noted in the City's 2019 policy analysis, this policy directly supports the City's work to expand the range of housing options.</p> <p>Continue implementation of the action. Eight-year GMA update is on proposed 2022 Long Range Planning work program.</p> <p>See Action H-5.1 and H-6.2.1.</p>

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Table 17. Housing Element policy and action evaluation – Goal H-3.

Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
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 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.	<ol style="list-style-type: none"> 1. Resolution No. R2018-016 Homelessness and Affordable Housing identified a number of actions under B) <i>Boost Housing Affordability – Actions to increase affordable housing</i> to address this policy. 2. The 2019 Housing Affordability Work Plans identified a number of text and fee amendments to support this policy. 3. Ordinance No. O2020-005 addressed a number of housing text amendments to increase the range of housing in the City. 	V	M R	<p>As noted in the City's 2019 policy analysis, this policy directly supports the City's work to expand the range of housing options.</p> <p>Continue implementation of the policy.</p>

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Action 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.	Resolution No. R2018-016 Homelessness and Affordable Housing identified Action 6) <i>Assess actions for assuring mobile home parks continue to provide affordable housing toward a goal of property ownership by residents under B) Boost Housing Affordability – Actions to increase affordable housing</i> to address this policy.	V	M R	As noted in the City's 2019 policy analysis, this policy directly supports the City's work to expand the range of housing options. Continue implementation of the action.

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Action 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.	Resolution No. R2018-016 Homelessness and Affordable Housing identified Action 8) <i>Encourage abandoned houses moving back into the active housing inventory</i> under B) <i>Boost Housing Affordability – Actions to increase affordable housing</i> to address this policy.	V	E U	As noted in the City's 2019 policy analysis, this policy directly supports the City's work to expand the range of housing options. The City could consider a formal maintenance and rehabilitation program beyond the current code enforcement procedures. This would be in coordination with its actions with the Regional Housing Council. See Policies H-1.1 and H-7.2.
Policy H-3.2	Encourage provision of adequate building sites through appropriate land use planning and zoning codes, infrastructure supply, and overall regulatory climate.	Ongoing evaluation process through amendments to the Comprehensive Plan and development regulations. The draft 2021 Buildable Lands Report indicates that there is sufficient, suitably zoned land for development of all housing types.	V	M R	As noted in the City's 2019 policy analysis, this policy directly supports the City's work to expand the range of housing options. Continue implementation of the policy.

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Policy 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.	<ol style="list-style-type: none"> 1. Resolution No. R2018-016 Homelessness and Affordable Housing identified Action C) <i>Ongoing Regional Actions – Continue work with other jurisdictions and agencies to explore regional solutions to homelessness and affordable housing.</i> 2. The City began formally working with the cities of Lacey, Olympia, and Yelm and Thurston County as part of the Regional Housing Council to address such issues in 2019. 	V	E R	<p>As noted in the City's 2019 policy analysis, this policy directly supports the City's work to expand the range of housing options.</p> <p>Continue work with the Regional Housing Council and on implementation of the policy.</p>

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Action 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.	<ol style="list-style-type: none"> 1. Resolution No. R2018-016 Homelessness and Affordable Housing identified Action C) <i>Ongoing Regional Actions – Continue work with other jurisdictions and agencies to explore regional solutions to homelessness and affordable housing.</i> 2. The City began formally working with the cities of Lacey, Olympia, and Yelm and Thurston County as part of the Regional Housing Council to address such issues in 2019, including data collection. 3. Resolution No. R2018-016 Homelessness and Affordable Housing identified Action 10) <i>Inventory and track affordable housing units in Tumwater</i> under B) <i>Boost Housing Affordability – Actions to increase affordable housing.</i> 	V	E R	<p>As noted in the City’s 2019 policy analysis, this policy directly supports the City’s work to expand the range of housing options.</p> <p>Continue work with the Regional Housing Council on implementation of the action.</p>

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Action 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.	<p>Resolution No. R2018-016 Homelessness and Affordable Housing identified Action 2) <i>Develop strategies with the Tumwater School District and nonprofit partners to house homeless students/families</i> under A) <i>Reduce Homelessness – Increase resources/actions to combat/decrease regional homelessness</i> to address this action.</p> <p>The City has been working with Together! in the Tumwater School District to address these issues.</p>	V	E R	<p>As noted in the City's 2019 policy analysis, this policy directly supports the City's work to expand the range of housing options.</p> <p>Continue implementation of the action.</p>

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Action 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.	<ol style="list-style-type: none"> 1. Ordinance No. O2017-004 established the multi-family tax exemption program at the City. 2. Resolution No. R2017-002 established the Brewery District and the Capitol Boulevard Corridor as the initial target areas. 3. The 2019 Housing Affordability Work Plan Development Fee Amendment 3) noted <i>Expand the multifamily tax exemption program to other areas of the City, such as the Town Center, and the Littlerock Road Subarea, and look at expanding the percentage of permanently affordable units that would need to be provided.</i> 4. Resolution No. R2019-022 expanded the target areas to include the Littlerock Subarea and the Town Center. 	V	C U	<p>As noted in the City's 2019 policy analysis, this policy directly supports the City's work to expand the range of housing options.</p> <p>No further action needed on the action, beyond monitoring implementation of the programs.</p>

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Table 18. Housing Element policy and action evaluation – Goal H-4.

Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
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.					
Policy H-4.1	Support the inclusion of living opportunities for families with children throughout the city.	<ol style="list-style-type: none"> 1. Resolution No. R2018-016 Homelessness and Affordable Housing identified a number of actions under B) <i>Boost Housing Affordability – Actions to increase affordable housing</i> to address this policy. 2. The 2019 Housing Affordability Work Plans identified a number of text and fee amendments to support this policy. 3. Ordinance No. O2020-005 addressed a number of housing text amendments to increase the range of housing in the City. 	V	E R	<p>As noted in the City’s 2019 policy analysis, this policy directly supports the City’s work to expand the range of housing options.</p> <p>Continue implementation of the policy.</p>

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Policy H-4.2	Support and encourage a variety of housing types and price ranges through appropriate policies and regulations.	<ol style="list-style-type: none"> 1. Resolution No. R2018-016 Homelessness and Affordable Housing identified a number of actions under B) <i>Boost Housing Affordability – Actions to increase affordable housing</i> to address this policy. 2. The 2019 Housing Affordability Work Plans identified a number of text and fee amendments to support this policy. 3. Ordinance No. O2020-005 addressed a number of housing text amendments to increase the range of housing in the City. 	V	M R	<p>As noted in the City's 2019 policy analysis, this policy directly supports the City's work to expand the range of housing options.</p> <p>Continue implementation of the policy.</p> <p>See Policies H-1.2 and H-6.2.</p>
Action 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.	The draft 2021 Buildable Lands Report indicates that the new development is occurring on smaller lot sizes than the previous report.	V	M R	Continue implementation of the action.

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Action H-4.2.2	Encourage homeowner associations to adopt Covenants, Conditions, and Restrictions (CCRs) consistent with this policy.	Part of the final project review and approval process.	V	E U	As noted in the City's 2019 policy analysis, this policy directly supports the City's work to expand the range of housing options. Continue implementation of the action.

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Table 19. Housing Element policy and action evaluation – Goal H-5.

Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
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.					
Policy H-5.1	Ensure appropriate land use designations and Zoning Code designations to provide sufficient land for housing construction.	<p>Ongoing evaluation process through amendments to the Comprehensive Plan and development regulations. The next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022.</p> <p>The draft 2021 Buildable Lands Report indicates that there is sufficient, suitably zoned land for development of all housing types</p>	V	M R	<p>As noted in the City's 2019 policy analysis, this policy directly supports the City's work to expand the range of housing options.</p> <p>Continue implementation of the policy.</p>

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Action 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)	Ongoing evaluation process through amendments to the Comprehensive Plan and development regulations. The next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022. The draft 2021 Buildable Lands Report indicates that there is sufficient, suitably zoned land for development of all housing types.	V	M R	Continue implementation of the action. See Actions H-2.2.1 and H-6.2.1.
Action H-5.1.2	Continue joint planning with Thurston County to plan for future growth in Tumwater.	The City is currently working with Thurston County on an update to the Tumwater / Thurston County Joint Plan.	V	E R	Continue implementation of the action.
Policy 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.	Policy not directly related to housing needs or objectives. Ongoing evaluation process through amendments to the Comprehensive Plan and development regulations. The next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022.	N	M R	Continue implementation of the policy.

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Policy 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.	Ongoing evaluation process through amendments to the Development Guide and Building Codes. 2018 Building Codes adopted by Ordinance No. O2021-005.	V	E R	As noted in the City's 2019 policy analysis, this policy directly supports the City's work to expand the range of housing options. Continue implementation of the policy.

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Table 20. Housing Element policy and action evaluation – Goal H-6.

Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
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.				
Policy H-6.1	Protect residential areas from undesirable activities and uses through aggressive enforcement of adopted City codes.	Ongoing code enforcement of the City's nuisance code (TMC 8.04) and the International Property Maintenance Code (TMC 15.18) by the City Police Department in cooperation with the Community Development Department. Same as Action H-8.2.1.	V	M R	As noted in the City's 2019 policy analysis, this policy directly supports continued expansion of the City's design guidelines to balance increase in densities. During the next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022, eliminate duplication in policies and actions.

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Policy 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.	<ol style="list-style-type: none"> 1. Resolution No. R2018-016 Homelessness and Affordable Housing identified a number of actions under B) <i>Boost Housing Affordability</i> – <i>Actions to increase affordable housing</i> to address this policy. 2. The 2019 Housing Affordability Work Plans identified a number of text and fee amendments to support this policy. 3. Ordinance No. O2020-005 addressed a number of housing text amendments to increase the range of housing in the City. 	V	M R	<p>As noted in the City's 2019 policy analysis, this policy directly supports continued expansion of the City's design guidelines to balance increase in densities.</p> <p>Continue implementation of the policy.</p> <p>See Policies H-1.2 and H 4.2.</p>

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Action 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.	<p>Ongoing evaluation process through amendments to the Comprehensive Plan and development regulations. The next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022.</p> <p>The draft 2021 Buildable Lands Report indicates that there is sufficient, suitably zoned land for development of all housing types</p>	V	M R	<p>As noted in the City's 2019 policy analysis, this policy directly supports continued expansion of the City's design guidelines to balance increase in densities.</p> <p>Continue implementation of the action.</p> <p>See Actions H-2.2.1 and H-5.1.1.</p>

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Action 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.	<ol style="list-style-type: none"> 1. Resolution No. R2018-016 Homelessness and Affordable Housing identified a number of actions under B) <i>Boost Housing Affordability – Actions to increase affordable housing</i> to address this policy. 2. The 2019 Housing Affordability Work Plans identified a number of text and fee amendments to support this policy. 3. Ordinance No. O2020-005 addressed a number of housing text amendments to increase the range of housing in the City. 	V	M U	<p>As noted in the City’s 2019 policy analysis, this policy directly supports continued expansion of the City’s design guidelines to balance increase in densities.</p> <p>Continue implementation of the action.</p> <p>Update language to reflect current design techniques.</p>

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Policy H-6.3	Support increasing housing opportunities along urban corridors and centers.	<ol style="list-style-type: none"> Resolution No. R2018-016 Homelessness and Affordable Housing identified Action 2) <i>Strengthen incentives for affordable housing within the Capital Corridor and Brewery District and explore extending these incentives to the entire InterCity Transit #13 bus corridor</i> under Action B) <i>Boost Housing Affordability – Actions to increase affordable housing.</i> Ordinance No. O2017-004 established the multi-family tax exemption program at the City. Resolution No. R2017-002 established the Brewery District and the Capitol Boulevard Corridor as the initial target areas. Resolution No. R2019-022 expanded the target areas to include the Littlerock Subarea and the Town Center. 	V	M R	<p>As noted in the City's 2019 policy analysis, this policy directly supports continued expansion of the City's design guidelines to balance increase in densities and continued implementation of land use and transportation connections.</p> <p>Continue implementation of the policy.</p>

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Policy H-6.4	Encourage provision of affordable housing near public transit routes to promote efficient transportation networks.	<ol style="list-style-type: none"> 1. Resolution No. R2018-016 Homelessness and Affordable Housing identified Action 2) <i>Strengthen incentives for affordable housing within the Capital Corridor and Brewery District and explore extending these incentives to the entire InterCity Transit #13 bus corridor</i> under Action B) <i>Boost Housing Affordability – Actions to increase affordable housing.</i> 2. Ordinance No. O2017-004 established the multi-family tax exemption program at the City. 3. Resolution No. R2017-002 established the Brewery District and the Capitol Boulevard Corridor as the initial target areas. 4. Resolution No. R2019-022 expanded the target areas to include the Littlerock Subarea and the Town Center. 	V	M R	<p>As noted in the City's 2019 policy analysis, this policy directly supports continued implementation of land use and transportation connections.</p> <p>Continue implementation of the policy.</p>

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Action H-6.4.1	Continue to involve Intercity Transit in Tumwater's development review process.	Action not directly related to housing needs or objectives.	N	M R	As noted in the City's 2019 policy analysis, this policy directly supports continued implementation of land use and transportation connections. Continue implementation of the action.
Policy H-6.5	Tumwater will maintain current Building Code standards and will use the most up to date future Code editions.	Ongoing evaluation process through amendments to the Development Guide and Building Codes. 2018 Building Codes adopted by Ordinance No. O2021-005.	V	M R	Continue implementation of the policy.
Action H-6.5.1	Host training with developers and staff on implementation of Low Impact Development.	Completed in 2017.	V	C U	Completed action. Propose removing action.

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Table 21. Housing Element policy and action evaluation – Goal H-7.

Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
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.				
Policy H-7.1	Support the stability of established residential neighborhoods through appropriate plans and codes.	<p>Ongoing evaluation process through amendments to the Comprehensive Plan and development regulations. The next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022.</p> <p>Similar to Policy H-8.1 below.</p>	V	M R	<p>As noted in the City's 2019 policy analysis, this policy directly supports continued expansion of the City's design guidelines to balance increase in densities.</p> <p>Continue implementation of the policy.</p> <p>During the next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022, eliminate duplication in policies and actions.</p>

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Action 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.	Citywide Design Guidelines implemented by Ordinance No. O2016-013. Ongoing evaluation process through amendments to the Comprehensive Plan and development regulations. The next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022.	V	M R	As noted in the City's 2019 policy analysis, this policy directly supports continued expansion of the City's design guidelines to balance increase in densities. Continue implementation of the action.
Policy H-7.2	Assure housing will be well maintained and safe.	Ongoing code enforcement of the City's nuisance code (TMC 8.04) and the International Property Maintenance Code (TMC 15.18) by the City Police Department in cooperation with the Community Development Department. Resolution No. R2018-016 Homelessness and Affordable Housing identified Action 8) <i>Encourage abandoned houses moving back into the active housing inventory</i> under B) <i>Boost Housing Affordability – Actions to increase affordable housing</i> to address this policy. Same as Policy H-8.2 below.	V	M R	Continue implementation of the policy. The City could consider a formal maintenance and rehabilitation program beyond the current code enforcement procedures. This would be in coordination with its actions with the Regional Housing Council. See Policy 1.1 and Action 3.1.2. During the next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022, eliminate duplication in policies and actions.

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Policy H-7.3	Enhance the appearance of and maintain public spaces in residential areas.	Ongoing code enforcement of the City's nuisance code (TMC 8.04) and the International Property Maintenance Code (TMC 15.18) by the City Police Department in cooperation with the Community Development Department. Same as Policy H-8.3 below.	V	E U	Continue implementation of the policy. The City could consider a formal maintenance and rehabilitation program beyond the current code enforcement procedures. This would be in coordination with its actions with the Regional Housing Council. During the next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022, eliminate duplication in policies and actions.

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Policy H-7.4	Promote community involvement to achieve neighborhood improvement.	Ongoing program. Same as Policy H-8.4 below.	V	E R	<p>Continue implementation of the policy.</p> <p>The City could consider a formal maintenance and rehabilitation program beyond the current code enforcement procedures. This would be in coordination with its actions with the Regional Housing Council.</p> <p>During the next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022, eliminate duplication in policies and actions.</p>

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Table 22. Housing Element policy and action evaluation – Goal H-8.

Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
GOAL H-8 To support healthy residential neighborhoods which continue to reflect a high degree of pride in ownership or residency.					
Policy H-8.1	Support the stability of established residential neighborhoods.	Ongoing evaluation process through amendments to the Comprehensive Plan and development regulations. The next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022. Similar to Policy H-7.1 above.	V	M R	Consider update of the policy to support Goal H-8. During the next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022, eliminate duplication in policies and actions.

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Policy H-8.2	Assure housing will be well maintained and safe.	<p>Resolution No. R2018-016 Homelessness and Affordable Housing identified Action 8) <i>Encourage abandoned houses moving back into the active housing inventory</i> under B) <i>Boost Housing Affordability – Actions to increase affordable housing</i> to address this policy.</p> <p>Ongoing code enforcement of the City’s nuisance code (TMC 8.04) and the International Property Maintenance Code (TMC 15.18) by the City Police Department in cooperation with the Community Development Department.</p> <p>Same as Policy H-7.2 above.</p>	V	M R	<p>Update of the policy to support Goal H-8.</p> <p>The City could consider a formal maintenance and rehabilitation program beyond the current code enforcement procedures. This would be in coordination with its actions with the Regional Housing Council.</p> <p>See Policy 1.1 and Action 3.1.2.</p> <p>During the next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022, eliminate duplication in policies and actions.</p>

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Action H-8.2.1	Protect residential areas from undesirable activities and uses through aggressive enforcement of adopted City codes.	Ongoing code enforcement of the City's nuisance code (TMC 8.04) and the International Property Maintenance Code (TMC 15.18) by the City Police Department in cooperation with the Community Development Department. Same as Policy H-6.1 above.	V	M R	Update of the policy to support Goal H-8. The City could consider a formal maintenance and rehabilitation program beyond the current code enforcement procedures. This would be in coordination with its actions with the Regional Housing Council. During the next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022, eliminate duplication in policies and actions.

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Policy H-8.3	Enhance the appearance of and maintain public spaces in residential areas.	Ongoing code enforcement of the City's nuisance code (TMC 8.04) and the International Property Maintenance Code (TMC 15.18) by the City Police Department in cooperation with the Community Development Department. Same as Policy H-7.3 above.	V	M R	Update of the policy to support Goal H-8. The City could consider a formal maintenance and rehabilitation program beyond the current code enforcement procedures. This would be in coordination with its actions with the Regional Housing Council. During the next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022, eliminate duplication in policies and actions.
Policy H-8.4	Promote community involvement to achieve neighborhood improvement.	Ongoing program. Same as Policy H-7.4	V	E U	Update of the policy to support Goal H-8. During the next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022, eliminate duplication in policies and actions.

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Action H-8.4.1	Encourage neighborhood meetings to discuss community issues as situations and concerns arise.	Ongoing program.	V	E U	Continue implementation of the action.
Policy H-8.5	Encourage home ownership for Tumwater residents.	<ol style="list-style-type: none"> 1. Resolution No. R2018-016 Homelessness and Affordable Housing identified a number of actions under B) <i>Boost Housing Affordability – Actions to increase affordable housing</i> to address this policy. 2. The 2019 Housing Affordability Work Plans identified a number of text and fee amendments to support this policy. 	V	E U	Continue implementation of the policy.

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Table 23. Housing Element policy and action evaluation – Goal H-9.

Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
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 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.	City is addressing this policy subject to the state requirements for location of special housing.	V	E U	As noted in the City's 2019 policy analysis, this policy directly supports continued efforts to address a range of special housing needs, including homelessness. Continue implementation of the policy.
Policy H-9.2	Assist social service organizations in their efforts to seek funds for construction and operation of emergency, transitional, and permanent housing.	<ol style="list-style-type: none"> Resolution No. R2018-016 Homelessness and Affordable Housing identified Action C) <i>Ongoing Regional Actions – Continue work with other jurisdictions and agencies to explore regional solutions to homelessness and affordable housing.</i> The City began formally working with the cities of Lacey, Olympia, and Yelm and Thurston County as part of the Regional Housing Council to address such issues in 2019. 	V	M R	As noted in the City's 2019 policy analysis, this policy directly supports continued efforts to address a range of special housing needs, including homelessness. Continue implementation of the policy through Council action and the Regional Housing Council.

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Policy H-9.3	Support and plan for assisted housing opportunities using federal, state, or local aid.	<ol style="list-style-type: none"> Resolution No. R2018-016 Homelessness and Affordable Housing identified Action C) <i>Ongoing Regional Actions – Continue work with other jurisdictions and agencies to explore regional solutions to homelessness and affordable housing.</i> The City began formally working with the cities of Lacey, Olympia, and Yelm and Thurston County as part of the Regional Housing Council to address such issues in 2019. 	V	M R	<p>As noted in the City's 2019 policy analysis, this policy directly supports continued efforts to address a range of special housing needs, including homelessness.</p> <p>Continue implementation of the policy through Council action and the Regional Housing Council.</p>
Policy 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.	<ol style="list-style-type: none"> Resolution No. R2018-016 Homelessness and Affordable Housing identified Action C) <i>Ongoing Regional Actions – Continue work with other jurisdictions and agencies to explore regional solutions to homelessness and affordable housing.</i> The City began formally working with the cities of Lacey, Olympia, and Yelm and Thurston County as part of the Regional Housing Council to address such issues in 2019. 	V	E R	<p>As noted in the City's 2019 policy analysis, this policy directly supports continued efforts to address a range of special housing needs, including homelessness.</p> <p>Continue implementation of the policy through Council action and the Regional Housing Council.</p>

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Policy H-9.5	Encourage alternative housing strategies for homeless youth, which may include Host Homes.	<ol style="list-style-type: none"> 1. Resolution No. R2018-016 Homelessness and Affordable Housing identified Action C) <i>Ongoing Regional Actions – Continue work with other jurisdictions and agencies to explore regional solutions to homelessness and affordable housing.</i> 2. The City began formally working with the cities of Lacey, Olympia, and Yelm and Thurston County as part of the Regional Housing Council to address such issues in 2019. 3. City funding work with school aged children by Together! in the Tumwater School District 	V	E R	<p>As noted in the City's 2019 policy analysis, this policy directly supports continued efforts to address a range of special housing needs, including homelessness.</p> <p>Continue implementation of the policy through Council action and the Regional Housing Council.</p>

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Table 24. Housing Element policy and action evaluation – Goal H-10.

Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
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 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.	Citywide Design Guidelines implemented by Ordinance No. O2016-013. Ongoing evaluation process through amendments to the Comprehensive Plan and development regulations. The next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022.	V	M R	As noted in the City's 2019 policy analysis, this policy directly supports continued implementation of the expansion of the City's design guidelines to balance increase in densities. Continue implementation of the policy.
Policy 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.	Citywide Design Guidelines implemented by Ordinance No. O2016-013. Ongoing evaluation process through amendments to the Comprehensive Plan and development regulations. The next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022.	V	M R	As noted in the City's 2019 policy analysis, this policy directly supports continued implementation of the expansion of the City's design guidelines to balance increase in densities. Continue implementation of the policy.

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Action H-10.2.1	Continue to implement multi-family housing design standards.	Citywide Design Guidelines implemented by Ordinance No. O2016-013. Ongoing evaluation process through amendments to the Comprehensive Plan and development regulations. The next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022.	V	M R	As noted in the City's 2019 policy analysis, this policy directly supports continued implementation of the expansion of the City's design guidelines to balance increase in densities. Continue implementation of the action.

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Table 25. Housing Element policy and action evaluation – Goal H-11

Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
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 H-11.1	Reference the Transportation Element and anticipated transportation impacts when making housing decisions affecting the location and density of housing.	Policy not directly related to housing needs or objectives.	N	M R	As noted in the City's 2019 policy analysis, this policy directly supports continued implementation of the policy supporting the land use and transportation connection. Continue implementation of the policy.
Policy H-11.2	Reference utility plans and the impact of housing decisions on capital improvements planning.	Policy not directly related to housing needs or objectives.	N	E R	Continue implementation of the policy.

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Policy 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.	<ol style="list-style-type: none"> 1. The 2019 Housing Affordability Work Plans identified a number of text and fee amendments to support this policy. 2. Ordinance No. O2017-002 allowed cottage housing uses in the City. 3. Ordinance No. O2020-005 expanded where cottage housing uses could be located and reduced size and parking requirements for ADUs. 	V	M R	<p>As noted in the City's 2019 policy analysis, this policy directly supports continued implementation of efforts to connect new housing types and increased density to transit corridors would support many different goals.</p> <p>Continue implementation of the policy.</p>

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Table 26. Housing Element policy and action evaluation – Goal H-12.

Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
GOAL H-12	To encourage urban growth within the city limits with gradual phasing outward from the urban core.				
Policy 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.	<ol style="list-style-type: none"> 1. Resolution No. R2018-016 Homelessness and Affordable Housing identified a number of actions under B) <i>Boost Housing Affordability</i> – <i>Actions to increase affordable housing</i> to address this policy. 2. The 2019 Housing Affordability Work Plans identified a number of text and fee amendments to support this policy. 3. Ordinance No. O2020-005 addressed a number of housing text amendments to increase the range of housing in the City. 	V	M R	<p>As noted in the City's 2019 policy analysis, this policy directly supports continued implementation of using an expanded range of housing types to support development of the core of the City outwards.</p> <p>Continue implementation of the policy.</p>

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Action H-12.1.1	Continue to review and revise, as necessary, City Development Standards deemed unnecessary and make development more expensive and/or difficult.	Ongoing evaluation process through amendments to the development regulations, Development Guide, and Building Codes. 2018 Building Codes adopted by Ordinance No. O2021-005.	V	M R	As noted in the City's 2019 policy analysis, this policy directly supports continued implementation of using an expanded range of housing types to support development of the core of the City outwards. Continue implementation of the action.
Action 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.	City has enacted high-density zoning for the Brewery District, Capitol Boulevard Corridor, and Town Center, and allows multifamily development in its commercial and mixed-use zone districts.	V	M R	As noted in the City's 2019 policy analysis, this policy directly supports continued implementation of using an expanded range of housing types to support development of the core of the City outwards. Continue implementation of the action.

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Action H-12.1.3	Continue to implement minimum density levels for all residential zoning districts to ensure efficient use of the urban growth area.	Ongoing evaluation process through amendments to the Comprehensive Plan and development regulations. The next required eight-year GMA update of the Comprehensive Plan is expected to start in 2022.	V	M R	As noted in the City's 2019 policy analysis, this policy directly supports continued implementation of using an expanded range of housing types to support development of the core of the City outwards. Continue implementation of the action.
Action H-12.1.4	Work cooperatively with Thurston County to provide for more efficient and orderly annexations to facilitate urban service delivery.	Currently working with Thurston County on an update to the Tumwater / Thurston County Joint Plan as well as an annexation agreement to address "island" annexations.	V	E R	Continue implementation of the action.

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Table 27. Housing Element policy and action evaluation – Goal H-13.

Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
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 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.	Continuing implementation of the Ordinance No. O2008-009, which established the Manufactured Home Park (MHP) zone district in the City as the means to address this policy.	V	M R	As noted in the City's 2019 policy analysis, this policy directly supports manufactured housing options. Continue implementation of the policy.
Action H-13.1.1	Encourage manufactured housing park district zoning to locate near transit services.	Continuing implementation of the Ordinance No. O2008-009, which established the Manufactured Home Park (MHP) zone district in the City as the means to address this policy.	V	E R	As noted in the City's 2019 policy analysis, this policy directly supports manufactured housing options. Continue implementation of the action.

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Goal, Policy, or Action Number	Adopted Housing Element Goals, Policies, and Actions	Status	Connection to HNA or HAP	Achievement of Goals & Policies	Recommendation
Policy 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.	Part of Resolution No. R2017-013, which was an update to the Hazards Mitigation Plan for the Thurston Region.	V	M R	As noted in the City's 2019 policy analysis, this policy was a major focus of the City's recently adopted Hazard Mitigation Plan. Continue implementation of the policy.

Appendix D.

Regulations Evaluation Summary

Evaluation of the Regulations in the City's Municipal Code

This appendix evaluates the City's current development regulations for connections to the seven gaps identified in the housing needs assessment as well as acknowledging the work the City has completed to date to address these gaps.

After the City Council adopted Resolution No. R2018-016 in the summer of 2018 and approved the 2019 Housing Affordability Work Plan, the City worked on a number of actions to reduce homelessness, increase affordable housing, and collaborate with other jurisdictions and agencies to explore regional solutions to these issues.

The evaluation of the regulations starts first summaries of the housing types allowed in the zone districts in the City and the density and bulk and dimensional regulations for those zone districts. Then there is a review of the regulations using the Puget Sound Regional Council's Housing Innovation Program and finally there is a development code barrier summary.

As noted in Chapter 3 *Local actions*, some minor adjustments to the development code may be appropriate for consideration in a future development code amendment docket to support the six strategies for addressing housing needs in the City.

Regulations Evaluation #1 – Housing Types

Tables 28 - 30 *Development code housing type summary* list all the housing types that are allowed in the City by zone district.

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Table 28. Development code housing type summary (1 of 3).

Housing Types	City Definition (TMC 18.04)	RSR Residential/Sensitive Resource Zone District (2-4 DU/Acre) ¹	SFL Single-Family Low Density Residential Zone District (4-7 DU/Acre)	SFM Single-Family Medium Density Residential Zone District (6-9 DU/Acre)
Single-family detached dwellings	A building that is not attached in any way to another dwelling unit or structure providing complete, independent living facilities for a family.	Allowed	Allowed	Allowed
Manufactured Homes	A single-family dwelling built according to the Department of Housing and Urban Development Manufactured Home Construction and Safety Standards Act, which is a national, preemptive building code. A manufactured home does not meet the criteria to be classified as a “designated manufactured home	Allowed	Allowed	Allowed

¹ DU/Acre = Dwelling units per acre. For example, 2-4 DU/Acre means that the minimum allowed density in the RSR zone district is two dwelling units per acre and the maximum allowed density is four dwelling units per acre. In many zone districts, achieving the maximum listed DU/acre is dependent on the purchase of transfer of development rights in accordance with TMC Chapter 18.57. The calculation of the density requirements is based on the portion of the site devoted to residential and associated uses (e.g., dwelling units; private community clubs; open space; stormwater detention, treatment and infiltration). The following land is excluded from density calculations:

1. Land that is required to be dedicated for public use as open space, right-of-way, or land on which development is prohibited by TMC Title 16, Environment, and land that is to be used for private roads. Provided, that portion of open space/park areas that consists of stormwater facilities and that is designed for active and/or passive recreational purposes in accordance with the drainage design and erosion control manual for Tumwater shall not be excluded from density calculations;
2. Land that is intended for future phases of development created in accordance with TMC 18.14.060;
3. Land that consists of lots devoted to uses other than residential and associated uses, including but not limited to churches, schools, and support facilities (except for stormwater detention, treatment, and infiltration facilities).

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Housing Types	City Definition (TMC 18.04)	RSR Residential/Sensitive Resource Zone District (2-4 DU/Acre) ¹	SFL Single-Family Low Density Residential Zone District (4-7 DU/Acre)	SFM Single-Family Medium Density Residential Zone District (6-9 DU/Acre)
Accessory Dwelling Units (ADUs)	A dwelling unit that is an accessory use or structure subordinate to a single-family detached dwelling subject to the general land use regulations found in TMC 18.42.010.	Allowed	Allowed	Allowed
Manufactured Home Parks	Any real property lot which is rented or held out for rent to others for the placement of three or more manufactured homes, designated manufactured homes, or new manufactured homes for the primary purpose of production of income, except where such real property lot is rented or held out for rent for seasonal recreational purposes only and is not intended for year-round occupancy			
Cottage Housing	A grouping of smaller than average detached single-family dwellings clustered around a common area and developed with a coherent plan for the entire site	Allowed	Allowed	Allowed

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Housing Types	City Definition (TMC 18.04)	RSR Residential/Sensitive Resource Zone District (2-4 DU/Acre) ¹	SFL Single-Family Low Density Residential Zone District (4-7 DU/Acre)	SFM Single-Family Medium Density Residential Zone District (6-9 DU/Acre)
Duplexes	A building designed for and used exclusively for occupancy by two families independent of each other where both dwelling units are located on the same lot and are completely separated from each other by an unpierced wall extending from ground to roof or an unpierced ceiling and floor extending from exterior wall to exterior wall, except for common stairwell or garage exterior to both dwelling units.	Allowed ²	Allowed ³	Allowed ⁴
Townhomes or Rowhouses	One of a line or row of dwelling units attached one to the other, having common walls between individual units, generally two stories in height (and sometimes three). Each unit occupies the space between common walls from the lowest level to the roof.			Allowed ⁵ Only within a residential planned unit development

² Duplexes are allowed in the Residential/Sensitive Resource (RSR) and Single Family Low Density Residential (SFL) zone districts. Such uses shall not occupy more than twenty percent of the total lots in a new short plat or subdivision, which was legally established after April 15, 2021. In such cases, the Community Development Director shall have the discretion to alter the percentage in order to allow the new short plat or subdivision to meet minimum required densities due to topography or other special conditions related to the site, such as critical areas.

³ Duplexes are allowed in the Residential/Sensitive Resource (RSR) and Single Family Low Density Residential (SFL) zone districts. Such uses shall not occupy more than twenty percent of the total lots in a new short plat or subdivision, which was legally established after April 15, 2021. In such cases, the Community Development Director shall have the discretion to alter the percentage in order to allow the new short plat or subdivision to meet minimum required densities due to topography or other special conditions related to the site, such as critical areas.

⁴ Duplexes are allowed in the Single Family Medium Density Residential (SFM) zone district. Such uses shall not occupy more than thirty percent of the total lots in a new short plat or subdivision, which was legally established after April 15, 2021. In such cases, the Community Development Director shall have the discretion to alter the percentage in order to allow the new short plat or subdivision to meet minimum required densities due to topography or other special conditions related to the site, such as critical areas.

⁵ Townhouses and rowhouses are allowed within a residential planned unit development in the Single Family Medium Density Residential (SFM) zone district.

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Housing Types	City Definition (TMC 18.04)	RSR Residential/Sensitive Resource Zone District (2-4 DU/Acre) ¹	SFL Single-Family Low Density Residential Zone District (4-7 DU/Acre)	SFM Single-Family Medium Density Residential Zone District (6-9 DU/Acre)
Triplexes	A building designed for and used exclusively for occupancy by three families independent of each other where all three dwelling units are located on the same lot and are completely separated from each other, except for common stairwells or garages.			
Fourplexes	A building designed for and used exclusively for occupancy by four families independent of each other where all four dwelling units are located on the same lot and are completely separated from each other, except for common stairwells or garages.			
Multifamily Dwellings	A building designed and used for occupancy by five or more families all living independent of each other and where all dwelling units are located on the same lot.			
Boardinghouses and roominghouses	A dwelling unit having only one kitchen and used for the lodging (with or without meals) for compensation of persons other than the related family members or operator of such dwelling unit. A roominghouse that is rented for less than thirty consecutive days at a time requires a business license per TMC Chapter 5.04. A roominghouse may allow for an unlimited stay, unlike a bed and breakfast which is limited to two weeks.			

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Housing Types	City Definition (TMC 18.04)	RSR Residential/Sensitive Resource Zone District (2-4 DU/Acre) ¹	SFL Single-Family Low Density Residential Zone District (4-7 DU/Acre)	SFM Single-Family Medium Density Residential Zone District (6-9 DU/Acre)
Independent Senior Housing Facility	An independent living facility consisting of dwellings designed for and occupied by persons fifty-five years of age or older in accordance with 42 U.S.C. 3607. These facilities may consist of individual dwelling units of a barrier-free design, with separate bathroom facilities and a full kitchen. These facilities may have a communal dining area, recreation facilities (such as a library, lounge, or game room), laundry facilities, and open space. No nursing staff or assisted living staff is provided in an independent living facility.			
Assisted Senior Housing Facility	An assisted living facility, which is an establishment which provides living quarters and a variety of limited personal care and supportive health care to persons fifty-five years of age or older in accordance with 42 U.S.C. 3607 who are unable to live independently, but who do not need the skilled nursing care of a rest home, nursing home, or convalescent center. These facilities may consist of individual dwelling units of a barrier-free design, with separate bathroom facilities and a full kitchen. The facility may provide a minimal amount of supportive health care monitoring, such as assistance with medication, but is limited to health care services that do not require state or federal licensing. These facilities may have a communal dining area, recreation facilities (such as a library, lounge, or game room), laundry facilities, and open space.			

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Table 29. Development code housing type summary (2 of 3).

Housing Types	City Definition (TMC 18.04)	MFM Multifamily Medium Density Residential Zone District (9-15 DU/Acre)	MFH Multifamily High Density Residential Zone District (14-29 DU/Acre)	MU Mixed Use Zone District (14 DU/Acre and greater)
Special Zone District Notes				All residential uses are allowed, provided that minimum density standards are met
Single-family detached dwellings	A building that is not attached in any way to another dwelling unit or structure providing complete, independent living facilities for a family.	Allowed ⁶	Allowed ⁷	See above
Manufactured Homes	A single-family dwelling built according to the Department of Housing and Urban Development Manufactured Home Construction and Safety Standards Act, which is a national, preemptive building code. A manufactured home does not meet the criteria to be classified as a “designated manufactured home	Allowed		See above

⁶ Single-family detached dwellings constructed after April 15, 2021 are not allowed in the Multifamily Medium Density Residential (MFM) zone district, except as part of a PUD planned unit development overlay as regulated by TMC 18.36 if the site to be developed has more than one zone district.

⁷ Single-family detached dwellings and duplexes are not allowed in the Multifamily High Density Residential (MFH) zone district, except as part of a PUD planned unit development overlay as regulated by TMC 18.36 if the site to be developed has more than one zone district.

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Housing Types	City Definition (TMC 18.04)	MFM Multifamily Medium Density Residential Zone District (9-15 DU/Acre)	MFH Multifamily High Density Residential Zone District (14-29 DU/Acre)	MU Mixed Use Zone District (14 DU/Acre and greater)
Accessory Dwelling Units (ADUs)	A dwelling unit that is an accessory use or structure subordinate to a single-family detached dwelling subject to the general land use regulations found in TMC 18.42.010.	Allowed	Allowed	See above
Manufactured Home Parks	Any real property lot which is rented or held out for rent to others for the placement of three or more manufactured homes, designated manufactured homes, or new manufactured homes for the primary purpose of production of income, except where such real property lot is rented or held out for rent for seasonal recreational purposes only and is not intended for year-round occupancy	Allowed		See above
Cottage Housing	A grouping of smaller than average detached single-family dwellings clustered around a common area and developed with a coherent plan for the entire site	Allowed		Allowed
Duplexes	A building designed for and used exclusively for occupancy by two families independent of each other where both dwelling units are located on the same lot and are completely separated from each other by an unpierced wall extending from ground to roof or an unpierced ceiling and floor extending from exterior wall to exterior wall, except for common stairwell or garage exterior to both dwelling units.	Allowed		See above

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Housing Types	City Definition (TMC 18.04)	MFM Multifamily Medium Density Residential Zone District (9-15 DU/Acre)	MFH Multifamily High Density Residential Zone District (14-29 DU/Acre)	MU Mixed Use Zone District (14 DU/Acre and greater)
Townhomes or Rowhouses	One of a line or row of dwelling units attached one to the other, having common walls between individual units, generally two stories in height (and sometimes three). Each unit occupies the space between common walls from the lowest level to the roof.	Allowed	Allowed	See above
Triplexes	A building designed for and used exclusively for occupancy by three families independent of each other where all three dwelling units are located on the same lot and are completely separated from each other, except for common stairwells or garages.	Allowed	Allowed	See above
Fourplexes	A building designed for and used exclusively for occupancy by four families independent of each other where all four dwelling units are located on the same lot and are completely separated from each other, except for common stairwells or garages.	Allowed	Allowed	See above
Multifamily Dwellings	A building designed and used for occupancy by five or more families all living independent of each other and where all dwelling units are located on the same lot.	Allowed	Allowed	Allowed

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Housing Types	City Definition (TMC 18.04)	MFM Multifamily Medium Density Residential Zone District (9-15 DU/Acre)	MFH Multifamily High Density Residential Zone District (14-29 DU/Acre)	MU Mixed Use Zone District (14 DU/Acre and greater)
Boardinghouses and roominghouses	A dwelling unit having only one kitchen and used for the lodging (with or without meals) for compensation of persons other than the related family members or operator of such dwelling unit. A roominghouse that is rented for less than thirty consecutive days at a time requires a business license per TMC Chapter 5.04. A roominghouse may allow for an unlimited stay, unlike a bed and breakfast which is limited to two weeks.	Allowed, as an accessory use	Allowed, as an accessory use	See above
Independent Senior Housing Facility	An independent living facility consisting of dwellings designed for and occupied by persons fifty-five years of age or older in accordance with 42 U.S.C. 3607. These facilities may consist of individual dwelling units of a barrier-free design, with separate bathroom facilities and a full kitchen. These facilities may have a communal dining area, recreation facilities (such as a library, lounge, or game room), laundry facilities, and open space. No nursing staff or assisted living staff is provided in an independent living facility.	Allowed	Allowed	Allowed

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Housing Types	City Definition (TMC 18.04)	MFM Multifamily Medium Density Residential Zone District (9-15 DU/Acre)	MFH Multifamily High Density Residential Zone District (14-29 DU/Acre)	MU Mixed Use Zone District (14 DU/Acre and greater)
Assisted Senior Housing Facility	An assisted living facility, which is an establishment which provides living quarters and a variety of limited personal care and supportive health care to persons fifty-five years of age or older in accordance with 42 U.S.C. 3607 who are unable to live independently, but who do not need the skilled nursing care of a rest home, nursing home, or convalescent center. These facilities may consist of individual dwelling units of a barrier-free design, with separate bathroom facilities and a full kitchen. The facility may provide a minimal amount of supportive health care monitoring, such as assistance with medication, but is limited to health care services that do not require state or federal licensing. These facilities may have a communal dining area, recreation facilities (such as a library, lounge, or game room), laundry facilities, and open space.	Allowed, as a conditional use	Allowed, as a conditional use	Allowed

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Table 30. Development code housing type summary (3 of 3).

Housing Types	City Definition (TMC 18.04)	CBC Capitol Boulevard Community Zone District (30 DU/Acre and greater)	TC Town Center Mixed Use and/or Town Center Residential Subdistrict (30 DU/Acre and greater)	BD Brewery District Zone (10 DU/Acre and greater)	MHP Manufactured Home Park Zone District (6-9 DU/Acre)
Special Zone District Notes		All residential uses are allowed, provided that minimum density standards are met	Residential uses approved after June 9, 2002, provided the minimum density standards in TMC 18.23.030(B)(2) and Residential uses which were legally established prior to June 9, 2002 are met, rooming houses, and senior housing facilities are allowed	"Residential" uses are permitted in the zone district	
Single-family detached dwellings	A building that is not attached in any way to another dwelling unit or structure providing complete, independent living facilities for a family.	See above	See above	See above	Allowed

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Housing Types	City Definition (TMC 18.04)	CBC Capitol Boulevard Community Zone District (30 DU/Acre and greater)	TC Town Center Mixed Use and/or Town Center Residential Subdistrict (30 DU/Acre and greater)	BD Brewery District Zone (10 DU/Acre and greater)	MHP Manufactured Home Park Zone District (6-9 DU/Acre)
Manufactured Homes	A single-family dwelling built according to the Department of Housing and Urban Development Manufactured Home Construction and Safety Standards Act, which is a national, preemptive building code. A manufactured home does not meet the criteria to be classified as a “designated manufactured home	See above	See above	See above	Allowed
Accessory Dwelling Units (ADUs)	A dwelling unit that is an accessory use or structure subordinate to a single-family detached dwelling subject to the general land use regulations found in TMC 18.42.010.	See above	See above	Allowed	
Manufactured Home Parks	Any real property lot which is rented or held out for rent to others for the placement of three or more manufactured homes, designated manufactured homes, or new manufactured homes for the primary purpose of production of income, except where such real property lot is rented or held out for rent for seasonal recreational purposes only and is not intended for year-round occupancy	See above	See above	See above	Allowed

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Housing Types	City Definition (TMC 18.04)	CBC Capitol Boulevard Community Zone District (30 DU/Acre and greater)	TC Town Center Mixed Use and/or Town Center Residential Subdistrict (30 DU/Acre and greater)	BD Brewery District Zone (10 DU/Acre and greater)	MHP Manufactured Home Park Zone District (6-9 DU/Acre)
Cottage Housing	A grouping of smaller than average detached single-family dwellings clustered around a common area and developed with a coherent plan for the entire site			Allowed only in the Triangle, Bates South, Bluff, and Deschutes Subdistricts	
Duplexes	A building designed for and used exclusively for occupancy by two families independent of each other where both dwelling units are located on the same lot and are completely separated from each other by an unpierced wall extending from ground to roof or an unpierced ceiling and floor extending from exterior wall to exterior wall, except for common stairwell or garage exterior to both dwelling units.	See above	See above	See above	
Townhomes or Rowhouses	One of a line or row of dwelling units attached one to the other, having common walls between individual units, generally two stories in height (and sometimes three). Each unit occupies the space between common walls from the lowest level to the roof.	See above	See above	See above	

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Housing Types	City Definition (TMC 18.04)	CBC Capitol Boulevard Community Zone District (30 DU/Acre and greater)	TC Town Center Mixed Use and/or Town Center Residential Subdistrict (30 DU/Acre and greater)	BD Brewery District Zone (10 DU/Acre and greater)	MHP Manufactured Home Park Zone District (6-9 DU/Acre)
Triplexes	A building designed for and used exclusively for occupancy by three families independent of each other where all three dwelling units are located on the same lot and are completely separated from each other, except for common stairwells or garages.	See above	See above	See above	
Fourplexes	A building designed for and used exclusively for occupancy by four families independent of each other where all four dwelling units are located on the same lot and are completely separated from each other, except for common stairwells or garages.	See above	See above	See above	
Multifamily Dwellings	A building designed and used for occupancy by five or more families all living independent of each other and where all dwelling units are located on the same lot.	See above	See above	See above	

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Housing Types	City Definition (TMC 18.04)	CBC Capitol Boulevard Community Zone District (30 DU/Acre and greater)	TC Town Center Mixed Use and/or Town Center Residential Subdistrict (30 DU/Acre and greater)	BD Brewery District Zone (10 DU/Acre and greater)	MHP Manufactured Home Park Zone District (6-9 DU/Acre)
Boardinghouses and roominghouses	A dwelling unit having only one kitchen and used for the lodging (with or without meals) for compensation of persons other than the related family members or operator of such dwelling unit. A roominghouse that is rented for less than thirty consecutive days at a time requires a business license per TMC Chapter 5.04. A roominghouse may allow for an unlimited stay, unlike a bed and breakfast which is limited to two weeks.	See above	See above	See above	
Independent Senior Housing Facility	An independent living facility consisting of dwellings designed for and occupied by persons fifty-five years of age or older in accordance with 42 U.S.C. 3607. These facilities may consist of individual dwelling units of a barrier-free design, with separate bathroom facilities and a full kitchen. These facilities may have a communal dining area, recreation facilities (such as a library, lounge, or game room), laundry facilities, and open space. No nursing staff or assisted living staff is provided in an independent living facility.	Allowed	Allowed	Allowed	

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Housing Types	City Definition (TMC 18.04)	CBC Capitol Boulevard Community Zone District (30 DU/Acre and greater)	TC Town Center Mixed Use and/or Town Center Residential Subdistrict (30 DU/Acre and greater)	BD Brewery District Zone (10 DU/Acre and greater)	MHP Manufactured Home Park Zone District (6-9 DU/Acre)
Assisted Senior Housing Facility	An assisted living facility, which is an establishment which provides living quarters and a variety of limited personal care and supportive health care to persons fifty-five years of age or older in accordance with 42 U.S.C. 3607 who are unable to live independently, but who do not need the skilled nursing care of a rest home, nursing home, or convalescent center. These facilities may consist of individual dwelling units of a barrier-free design, with separate bathroom facilities and a full kitchen. The facility may provide a minimal amount of supportive health care monitoring, such as assistance with medication, but is limited to health care services that do not require state or federal licensing. These facilities may have a communal dining area, recreation facilities (such as a library, lounge, or game room), laundry facilities, and open space.	Allowed	Allowed	Allowed	Allowed

Notes

- Courtyard apartments are not addressed specifically by the zoning code, but would be allowed as a triplex, fourplex, or multifamily dwelling, depending on the number of units.

- Tiny houses as defined by state law would be allowed as detached single-family dwellings or as accessory dwelling units.
- Adult family homes and residential care facilities are allowed in all residential zone districts, except for the MHP Manufactured Home Park zone district and in all commercial zone districts.
- Group foster homes are allowed in all residential zone districts and in the Neighborhood Commercial (NC) zone district as a conditional use and are allowed in all other commercial zone districts except the Historic Commercial (HC) zone district.
- Convalescent centers, rest homes, and nursing homes are allowed in the Mixed Use (MU), Capitol Boulevard Community (CBC), and General Commercial (GC) zone districts.
- High-rise residential (five stories or more) uses are permitted in the some subdistricts of the Capitol Boulevard Community (CBC), Brewery District (BD), and Town Center (TC) zone districts and it is a conditional use in the GC General Commercial zone district.
- Mid-rise multifamily residential (three or four stories) uses are permitted in the GC General Commercial zone district.
- Multifamily dwellings, adult family homes, and residential care facilities are a permitted use in the HC Historic Commercial zone district.
- Independent Senior Housing Facilities are allowed in the Neighborhood Commercial (NC) zone district and Assisted Senior Housing Facilities are allowed in the Neighborhood Commercial (NC) zone district as a conditional use.
- Dwelling or dwelling unit is defined in the TMC as a building or a portion thereof designed for occupancy by one family for residential purposes, having kitchen and bathroom facilities, and on a permanent foundation. A dwelling used as a rental unit shall not be rented for less than thirty consecutive days at a time.
- Family is defined in the TMC as an individual or two or more persons, related by blood, marriage or adoption, or two or more persons with functional disabilities as defined in TMC Chapter 18.53, or a group of not more than six unrelated persons, living together to share a single dwelling unit. **Mayor's June 6, 2021 Comment:** *The Mayor noted the legislature changed the law in 2021 limiting our ability to limit the number of unrelated persons in a house.*

Regulations Evaluation #2 – Density, and Bulk and Dimensional Regulations

Tables 31-33 *Development code density, and bulk and dimensional regulation summary* lists the density, and bulk and dimensional regulations for each of the zone districts that allow housing in the City.

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Table 31. Development code density, and bulk and dimensional regulation summary (1 of 3).

Density and Bulk and Dimensional Regulations ⁸	RSR Residential /Sensitive Resource Zone District	SFL Single-Family Low Density Residential Zone District	SFM Single-Family Medium Density Residential Zone District
Density (low to high number of dwelling units per acre)	2 to 4 ⁹	4 to 7 ⁸	6 to 9 ⁸
Lot Size (Minimum)	9,000 SF	3,200 SF	3,200 SF
Lot Size (Maximum)	None	None	None
Clustered Subdivision	Yes	Yes	Yes
Impervious Lot Coverage	Depends on lot size	60%	70%
Structure Height	35 feet	35 feet	35 feet
Front Yard	20 – 25 feet	10 feet	10 feet

⁸ Table 31 is intended to be a summary for general comparison only. Refer to the Tumwater Municipal Code for additional requirements and exceptions.

⁹ DU/Acre = Dwelling units per acre. For example, 2-4 DU/Acre means that the minimum allowed density in the RSR zone district is two dwelling units per acre and the maximum allowed density is four dwelling units per acre. In many zone districts, achieving the maximum listed DU/acre is dependent on the purchase of transfer of development rights in accordance with TMC Chapter 18.57. The calculation of the density requirements is based on the portion of the site devoted to residential and associated uses (e.g., dwelling units; private community clubs; open space; stormwater detention, treatment and infiltration). The following land is excluded from density calculations:

1. Land that is required to be dedicated for public use as open space, right-of-way, or land on which development is prohibited by TMC Title 16, Environment, and land that is to be used for private roads. Provided, that portion of open space/park areas that consists of stormwater facilities and that is designed for active and/or passive recreational purposes in accordance with the drainage design and erosion control manual for Tumwater shall not be excluded from density calculations;
2. Land that is intended for future phases of development created in accordance with TMC 18.14.060;
3. Land that consists of lots devoted to uses other than residential and associated uses, including but not limited to churches, schools, and support facilities (except for stormwater detention, treatment, and infiltration facilities).

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Density and Bulk and Dimensional Regulations ⁸	RSR Residential /Sensitive Resource Zone District	SFL Single-Family Low Density Residential Zone District	SFM Single-Family Medium Density Residential Zone District
Side Yard	7.5 feet	5 feet	5 feet
Rear Yard	20 – 25 feet	20 feet ¹⁰	20 feet ¹¹
Planned Unit Development	Not Allowed	Allowed	Allowed

¹⁰ Accessory dwelling units may be located a minimum of five feet from property line.

¹¹ Accessory dwelling units may be located a minimum of five feet from property line.

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Table 32. Development code density, and bulk and dimensional regulation summary (2 of 3).

Density and Bulk and Dimensional Regulations ¹²	MFM Multifamily Medium Density Residential Zone District	MFH Multifamily High Density Residential Zone District	MU Mixed Use Zone District
Density (low to high number of dwelling units per acre)	9 to 15 ⁸¹³	14 to 29 ⁸¹⁴	14 and greater
Lot Size (Minimum)	N/A	N/A	None
Lot Size (Maximum)	None	N/A	None
Clustered Subdivision	N/A	N/A	N/A
Impervious Lot Coverage	70%	70%	85%
Structure Height	40 feet	Lesser of 50 feet or five stories ¹⁵	Lesser of 50 feet or five stories
Front Yard	10 feet	10 feet	No minimum
Side Yard	5 feet	5 feet	No minimum
Rear Yard	5 feet	5 feet	No minimum
Planned Unit Development	Allowed	Allowed	Allowed

¹² Table 32 is intended to be a summary for general comparison only. Refer to the Tumwater Municipal Code for additional requirements and exceptions.

¹³ Note that maximum density in the Multifamily Medium Density Residential (MFM) zone district can be increased to 20 dwelling units per acre if permanently affordable housing units are provided in a new multifamily housing project ten or more dwelling units in size and meet the requirements of TMC 18.42.140.

¹⁴ Note that maximum density in the Multifamily High Density Residential (MFH) zone district can be increased to 39 dwelling units per acre if permanently affordable housing units are provided in a new multifamily housing project ten or more dwelling units in size and meet the requirements of TMC 18.42.140.

¹⁵ Note that maximum height in the Mixed Use (MU) zone district can be increased to the lesser of 60 feet or six stories if permanently affordable housing units are provided in a new multifamily housing project 30 or more dwelling units in size and meet the requirements of TMC 18.42.140.

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Table 33. Development code density, and bulk and dimensional regulation summary (3 of 3).

Density and Bulk and Dimensional Regulations ¹⁶	CBC Capitol Boulevard Community Zone District	TC Town Center Mixed Use and/or Town Center Residential Subdistrict	BD Brewery District Zone	MHP Manufactured Home Park Zone District
Density (low to high number of dwelling units per acre)	30 and greater	30 and greater	10 and greater	6 to 9 ⁸
Lot Size (Minimum)	None	None	None	N/A
Lot Size (Maximum)	None	None	None	N/A
Clustered Subdivision	N/A	N/A	N/A	N/A
Impervious Lot Coverage	None	None	75% - 100%	85%
Structure Height	50 to 65 feet ¹⁷	55 to 85 feet ¹⁸	35 to 55 feet ¹⁹	40 feet
Front Yard	12 feet from curb line	0 feet	0 to 10 feet	10 feet
Side Yard	No minimum	0 feet	0 to 10 feet	5 feet
Rear Yard	No minimum	feet	0 to 10 feet	5 feet

¹⁶ Table 33 is intended to be a summary for general comparison only. Refer to the Tumwater Municipal Code for additional requirements and exceptions.

¹⁷ Note that maximum height in portions of the Capitol Boulevard Community (CBC) zone district can be increased to 75 feet or 50 feet if permanently affordable housing units are provided in a new multifamily housing project 30 or more dwelling units in size and meet the requirements of TMC 18.42.140.

¹⁸ Note that maximum height in portions of the Town Center (TC) zone district can be increased to 65 feet if permanently affordable housing units are provided in a new multifamily housing project 30 or more dwelling units in size and meet the requirements of TMC 18.42.140.

¹⁹ Note that maximum height in portions of the Brewery District (BD) zone district can be increased by 10 feet if permanently affordable housing units are provided in a new multifamily housing project 30 or more dwelling units in size and meet the requirements of TMC 18.42.140.

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Density and Bulk and Dimensional Regulations ¹⁶	CBC Capitol Boulevard Community Zone District	TC Town Center Mixed Use and/or Town Center Residential Subdistrict	BD Brewery District Zone	MHP Manufactured Home Park Zone District
Planned Unit Development	Allowed	Allowed	Allowed	Not Allowed

Notes

- The General Commercial (GC) zone district, new multifamily or mixed use projects with a total of thirty or more dwelling units that provide thirty percent of those units as permanently affordable housing units would be allowed a maximum building height increase of ten feet, subject to imaginary airspace surface limitations. This would create a new maximum height limit of 75 feet. Projects providing permanently affordable housing units by this method would have to meet the requirements of TMC 18.42.140.

Regulations Evaluation #3 – Housing Innovation Program

Table 34 *Housing innovation program review* assesses the number of housing tools that are currently used the City by comparing them to those recommended in the Puget Sound Regional Council's Housing Innovation Program. The Housing Innovation Program was created to promote housing options and affordability in local communities. This assessment of housing tools will assist in the development of Housing Action Plan strategies to increase housing options in the city.

This evaluation shows that the City utilizes 32 of the 49 Housing Innovation Program Housing Tools and the City would be willing to consider using more of the tools.

Table 34. *Housing innovation program review.*

HIP Housing Tools	Housing Tools Currently Available in in the City	Comments
Development Types		
Accessory dwelling units (ADU)	Yes	Accessory dwelling units have been allowed in the City with minimal restrictions. The City Council updated the codes further in 2021 by Ordinance No. O2020-005 on March 16, 2021. In addition, the City is providing free accessory dwelling unit house plans for residents wanting to build units.
Cluster development	Yes	Allowed through the transfer of development rights program.
Cottage housing	Yes	Cottage housing allowed as a use in 2017. The City Council updated the codes in 2021 by Ordinance No. O2020-005 on March 16, 2021 to allow cottage housing in all single-family zone districts.
Infill development	Yes	Encouraged and allowed.
Master planned communities	No	The City has limited areas that would be appropriate for a master planned community, but the City does use the Planned Unit Development process, as well as development agreements to meet the intent of a master planned community.

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HIP Housing Tools	Housing Tools Currently Available in in the City	Comments
Mixed use development	Yes	Brewery District (BD), Capitol Boulevard Community (CBC), Town Center (TC), and Neighborhood Commercial (NC) and Mixed Use (MU) zone districts encourage these types of development as well as the General Commercial (GC) zone district.
Mobile/manufactured homes	Yes	Allowed in all residential zone districts.
Multifamily development	Yes	Allowed in multifamily zone districts as well as Brewery District (BD), Capitol Boulevard Community (CBC), Town Center (TC), and Neighborhood Commercial (NC) and Mixed Use (MU) zone districts encourage these types of development as well as the General Commercial (GC) zone district.
Planned unit development	Yes	Encouraged and allowed.
Preservation & rehabilitation	Yes	Encouraged and allowed.
Small lot single family development	Yes	The City Council updated the codes in 2021 by Ordinance No. O2020-005 on March 16, 2021 to allow 3,200 SF lots in the Single Family Low Density Residential (SFL) and Single Family Medium Density Residential (SFM) zone districts.
Townhomes	Yes	The City Council updated the codes in 2021 by Ordinance No. O2020-005 on March 16, 2021 to expand where such uses are allowed.
Zero lot line development	Yes	Part of townhouse and rowhouse developments. The City Council updated the codes in 2021 by Ordinance No. O2020-005 on March 16, 2021 to expand where such uses are allowed.

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HIP Housing Tools	Housing Tools Currently Available in in the City	Comments
Other Regulatory Tools		
Design guidelines	Yes	Design guidelines adopted in 2016.
Flexible single family development regulations	No	The City would be willing to consider this tool in certain areas of the City.
Form based zoning	No	The City would be willing to consider this tool in certain areas of the City.
Inclusionary zoning	Yes	The City Council updated the codes in 2021 by Ordinance No. O2020-005 on March 16, 2021 to allow in multifamily zone districts as well as Brewery District (BD), Capitol Boulevard Community (CBC), Town Center (TC), and Neighborhood Commercial (NC) and Mixed Use (MU) zone districts encourage these types of development.
Lot size averaging	No	The City would be willing to consider this tool in certain areas of the City.
Minimum densities	Yes	In all zone districts that allow residential uses.
No maximum densities	Yes	In the Brewery District (BD), Capitol Boulevard Community (CBC), Town Center (TC), Neighborhood Commercial (NC), Mixed Use (MU), and General Commercial (GC) zone districts.
Performance zoning	No	The City would be willing to consider this tool in certain areas of the City.
Regulatory streamlining	Yes	Ongoing process of identifying and improving regulatory processes.
SEPA categorical exemptions	Yes	In November 2019, the City Council approved Ordinance No. O2019-022, which raised the SEPA categorical exemption threshold for multifamily projects to the maximum under State law.

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HIP Housing Tools	Housing Tools Currently Available in in the City	Comments
Short plats	Yes	Short plats are defined as nine or fewer lots to match the maximum allowed by state law.
Transit oriented development (TOD) overlays	Yes	The Brewery District (BD), Capitol Boulevard Community (CBC), Town Center (TC) and zone districts are effectively this kind of overlay. Could be expanded to include the Littlerock Subarea.
Transfer of development rights (TDR) for affordable housing	No	The City would be willing to consider this tool. There would need to be work with Thurston County to do this.
Up-zones & rezones	Yes	The City has been exploring more options for this tool, most recently in 2020 in various locations in the City.
Incentives		
Density bonuses	Yes	The City Council updated the codes in 2021 by Ordinance No. O2020-005 on March 16, 2021 to allow for density bonuses as an incentive for permanently affordable multifamily housing as well as the already existing bonuses for transfer of development rights for rural development.
Fee waivers or reductions	Yes	The fee reductions were identified in a strategy to pursue in the 2019 City Council Affordable Housing Work Program. City is currently developing a fee resolution for review and approval by the City Council in 2021.
Incentive zoning	Yes	The City Council updated the codes in 2021 by Ordinance No. O2020-005 on March 16, 2021 to allow for permanently affordable housing to be built in exchange for density or building height increases depending on the zone district.

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HIP Housing Tools	Housing Tools Currently Available in in the City	Comments
Multifamily tax exemption (MFTE)	Yes	<p>The City Council established the Multifamily tax exemption program on April 4, 2017 by Ordinance No. O2017-004 for 8-years and the 12-year Multifamily Tax Exemption developments in the Brewery District (BD) and Capitol Boulevard Community (CBC) plan areas.</p> <p>On January 21, 2020, the City Council approved Ordinance No. O2019-023, which expanded the 12-year Multifamily Tax Exemption program to the Tumwater Town Center (TC) and Littlerock Road Subarea.</p>
Parking reductions	Yes	The City Council updated the codes in 2021 by Ordinance No. O2020-005 on March 16, 2021 to reduce parking requirements for certain residential use.
Permitting priority	No	The City has considered a permitting priority system for affordable housing, but has not seen the need given the current permit approval timelines.
Planned action EIS	No	The City would be willing to consider this tool in certain areas of the City, such as the Brewery District or the Capitol Boulevard Community Plan Areas.
Other Financial Tools		
Commercial linkage fees	No	Economic conditions at not right for the City to use this tool.
Credit enhancement	No	Economic conditions at not right for the City to use this tool.
Local housing fund	Yes	The City is working with the regional Housing Council in allocating regional housing funds as well as allocating CDGB funds for housing assistance.

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HIP Housing Tools	Housing Tools Currently Available in in the City	Comments
Public land for affordable housing	No	The City has considered this tool, but it did not identify any surplus public land that could be used for this purpose.
Project-Level Tools		
Affordability covenants	Yes	The City Council updated the codes in 2021 by Ordinance No. O2020-005 on March 16, 2021 to allow for permanently affordable housing to be built in exchange for density or building height increases depending on the zone district to be managed by permanent covenants and restrictions.
Development agreements	Yes	The City uses development agreements for new development now and it can be used for affordable housing projects.
Renter/Homeowner Assistance		
Displacement resources	No	The City has considered this tool, but has decided it does not have the financial or staff resources to fund and manage its use. If it is considered, it may be part of the actions of the Regional Housing Council.
Direct Household Assistance	Yes	The City has considered this tool, and has funded local non-profits to run programs for rental assistance.
Foreclosure resources	No	The City has considered this tool, but has decided it does not have the financial or staff resources to fund and manage its use. If it is considered, it may be part of the actions of the Regional Housing Council.
Partnerships		
Nonprofit partnerships	Yes	The City has a number of local non-profits it work with directly as well as regional non-profits through the Regional Housing Council.

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HIP Housing Tools	Housing Tools Currently Available in in the City	Comments
Interjurisdictional cooperation	Yes	The City has worked with other jurisdictions in a number of ways, such as the development of the regional Thurston Climate Mitigation Plan and the Housing Action Plan development process, as well as formally on homelessness and affordable housing through the Regional Housing Council.
Education & Outreach		
Community outreach plans	No	The City would be willing to consider developing this tool.
Educating permitting officials	No	The City would be willing to consider developing this tool.
NIMBY, strategies to address	No	The City would be willing to consider developing this tool.
Strategic marketing	No	The City would be willing to consider developing this tool.

Regulations Evaluation #4 – Development Code and Other Barrier Summary

Table 35 *Development code barrier summary* identifies potential barriers to building housing within the City's current development codes and practices.

Table 36 *Other potential barriers summary* identifies potential barriers to building housing within the City's current development codes and practices.

The identification of these potential barriers will assist in the development of Housing Action Plan strategies to increase housing in the City.

Table 35. *Development code barrier summary.*

Potential Development Code Barriers	
<u>Housing Types</u>	
HIGH DENSITY	
Multifamily	<p>Pedestrian & Vehicle Access and Circulation</p> <ul style="list-style-type: none"> • Explore reciprocal access easements for adjacent developments <p>Parking</p> <ul style="list-style-type: none"> • Consider reducing minimum stall size for some portion of parking requirements • Re-examine required minimum parking requirements • Re-examine drive aisle minimum width • Consider shared parking provisions as a means of reducing parking requirements <p>Landscaping</p> <ul style="list-style-type: none"> • Explore options for alternative landscape buffer widths • Consider changes to parking lot landscaping requirements • Consider granting more flexibility in landscape chapter <p>Incentives</p> <ul style="list-style-type: none"> • Explore expanding incentives, including by encouraging three bedroom units

	Potential Development Code Barriers
MEDIUM DENSITY	
Triplex and Fourplex	<p>Allowed Uses</p> <ul style="list-style-type: none"> Expand as a permitted use to the Single-Family Medium Density Residential (SFM) zone district <p>Parking</p> <ul style="list-style-type: none"> Re-examine required minimum parking requirements Consider shared parking provisions as a means of reducing parking requirements
Townhouse	<p>Allowed Uses</p> <ul style="list-style-type: none"> Expand as a permitted use to the Single-Family Medium Density Residential (SFM) zone district without a Planned Unit Development Expand as a permitted use to the Single-Family Low Density Residential (SFL) zone district with a Planned Unit Development <p>Parking</p> <ul style="list-style-type: none"> Re-examine required minimum parking requirements Consider shared parking provisions as a means of reducing parking requirements
Duplex	<p>Allowed Uses</p> <ul style="list-style-type: none"> Expand as a permitted use without restrictions in the Single-Family Low Density Residential (SFL) and Single-Family Medium Density Residential (SFM) zone districts <p>Parking</p> <ul style="list-style-type: none"> Re-examine required minimum parking requirements Consider shared parking provisions as a means of reducing parking requirements

	Potential Development Code Barriers
LOW DENSITY	
Small Lot Single Family	Parking <ul style="list-style-type: none"> Re-examine required minimum parking requirements Review parking requirements to allow tandem garages or clustered parking Other <ul style="list-style-type: none"> Consider adding a provision regarding zero-lot line development
Accessory Dwelling Units	Parking <ul style="list-style-type: none"> Re-examine required minimum parking requirements Other <ul style="list-style-type: none"> Consider increasing accessory dwelling unit size to 1,000 square feet Simplify water and sewer connection requirements Work on promotion of accessory dwelling unit options
Detached Single family	Parking <ul style="list-style-type: none"> Re-examine required minimum parking requirements Review parking requirements to allow tandem garages or clustered parking Other <ul style="list-style-type: none"> Review lot coverage and setback requirements
Manufactured Homes	Parking <ul style="list-style-type: none"> Re-examine required minimum parking requirements
<u>Code Requirements</u>	
GENERAL STANDARDS	
Density	Potential Density Increases <ul style="list-style-type: none"> Explore increasing minimum densities for multifamily zone districts Consider allowing up zones within the large lot residential low zones once utility infrastructure, such as sewers, is available

	Potential Development Code Barriers
Landscaping Standards	Landscaping <ul style="list-style-type: none"> Consider changes to the landscaping code that would be more supportive of and complimentary to higher density and mixed use residential development types Consider options for alternative landscape buffer widths Consider changes to surface parking landscaping Consider removing/reducing the non-compatible buffer requirement between residential developments of different densities, and certain commercial uses
Parking	Parking <ul style="list-style-type: none"> Reduce required off-street parking ratios in residential areas near transit service and where there is sufficient on street parking to increase the buildable land available for housing
Incentives	Development Incentives <ul style="list-style-type: none"> Add a development incentive chapter to Title 18 <i>Zoning</i> to explore methods to incentivize methods to incentivize a variety of different housing types
OTHER	
Design Guidelines	<ul style="list-style-type: none"> Review design guidelines to determine if amendments are needed to allow for the development of more affordable housing
Parking Lots, Driveways	<ul style="list-style-type: none"> Consider reducing the amount of pavement required in parking lots and driveways for multifamily developments
Planned Unit Development	<ul style="list-style-type: none"> Review the Planned Unit Development requirements and consider amendments to TMC 18.36 <i>Planned Unit Development (PUD) Overlay</i>
Height Limits	<ul style="list-style-type: none"> Explore increasing height limits
Neighborhood Compatibility	<ul style="list-style-type: none"> Consider reducing requirements for multifamily developments near higher intensity uses Examine setbacks and screening and consider basing it on structure height or mass as opposed to zone district

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	Potential Development Code Barriers
Unit Lot Subdivision	<ul style="list-style-type: none"> Explore options for subdivision of attached units (unit lot subdivision) to allow for fee-simple ownership instead of condominium ownership. This would be specifically for detached and attached housing units in multifamily residential and mixed-use zone districts
General Development Standards	<ul style="list-style-type: none"> Vary development standards, such as parking, open space, and setbacks, by certain housing types to provide permanently affordable housing

Table 36. Other potential barriers summary.

	Other Potential Barriers
OTHER BARRIERS	
Infrastructure Investments	<ul style="list-style-type: none"> Make infrastructure investments for infill areas needing upgrades with follow-up by City staff to develop potential scenarios with emphasis on areas where affordable housing is most likely to occur
Development Standards	<ul style="list-style-type: none"> Review the City's Engineering Development Standards to identify potential barriers
Comprehensive Plan Map Amendments and Rezones	<ul style="list-style-type: none"> Review the City's Comprehensive Plan and the Citywide zoning map designations and determine if there are areas in the City that could support a higher range of residential densities

Appendix E.

Previous Work

Background

After the City Council adopted Resolution No. R2018-016 in July 2018, the City has been working on a number of actions to reduce homelessness, increase affordable housing, and collaborate with other jurisdictions and agencies to explore regional solutions to these issues.

The Planning Commission and the City Council undertook a significant effort from September 2018 to May 2019 to develop the Affordable Housing Work Plan for the City Council to use in make informed decisions when prioritizing the next steps to implement Resolution No. R2018-016. Since 2019, the City had spent a substantial amount of time implementing the 2019 Affordable Housing Work Plan through ordinances and process changes.

While the City was implementing the 2019 Affordable Housing Work Plan, the state legislature passed E2SHB 1923 in 2019, which created state grants through the Department of Commerce to address the need to create more affordable housing through the creation of local housing action plans. Seeing an opportunity to pool resources and work regionally to create materials to support the development of a City's Housing Action Plan, the City joined with the Cities of Lacey and Olympia in applying for the state grant.

By January 2020, the three cities were awarded the grant, agreed to an interlocal agreement to work together on the initial work products, and contracted with the Thurston Regional Planning Council (TRPC) to do the work. With the help of TRPC staff, a stakeholder group made up of developers, real estate professionals, and housing activists, as well as staff from the three jurisdictions, over the course of 2020 and into January 2021, a Regional Needs Housing Assessment, a Landlord Survey, and a draft Housing Action Plan template were completed.

2016 Comprehensive Plan Update

In 2016 to ensure the plan complied with the requirements of the GMA, Chapter 36.70A RCW as part of the Growth Management Plan requirement to update the City's Comprehensive Plan every eight years in accordance with RCW 36.70A.130(1) under Ordinance No. O2016-012, the City reviewed and revised the Housing Element of the Comprehensive Plan.

2018 Resolution No. R2018-016 Homelessness and Affordable Housing

In the first half of 2018, the City Council devoted considerable time to discussions of the causes of and resources available to address homelessness and the lack of affordable housing in the City. In July 2018, the City Council adopted Resolution No. R2018-016 Homelessness and Affordable Housing, which included a number of actions to start to reduce homelessness, increase affordable housing, and continue to work with other jurisdictions and agencies to explore regional solutions to these issues.

A. Reduce Homelessness – Increase resources/actions to combat/decrease regional homelessness.

Take the following actions now:

1. Review, and clarify as necessary, policies related to homelessness for first responders.
2. Develop strategies with the Tumwater School District and nonprofit partners to house homeless students/families.
3. Better understand and describe the extent and general location of Tumwater poverty and low-income areas.
4. Commit more current City resources to targeted regional homelessness actions.
5. Act to better connect people to services.
6. Continue to participate in homeless count each year.
7. Meet with Tumwater faith leaders to explore faith community's potential role addressing homelessness.
8. Assess and track homeless/low-income services in Tumwater.

Review and evaluate the following actions once the actions above are complete and their outcomes evaluated:

1. Further explore community support for a new tax/fee source for targeted homeless housing and services.
2. Evaluate Tumwater's future role in providing managed encampments, safe overnight parking areas, and shelters. May include code amendments addressing these land uses.

B. Boost Housing Affordability – Actions to increase affordable housing.

Take the following actions now:

1. Pursue grants for affordable housing.
2. Strengthen incentives for affordable housing within the Capital Corridor and Brewery District and explore extending these incentives to the entire InterCity Transit #13 bus corridor.
3. Evaluate and, if necessary, propose amendments to City code and zoning to support smaller scale affordable housing in neighborhoods to offer a greater variety of housing options.
4. Promote actions property owners can take to increase affordable housing such as accessory dwelling units.
5. Participate in regional discussions to understand factors affecting housing affordability and what steps can be taken to mitigate new housing costs.
6. Assess actions for assuring mobile home parks continue to provide affordable housing toward a goal of property ownership by residents.
7. Encourage more housing development overall.
8. Encourage abandoned houses moving back into the active housing inventory.

9. Enact policies to protect tenants experiencing housing instability, which may include:
 - a. Review current eviction/renter protection policies, laws, and legal services and assess possible actions.
 - b. Assess need for/knowledge of landlord-tenant conflict resolution services.
 - c. Support renter resources (mediation, etc.).
10. Inventory and track affordable housing units in Tumwater.

Review and evaluate the following actions once the actions above are complete and their outcomes evaluated:

1. Further explore community support for a new tax/fee source to support affordable housing and low-income services.
2. Consider options for reducing fees and service charges for certified affordable housing units.
3. Focus on creating one significant affordable housing project with partners in the next five years.

C. Ongoing Regional Actions – Continue work with other jurisdictions and agencies to explore regional solutions to homelessness and affordable housing.

2019 Housing Affordability Work Plans

After the City Council adopted Resolution No. R2018-016 in the summer of 2018, the City worked on a number of actions to reduce homelessness, increase affordable housing, and continue to collaborate with other jurisdictions and agencies to explore regional solutions to these issues.

One of those tasks was the City Council's 2019 Housing Affordability Work Plan, which is intended to increase the amount of privately and publicly funded residential development in the City to bring the supply and demand of housing in the City more into balance.

Objective

The City Council's development text and fee work plans addressed the following actions from Resolution No. R2018-016, which support the goal of increasing housing affordability:

GOAL: Boost Housing Affordability

Action #2 – Strengthen incentives for affordable housing within the Capitol Corridor and Brewery District and explore extending these incentives to the entire InterCity Transit #13 bus corridor

Action #3 – Evaluate and, if necessary, propose amendments to City code and zoning to support smaller scale affordable housing in neighborhoods to offer a greater variety of housing options

Action #4 – Promote actions property owners can take to increase affordable housing such as accessory dwelling units

Action #7 – Encourage more housing development overall

Background

After the City Council adopted Resolution No. R2018-016, the Planning Commission studied material on homelessness and the lack of affordable housing in the City in the fall of 2018. In the winter of 2019, the Planning Commission reviewed potential implementation actions the City could take to increase its affordable housing supply by reviewing the City's land use regulations and development fee structures for barriers to affordable housing.

Staff prepared draft tables of potential implementation actions for the Planning Commission to consider, which included background information as well as a rough estimate of the complexity of enacting the change, its relative effect in increasing the affordable housing stock in the City, and potential costs to the City. The Planning Commission completed its recommended development text and fee work plans on March 12, 2019.

The City Council reviewed the Planning Commission's proposed development text and fee amendment work plans at worksessions on March 26, 2019, April 23, 2019, and May 28, 2019. At their May 28, 2019 worksession, the City Council decided to focus on specific items in the Planning Commission's proposals in the final development text and fee amendment work plans.

Development Code Text Amendments

The intent of the development code text amendments is to increase the amount of privately and publicly funded residential development in the City, which would increase the overall supply of housing. Some of the development code text amendments would focus on increasing the amount of permanently affordable housing in the City.

The City Council's final work plan for development code text amendments to provide more housing, affordable and otherwise, in the City included the following actions:

1. Review the City's Comprehensive Plan and the Citywide zoning map designations and determine if there are areas in the City that could support a higher range of residential densities.
2. Provide an affordable housing density bonus in addition to the maximum density permitted in residential zone districts in limited areas of the City, if the proposed project provides permanently affordable housing units. In addition, consider a density bonus to incentivize developers to provide specific housing types in limited areas of the City that provide permanently affordable housing units.
3. Expand the locations where special residential development types such as accessory dwelling units and cottage housing and smaller types of housing such as micro-housing, tiny homes, and smaller lot single-family development are permitted. In addition, consider incentives for including accessory dwelling units with new single-family home developments.
4. Streamline accessory dwelling unit permitting by researching what other jurisdictions such as the City of Lacey and the cities in east King County are doing and look at ways to incorporate that work into the City's processes.
5. Add duplexes or other smaller types of housing units as a permitted uses to single family residential zone districts, such as the Residential/Sensitive Resource (RSR), Single-Family Low Density Residential (SFL), and Single-Family Medium Density Residential (SFM) zone districts.

6. Increase height limits in the Knoll subdistrict of the Brewery District zone district for permanently affordable housing projects.
7. Reduce required off-street parking ratios in residential areas near transit service and where there is sufficient on street parking to increase the buildable land available for housing. In addition, consider eliminating the 1.0 parking space per dwelling unit requirement for accessory dwellings.
8. Vary development standards, such as parking, open space, and setbacks, by certain housing types to provide permanently affordable housing. Note: Council asked that a more detailed proposal be prepared for this item before it gives its approval to include in the work plan.
9. Require new housing created specifically to be affordable to remain affordable in perpetuity with protective covenants and deed restrictions.
10. Raise the SEPA categorical exemption thresholds for multifamily residential development from 25 to 60 multifamily residential units.
11. Explore options for subdivision of attached units (unit lot subdivision) to allow for fee-simple ownership instead of condominium ownership. This would be specifically for detached and attached housing units in multifamily residential and mixed-use zone districts.

Development Fee Amendments

Based on the implementation actions identified in the Brewery District and Capitol Corridor Subarea Plans, the City Council's development fee amendment work plan included actions to reduce development fees to encourage the building of more housing, which could include permanently affordable housing. The actions in the development fee amendment work plan are focused in the Brewery District and the Capitol Boulevard Corridor subareas, the Town Center, and the Littlerock Road Subarea.

The intent would be to improve the financial viability of new development by allowing private and public developers to spread out or reduce the costs of infrastructure and capital improvements over the course of the development process and in turn allow more dwelling units of all types to be built.

The City Council's final work plan for development code fee amendments to provide more housing in the Brewery District, the Capitol Boulevard Corridor, the Town Center, and the Littlerock Road Subarea of the City included the following actions:

1. Lower, delay, or adjust the timing of development fees, such as impact fees and connection charges, such as:
 - a. Transportation impact fees where there is a nexus between the location of affordable housing and access to transit and after working with the Public Works Department to assess transportation demand in these neighborhoods;
 - b. Park impact fees after reviewing the assumptions the City considered as part of the Metropolitan Park District ballot measure and working with the Parks and Recreation Department;
 - c. Water and sewer connection fees after working with the Public Works Department; and
 - d. Sewer capacity development charges for permanently affordable housing after working with the Public Works Department.

2. Exempt emergency housing from impact fees (SHB 2538).
3. Expand the multifamily tax exemption program to other areas of the City, such as the Town Center, and the Littlerock Road Subarea, and look at expanding the percentage of permanently affordable units that would need to be provided.
4. Cut, reduce, or cap fees for nonprofits building permanently affordable housing.
5. Reduce fees for private-sector development of permanently affordable homes and units.
6. Make infrastructure investments for infill areas needing upgrades with follow-up by City staff to develop potential scenarios with emphasis on areas where affordable housing is most likely to occur.
7. Reduce fees for affordable, single-family homes (under 1,500 sq. ft.) and manufactured homes.

March 31, 2025



HOUSING DISPLACEMENT RISK ANALYSIS

For the Cities of Lacey, Olympia, Tumwater, and Yelm

Prepared by:



uncommon
BRIDGES

&

bhc
CONSULTANTS



Introduction

This report analyzes housing displacement risks in the cities of Lacey, Olympia, Tumwater, and Yelm. As city populations grow and evolve, policies protecting residents from displacement are critical. Based on analysis of historical policies, current trends, and community dynamics, this report offers actionable recommendations for local governments to enhance housing security and promote equitable living conditions. The research process was informed by robust engagement with community stakeholders.

Communities face unparalleled challenges at the local level. Inflation, fentanyl, and the mental healthcare crisis all contribute to housing displacement. Housing interventions alone cannot succeed without the support of other human and social services. An analysis such as this should be considered within the context of those challenges and the unique way they play out amongst different places and people. While the social conditions for creating housing security are complex, there are policy opportunities that cities can take to reduce displacement and protect community wellbeing.

How can the cities of Lacey, Olympia, Tumwater, and Yelm use this document?

1. To **describe populations at risk** of housing displacement.
2. To explore the dynamics of **housing displacement risk metrics**.
3. To outline **risk reduction policy avenues**.



WHAT IS HOUSING DISPLACEMENT?

Displacement is the process by which a household is forced to move from its community because of conditions beyond their control. Displacement can be described through a number of lenses, including:

- **Economic Displacement** - Displacement due to inability to afford rising rents or costs of homeownership like property taxes.
- **Physical Displacement** - Displacement as a result of eviction, acquisition, rehabilitation or demolition of property, or the expiration of covenants on rent-or income-restricted housing.
- **Cultural Displacement** - Residents are compelled to move because the people and institutions that make up their cultural community have left the area.

Increasing levels of housing displacement have significant implications for communities across the United States. The following section explores how past and present housing policies have contributed to resident displacement, highlighting the disproportionate impact on specific demographic groups. By analyzing the failures of existing policies and the socio-economic dynamics at play, we aim to shed light on pathways to reform that prioritize housing security for all residents. A complete analysis of the sources referenced in the next section can be found in the Housing Displacement Academic Field Scan Memo.

WHO IS AT THE GREATEST RISK OF HOUSING DISPLACEMENT?



Older, Poorer, People of Color

Residential mobility amongst the poor is variable, unplanned, and typically involuntary. Eviction filings doubled between 2000 and 2016. Older people, African Americans, and Latinos are overrepresented across most types of displacement.



Suburban populations

Suburban poverty creates conditions ripe for displacement. With less public transit, poorer households must spend more money to get around. They have limited access to nonprofit services typically concentrated in cities, and confront a municipal infrastructure less suited to deliver holistic social services.



Manufactured Housing Residents

Households in mobile homes are over twice as likely to live in poverty. Half of all mobile homes in the US are in urban areas. There are 1.7 million mobile home renter households and 5.3 million mobile homeowners in the US. Mobile home closures should be treated as mass evictions, which are primary indicators of displacement risk. Those who own their trailers but don't have the means to move them to another location face an additional loss of a valuable household asset.



Families with Children

Households with children are at an increased risk of displacement. A Milwaukee study found that renters with two children have an 11.7% chance of being evicted and a 9.5% chance with one child.



Cost-Burdened Households

Cost-burdened households spend more than 30% of income on housing costs including rent, mortgage, and utilities. Households spending more than half of their income on housing are considered severely cost-burdened.

WHAT PAST HOUSING POLICIES RESULTED IN RESIDENT DISPLACEMENT?



Property owners have significantly more protection under the law than renters.

The de facto imbalance of power between landlords and tenants creates situations where the wellbeing of renters becomes secondary to financial profit with little to no regulation. For example, the Housing Choice Voucher Program provides choices to renters beyond government housing projects, however the lack of protection under anti-discriminatory law makes it difficult for renters to find landlords who accept vouchers, opening the door for residential self-segregation by socio-economic class.



Even when protections for renters exist, a lack of information can be exploited by property managers to coerce renters to act against their own interests.

The housing-specific COVID-19 programs are a prime example of protections put in place that many renters didn't realize they were eligible for.



Policies to improve housing stability in the US most often exacerbate housing insecurity for renters.

That is because US housing policy has a legacy of protecting, preferring, and subsidizing for homeownership and homeowners. Little is done for rent-burdened renters to alleviate displacement risk other than advocating for them to buy homes, a distant possibility for most.



The conversion of public housing projects into mixed-income communities drives housing displacement for low-income households.

Despite the opportunity intentionally designed into mixed-income, multifamily public housing projects, research shows that only one-fifth of original project residents return to experience those benefits.

WHAT TYPES OF CURRENT HOUSING POLICIES CREATE THE RISK OF RESIDENT DISPLACEMENT?



Government subsidized housing aid delivery is notoriously slow.

But it is irreplaceable in the fight to reduce housing displacement. Nesting housing aid into existing, successful, and well-known programs creates a waterfall effect by increasing household disposable income and thereby decreasing the percentage of total income a household spends on housing.



Current market trends and the existing housing policy environment are resulting in growing suburban corporate landlord conglomerates.

Governments should work to support, subsidize, and grow the amount of local small businesses that provide rental housing while incentivizing them to pass on savings to renters. Local property owners are more likely to provide support and relief to renters in financial distress, while corporate landlords are more likely to immediately resort to eviction.



Policies restricting housing development contribute to displacement.

Increasing housing supply makes housing more affordable, and housing affordability is directly correlated to an individual's housing cost burden, an indicator of displacement risk. When new housing is built and priced higher, it pushes older housing into a lower price range, creating additional housing availability for lower-income households. This concept, known as housing stock filtering, is at odds with the commonly accepted drivers of gentrification and neighborhood change.

WHAT ARE COMMUNITY STAKEHOLDERS SAYING?

To gain a locally rooted understanding of housing goals and displacement risks, the project team conducted extensive collaborative outreach. We held a series of planning staff meetings, four community affinity group roundtable discussions, and a community survey that resulted in 167 responses. Affinity groups included those with lived experience and relevant connections to **1) Manufactured housing communities, 2) Communities of low-wage workers, 3) Military families and households, and 4) Accessory dwelling units.** Emergent themes collected during community feedback are outlined below. A full accounting of all engagement analysis and raw data is provided as an attachment to this report.

4

Planning Staff Meetings

4

Affinity Group Roundtables

167

Survey Responses

WHAT WE HEARD

Cities should promote educational programs that **explain the long-term investment opportunity of ADUs**, and the financial plan required to pursue.

Cities should **disincentivize corporate ownership of housing** and create a program to support private ownership of mobile home communities and rental units by local, family-owned operations with on-site or local management.

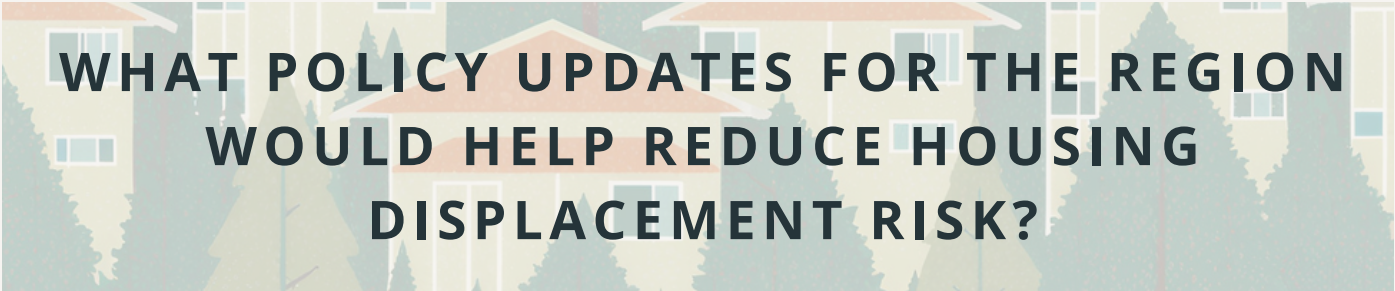
Cities should ensure robust transportation is available to residents and **minimize land used for parking in favor of housing density.**

Cities should promote an **educational campaign to private landlords about legal requirements, renters rights,** and renter income qualifications for those on supplemental income.

Affordable housing and **homelessness prevention** programs should work closer together as they share the same clientele.

Cities should work with community groups to coordinate a **one-stop shop for housing benefit explanations** and application support.

Cities should use **creative zoning overlays and innovative land use policies** to classify and protect mobile home communities, as well as other types of affordable housing.



WHAT POLICY UPDATES FOR THE REGION WOULD HELP REDUCE HOUSING DISPLACEMENT RISK?

While each jurisdiction has unique policies that support and challenge affordable housing and displacement, several common themes stand out. Every jurisdiction has policies that support various housing types for all income levels, including efforts to minimize regulatory review and unnecessary barriers to housing and support the development of housing for all needs. Jurisdictions also have policies to assist individuals experiencing homelessness and partnerships with organizations that provide assistance or resources to unhoused community members.

While many policies are supportive, crucial policy gaps remain. Broadly speaking, each city can enrich its housing policies by identifying intentional efforts to increase affordability and prevent and mitigate displacement while prioritizing low-income and historically marginalized populations. For example, every city uses the term “neighborhood character,” which could lead to exclusionary housing practices and be leveraged to maintain high-cost housing types unattainable to those with lower incomes. Rather than relying on this vague term, policies could be strengthened by specifying aspects of neighborhoods that should be maintained or enhanced while considering how those requirements may disproportionately impact low-income or historically marginalized populations.

It’s clear from this policy analysis that the cities of Lacey, Olympia, Tumwater, and Yelm are each engaged in important work to increase housing affordability and reduce displacement pressures. The next step is identifying ways these cities can build upon the work they are already doing, whether that is through increasing partnerships with local organizations, implementing additional actions in their Housing Action Plans, and developing new policies to address gaps in the cities’ housing policies to better address racially disparate impacts, displacement, and exclusion in housing.

HOW CAN WE TELL IF A POLICY REDUCES DISPLACEMENT RISK?

To assess and evaluate policy options and recommendations, we completed a policy evaluation using two sets of criteria: displacement-specific and locality-specific. The displacement specific criteria were based on the Department of Commerce's categories of displacement: economic, physical, and cultural. Through discussions with city staff, audits of the cities' Housing Needs Assessments, and stakeholder feedback, we identified additional criteria to better evaluate potential policies and recommendations based on the jurisdiction's unique needs. City specific criteria are included within the displacement risk profile section of this report.

Policy Evaluation Criteria for All Cities



Racially Disparate Impacts: Does this policy prevent racially disparate impacts or work to repair past harm?



Economic Displacement: Does this policy help prevent or mitigate economic displacement?



Physical Displacement: Does this policy help prevent or mitigate physical displacement?



Cultural Displacement: Does this policy help prevent or mitigate cultural displacement?



Housing Exclusion: Does this policy prevent the exclusion of historically marginalized or other vulnerable populations from accessing safe and affordable housing appropriate for their needs?



Implementation Considerations: Does the city have staff and resources necessary to implement this policy effectively?



DISPLACEMENT RISK PROFILES

Generally, housing displacement risk increases when:

- The population becomes more racially and ethnically diverse
- Households are spending more than 30% of income on housing
- Rental units become unaffordable for extremely low-income residents
- Poverty rates increase in a community
- Homeownership rates decline

These metrics are derived from the Racially Disparate Impacts tool created by the WA Department of Commerce. The tool has five metrics for housing displacement risk: racial diversity, cost burden, rental affordability, income levels, and homeownership.

The following pages detail the dynamics of housing displacement risk as observed in each of the four cities. Profiles include housing displacement indicator data, policy recommendation summaries, and city-specific policy evaluation criteria. Our profiles have added age and manufactured home unit metrics to reflect research findings and feedback from the community.

A full accounting of all proposed proposals and proposed policy updates can be found in the **Policy Recommendation Matrix** attachment of this report.

HOUSING DISPLACEMENT RISK PROFILE KEY

Risk Statements

Synthesized Statements of Housing Displacement Risk

Policy Avenues

- Policy Avenues to Reduce Housing Displacement Risk

Risk Factors

%
Emphasized Risk Metric

%
Risk Metric

Policy Evaluation Criteria

- City Specific Policy Evaluation Criteria

Sources: HUD Comprehensive Housing Affordability Strategy (CHAS)(2017-2021), US Census American Community Survey 5-Year Estimates (2023), Thurston Regional Planning Council Small Area Population Estimates (2024)

HOUSING DISPLACEMENT RISK PROFILE

LACEY, WA

Lacey has an aging population, where 1 in 3 households are cost burdened, and severely limited vacant units for extremely-low income residents.

Policy Avenues to Reduce Housing Displacement Risk Using the Comprehensive Plan Housing Chapter

- Identify and develop partnerships with organizations that provide or support low income, workforce, and senior housing as well as other populations with unique housing needs.
- Create a manufactured home park zone type to promote preservation. Allow manufactured home parks in multifamily and commercial areas.
- Encourage housing affordable to lower wage earners so those who work in Lacey can afford to live in the city

Where is our risk coming from?

36%

of All Households are Cost Burdened

38%

of Residents are Low, Very Low, or Extremely Low Income

57%

of Vacant Rental Units are for Low or Very Low Income Residents

0%

of Vacant Rental Units are for Extremely-Low Income Residents

90%

Growth of non-White population 2010-2023

25%

of Residents are 60+ Years Old

23%

of residents are Under 19 Years Old

2,380

Total Manufactured Housing Units

Most Prominent Risk Type:
Economic Displacement

Policy Evaluation Criteria

- Does this policy encourage or remove barriers to providing affordable housing?
- Does this policy encourage the preservation of naturally occurring affordable housing such as manufactured home parks and other existing affordable units?
- Does this policy increase overall housing supply?
- Does this policy reduce housing costs?

HOUSING DISPLACEMENT RISK PROFILE

OLYMPIA, WA

Housing for all income levels exists in Olympia, but nearly 40% of households are cost burdened and there is a relative lack of units for extremely-low income residents.

Policy Avenues to Reduce Housing Displacement Risk Using the Comprehensive Plan Housing Chapter

- Policies for the protection and preservation of the manufactured home community.
- Additional measures to encourage the retention and maintenance of existing affordable housing, especially in high-opportunity neighborhoods or areas that have historic patterns of segregation.
- Evaluate the relationship between the Olympia and county's home fund to ensure housing goals are met.
- Expanding allowance of residential tenant improvements without triggering land use requirements
- Allowing Single Room Occupancy (SRO) housing in all multifamily zones

Policy Evaluation Criteria

- Does this policy incentivize and support the development of affordable and deeply affordable housing, including supportive?
- Does this policy increase housing supply, including middle housing and ADUs?
- Does this policy encourage the preservation of naturally occurring affordable housing such as manufactured home parks and other existing affordable units?

Where is our risk coming from?

36%

of All Households are Cost Burdened

44%

of Residents are Low, Very Low, or Extremely Low Income

65%

of Vacant Rental Units are for Low or Very Low Income Residents

11%

of Vacant Rental Units are for Extremely-Low Income Residents

91%

Growth of non-White population 2010-2023

23%

of Residents are 60+ Years Old

20%

of residents are Under 19 Years Old

1,030

Total Manufactured Housing Units

Most Prominent Risk Type
Physical Displacement

HOUSING DISPLACEMENT RISK PROFILE

TUMWATER, WA

Tumwater has experienced a significant growth in population diversity accompanied by an increase in income variability where 4 in 10 residents are low, very-low, or extremely-low income.

Policy Avenues to Reduce Housing Displacement Risk Using the Comprehensive Plan Housing Chapter

- A Community Land Trust style program for mobile home communities.
- A City program to support private, local, small scale ownership of mobile home communities. This builds on the City's mobile home housing stock and also wishes to help preserve existing affordable stock
- Increased staffing capacity to process ADUs quickly and reduce costs under City control

Where is our risk coming from?

30%

of All Households are Cost Burdened

39%

of Residents are Low, Very Low, or Extremely Low Income

50%

of Vacant Rental Units are for Low or Very Low Income Residents

0%

of Vacant Rental Units are for Extremely-Low Income Residents

196 %

Growth of non-White population 2010-2023

22%

of Residents are 60+ Years Old

21%

of residents are Under 19 Years Old

1,280

Total Manufactured Housing Units

Most Prominent Risk Type
Economic Displacement

Policy Evaluation Criteria

- Does this policy encourage the preservation of naturally occurring affordable housing such as manufactured home parks and other existing affordable units?
- Does this policy incentivize and support the development of affordable and deeply affordable housing?
- Does this policy encourage adaptive reuse of existing residential units or other buildings where feasible?
- Does this policy incentivize or reduce barriers to developing diverse housing types including smaller homes?

HOUSING DISPLACEMENT RISK PROFILE

YELM, WA

Yelm has experienced a significant growth in both population diversity and households with children. Affordable units are lacking as 1 in 3 households are spend more than 30% of income on housing.

Policy Avenues to Reduce Housing Displacement Risk Using the Comprehensive Plan Housing Chapter

- Protection and preservation of the manufactured home community.
- Policies limiting long-term housing being used for transient rentals.
- Partnerships with low-income housing developers, Housing Authority of Thurston County, and other organizations that provide support for low-income, workforce, senior housing, and those with unique housing needs.
- Community Development Block Grants, Section 108 loans, and other federal resources for affordable housing.
- Offering density bonuses for low-income housing.

Policy Evaluation Criteria

- Does this policy encourage the preservation of naturally occurring affordable housing such as manufactured home parks and other existing affordable units?
- Does this policy incentivize or reduce barriers to developing diverse housing types including smaller homes?
- Does this policy incentivize and support the development of affordable and deeply affordable housing?

Where is our risk coming from?

33%

of All Households are
Cost Burdened

33%

of Residents are Low,
Very Low, or Extremely
Low Income

0%

of Vacant Rental Units
are for Low or Very
Low Income Residents

0%

of Vacant Rental Units
are for Extremely-Low
Income Residents

164 %

Growth of non-White
population 2010-2023

10%

of Residents are 60+
Years Old

33%

of residents are Under
19 Years Old

290

Total Manufactured
Housing Units

Most Prominent Risk Type
Physical Displacement

Academic Field Scan Citations

1. Besbris, Max, Sadie Dempsey, Brian McCabe, and Eva Rosen. **"Pandemic Housing: The Role of Landlords, Social Networks, and Social Policy in Mitigating Housing Insecurity During the COVID-19 Pandemic."** RSF: The Russell Sage Foundation Journal of the Social Sciences 10, no. 4 (2024): 207-224.
2. Rutan, Devin Q., Peter Hepburn, and Matthew Desmond. **"The Suburbanization of Eviction: Increasing Displacement and Inequality Within American Suburbs."** RSF: The Russell Sage Foundation Journal of the Social Sciences 9, no. 1 (2023): 104-125.
3. DeLuca, Stefanie, and Eva Rosen. **"Housing insecurity among the poor today."** Annual Review of Sociology 48, no. 1 (2022): 343-371.
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6. Lee, Barrett A., and Megan Evans. **"Forced to move: Patterns and predictors of residential displacement during an era of housing insecurity."** Social Science Research 87 (2020): 102415.
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8. Desmond, Matthew, and Carl Gershenson. **"Who gets evicted? Assessing individual, neighborhood, and network factors."** Social science research 62 (2017): 362-377.
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10. Chapple, Karen, and Miriam Zuk. **"Forewarned: The use of neighborhood early warning systems for gentrification and displacement."** Cityscape 18, no. 3 (2016): 109-130.
11. Zuk, Miriam, Ariel H. Bierbaum, Karen Chapple, Karolina Gorska, Anastasia Loukaitou-Sideris, Paul Ong, and Trevor Thomas. **"Gentrification, displacement and the role of public investment: a literature review."** In Federal Reserve Bank of San Francisco, vol. 79. (2015).

More information is available

The executive summary provides an overall picture of housing displacement context risk and relevant approaches for each city. Specific recommendations and data are included in a full report that has been presented to the cities. Each city has been provided with a respective set of policy evaluations and recommendations for next steps.

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- B. Housing Displacement Academic Field Scan Memo
- C. Existing Comp Plan Policy Eval Framework
- D. Data & Indicators Summary
- E. Engagement Themes Summary
- F. Risk Profiles & Policy Recommendations
 - 1. Lacey
 - 2. Olympia
 - 3. Tumwater
 - 4. Yelm

File Attachments

- 1. Policy Evaluation Summary Memo
- 2. Policy Recommendation Matrix
- 3. Planning Staff Meeting Summaries
- 4. Affinity Group Summaries
- 5. Engagement Survey Analysis
- 6. Engagement Survey Raw Data
- 7. Engagement Outreach Database

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Project Methodology

Housing Displacement Risk Analysis for the cities of Lacey, Olympia, Tumwater, and Yelm

Introduction

This report analyzes housing displacement risks in the cities of Lacey, Olympia, Tumwater, and Yelm. As urban areas evolve, the need for effective policies that safeguard against displacement becomes increasingly critical. This analysis aims to identify factors contributing to housing instability and displacement, especially among vulnerable populations. By examining historical policies, current trends, and community dynamics, we seek to outline actionable recommendations for local governments to enhance housing security and promote equitable living conditions for all residents. Through collaborative engagement with community stakeholders, this report underscores the importance of inclusive housing strategies that prioritize the needs of marginalized groups while fostering sustainable development.

Research

The project team submitted a Housing Displacement Academic Field Scan memo synthesizing the latest peer-reviewed journals from the last decade that responds to the lines of questioning set out within the Housing Displacement Analysis project for the cities of Lacey, Olympia, Tumwater, and Yelm, including:

- What past housing policies resulted in resident displacement?
- What types of current housing policies create the risk of resident displacement?
- What groups and communities are at the greatest risk of housing displacement?

Data Indicators

For a localized understanding of displacement risk, the project team completed a demographic analysis based on the Racially Disparate Impacts (RDI) tool published by the Washington State Department of Commerce outlining a variety of indicators to measure displacement risk. The RDI tool relies on estimates published by the U.S. Census Bureau and the Department of Housing and Urban Development (HUD). Additionally, demographic data was pulled from the American Community Survey.

Public Engagement

Affinity Groups

Uncommon Bridges coordinated four (4) affinity group conversations to gather community stakeholders for a discussion about housing displacement risk in Lacey, Olympia, Tumwater, and Yelm. Affinity group topics included:

- 1) Manufactured housing communities,
- 2) Communities of low-wage workers,
- 3) Military families and households, and;
- 4) Accessory dwelling units.

Public Survey

A key aspect of this project involves assessing community insight, perceptions, and lived experiences around the impacts of livability, affordability, and displacement in Olympia, Lacey, Tumwater, and Yelm. A robust data collection effort, including multi-lingual outreach via community anchors, focus groups, and an open-access multi-modal survey, sought to engage both those who have been frequently engaged as well as new perspectives and experiences not included in past policy and housing assessments conducted in the region.

Policy Recommendation Analysis

To assess and evaluate policy options and recommendations, we completed a policy evaluation using two sets of criteria: displacement-specific and locality-specific. The displacement-specific criteria were based on the Department of Commerce's categories of displacement: economic, physical, and cultural. Through discussions with city staff, audits of the cities' Housing Needs Assessments, and stakeholder feedback, we identified additional criteria to better evaluate potential policies and recommendations based on the jurisdiction's unique needs.

Criteria Evaluation Method and Scoring

Policies were evaluated with a set of criteria and scored based on the following scale. These were then totaled to calculate an overall impact score for each policy option.

- **Yes, positive impact** (+2): The policy option has a positive impact and directly addresses the criterion.
- **Somewhat positive impact** (+1): The policy option has a somewhat positive impact, or indirectly addresses the criterion.
- **Neutral/ No impact** (+0): The policy option does not directly address the criterion, but may benefit other housing priorities for the jurisdiction.

- **Negative impact** (-1): The policy option may exacerbate, or detract from, addressing the criterion or issue. However, while some options may have a negative impact on one element of the scoring criteria, it does not mean that they are bad options overall. For example, encouraging redevelopment may increase housing supply overall and reduce long-term displacement pressures, but also increase physical displacement pressures in the short-term.

We used the following criteria for all jurisdictions in this report as a common set.

- **Racially Disparate Impacts:** Does this policy prevent racially disparate impacts or work to repair past harm?
- **Economic Displacement:** Does this policy help prevent or mitigate economic displacement?
- **Physical Displacement:** Does this policy help prevent or mitigate physical displacement?
- **Cultural Displacement:** Does this policy help prevent or mitigate cultural displacement?
- **Housing Exclusion:** Does this policy prevent the exclusion of historically marginalized or other vulnerable populations from accessing safe and affordable housing appropriate for their needs?
- **Implementation Considerations:** Does the city have the staff and resources necessary to implement this policy effectively?

In addition to these, each of the jurisdictions had their own, unique (yet sometimes related and similar) policy evaluation criteria.

Lacey

- Does this policy encourage or remove barriers to providing affordable housing?
- Does this policy encourage the preservation of naturally occurring affordable housing such as manufactured home parks and other existing affordable units?
- Does this policy increase the overall housing supply?
- Does this policy reduce housing costs?

Olympia

- Does this policy incentivize and support the development of affordable and deeply affordable housing, including supportive?
- Does this policy increase the housing supply, including middle housing and ADUs?
- Does this policy encourage the preservation of naturally occurring affordable housing such as manufactured home parks and other existing affordable units?

Tumwater

- Does this policy encourage the preservation of naturally occurring affordable housing such as manufactured home parks and other existing affordable units?

- Does this policy incentivize and support the development of affordable and deeply affordable housing?
- Does this policy encourage adaptive reuse of existing residential units or other buildings where feasible?
- Does this policy incentivize or reduce barriers to developing diverse housing types including smaller homes?

Yelm

- Does this policy encourage the preservation of naturally occurring affordable housing such as manufactured home parks and other existing affordable units?
- Does this policy incentivize or reduce barriers to developing diverse housing types including smaller homes?
- Does this policy incentivize and support the development of affordable and deeply affordable housing?

Identifying Policy Recommendations

After analyzing the critical issues in each jurisdiction and the challenges of housing displacement, we compiled a comprehensive inventory of potential policies and programs to address these concerns. The list also included each city's respective Housing Action Plan policies to better reflect existing programs and policies to show how these contribute to or detract from anti-displacement goals, and to help the cities prioritize future implementation actions of their HAP.



MEMORANDUM

Date: October 17, 2024
To: Planning and Community Development Departments of the Cities of Lacey, Olympia, Tumwater, and Yelm
From: Ariam Ford, AICP, Equity & Engagement Lead, Uncommon Bridges
Subject: Housing Displacement Academic Field Scan

Purpose

The following document is a synthesis of the latest peer reviewed journals from the last decade that responds to the lines of questioning set out within the Housing Displacement Analysis project for the cities of Lacey, Olympia, Tumwater, and Yelm, including:

- What past housing policies resulted in resident displacement?
- What types of current housing policies create the risk of resident displacement?
- What groups and communities are at the greatest risk of housing displacement?

What past housing policies resulted in resident displacement?

1. **Property owners have significantly more protection under the law than renters do.** The de facto imbalance of power between landlords and tenants creates situations where the wellbeing of renters becomes secondary to financial profit with little to no regulation. For example, the Housing Choice Voucher Program provides choices to renters beyond government housing projects, however the lack of protection under anti-discriminatory law makes it difficult for renters to find landlords who accept vouchers, opening the door for residential self-segregation by socio-economic class (Besbris et al. 2024, 210).
2. **Even when protections for renters exist, a lack of information can be exploited by property managers to coerce renters to act against their own interests.** The housing-specific COVID-19 programs are a prime example of protections put in place that many renters didn't realize they were eligible for (Besbris et al. 2024, 212).
3. **Policies to improve housing stability in the US most often exacerbate housing insecurity for renters.** That is because US housing policy has a legacy of protecting, preferring, and subsidizing for homeownership and homeowners. Little is done for rent-burdened renters to alleviate displacement risk other than advocating for them to buy homes, a distant possibility for most (DeLuca, Stefanie, and Eva Rosen 2022, 345).
4. **Driven by macro-level increases in income inequality, neighborhoods are becoming more segregated by income.** Contrastingly, racial integration is increasing, especially in U.S. cities (Chapple et al. 2017, 10).
5. **The definition of displacement is not universal.** Caused by investment or divestment, displacement takes many forms - direct, indirect, physical, economic, or exclusionary (Chapple et al. 2017, 27).



6. **The conversion of public housing projects into mixed-income communities drives housing displacement for low-income households.** Despite the opportunity intentionally designed into mixed-income, multifamily public housing projects, only one-fifth of original project residents return to experience those benefits (Lee and Evans 2020, 6).
7. **Market corrections and global events do little to overcome the effects of racism and socio-economic discrimination on housing displacement.** While major events such as Covid-19 may create housing uncertainty across all demographics and identities, low-income people of color remain the most likely to experience housing displacement (Lee and Evans 2020, 18).
8. **Quantitative efforts to measure displacement underrepresent the plight of disadvantaged populations by not considering lived experience.** To counter this, displacement studies must include user generated, geographically tracked content to truly understand the state of gentrification risk in a community (Chapple and Zuk 2016, 115).

What types of current housing policies create the risk of resident displacement?

1. Government aid delivery is notoriously slow but critical when trying to implement policies designed to reduce housing displacement. **Nesting housing aid into existing, successful, and well-known programs creates a waterfall effect by increasing household disposable income** and thereby decreasing the percentage of total income a household spends on housing (Besbris et al. 2024, 212).
2. **Governments should take a holistic and comprehensive approach to mapping the overlap of government aid programs in their communities.** Only 1 in 4 households eligible for rental assistance actually receives it. There are opportunities to “nest” housing-specific policies within existing and more consistent government programs to boost successful delivery (Besbris et al. 2024, 208).
3. **Housing relief is most expediently and directly delivered via a landlord or property manager.** Government aid can oftentimes fail to provide timely relief for even those who qualify for assistance (Besbris et al. 2024, 217).
4. **To reduce housing displacement risk, governments should focus on increasing household financial stability and reducing socioeconomic inequities within Suburban communities.** Today, most low-income Americans live in the inner suburbs, where evictions are increasing faster than in urban areas. (Rutan et al. 2023, 164)
5. **To fight a growing trend of suburban corporate landlord conglomerates, governments should work to support, subsidize, and grow the amount of local small businesses that provide rental housing while incentivizing them to pass on savings to renters.** Local property owners are more likely to provide support and relief to renters in financial distress, while corporate landlords are more likely to immediately resort to eviction. (Rutan et al. 2023, 166)
6. **Code enforcement and condemnation can be a policy-driven displacement factor without a comprehensive plan to support displaced tenants.** Low-income households may reside in substandard conditions, and in cases where a property owner is unable or refuses to make improvements, tenants may be forced to vacate (Lee and Evans 2020, 3).



7. **Policies restricting housing development contribute to displacement risk.** Increasing housing supply makes housing more affordable, and housing affordability is directly correlated to an individual's housing cost burden, an indicator of displacement risk (Been, Gould Ellen, and O'Regan 2019, 4).
8. **New housing is required to achieve the displacement risk reduction benefits of housing stock filtering.** When new housing is built and priced higher, older housing is pushed down into a lower price range, creating additional housing availability for lower-income households. This concept is at odds with the commonly accepted drivers of gentrification and neighborhood change (Been, Gould Ellen, and O'Regan 2019, 6).

What groups and communities are at the greatest risk of housing displacement?

1. **Suburban poverty is ripe for displacement.** With less public transit, poorer households must spend more money to get around. They have limited access to non-profit services typically concentrated in cities, and confront a municipal infrastructure less suited to deliver holistic social services support (Rutan et al. 2023, 166).
2. **Residential mobility amongst the poor is variable, unplanned, and typically involuntary.** Eviction filings doubled between 2000 and 2016 (DeLuca, Stefanie, and Eva Rosen 2022, 348).
3. **Households in mobile homes are over twice as likely to live in poverty.** Half of all mobile homes in the US are in urban areas. There are 1.7 million mobile home renter households and 5.3 million mobile homeowners in the US (DeLuca, Stefanie, and Eva Rosen 2022, 348).
4. **Mobile home closures should be treated as mass evictions, which are primary indicators of displacement risk.** Those who own their trailers but don't have the means to move them to another location face an additional loss, leading to not only displacement but also the loss of a valuable household asset (Lee and Evans 2020, 6).
5. **Older people, African Americans, and Latinos are overrepresented across most types of displacement** (Lee and Evans 2020, 9).
6. **Households with children are at an increased risk of displacement.** A Milwaukee study found that renters with two children have an 11.7% chance of being evicted and a 9.5% chance with one child (Desmond and Gershenson 2017, 8).
7. **Renters who experience job loss are more likely to be evicted.** A Milwaukee study found that renters who lost their jobs were twice as likely to be evicted (Desmond and Gershenson 2017, 8).
8. **Community character change, or gentrification, is not necessarily an indicator of displacement.** A Milwaukee study found no significant difference in eviction risk between those living in racially or economically transitioning neighborhoods and those who live in homogenous communities (Desmond and Gershenson 2017, 9).
9. **Having a more affluent support system is not necessarily a buffer to experiencing housing displacement, but decreasing poverty shocks amongst those in your social networks will decrease displacement risk.** A Milwaukee study found that while renters in social networks with others experiencing poverty shocks are more likely to experience

eviction, having a more affluent social network did not decrease a renter's risk of eviction (Desmond and Gershenson 2017, 8).

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Policy Framework Review

Evaluation Method

With the passage of [HB 1220 in 2021](#), jurisdictions are required to make adequate provisions for housing for all economic segments of the community. This includes identifying “*local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing.*”

The following evaluation table assesses the existing Comprehensive Plan’s goals and policies for impacts for racially disparate impacts, including displacement and exclusion, in the Housing Element and residential goals and policies in the Land Use Element. The evaluation used the following criteria in evaluating each goal and policy, consistent with the Department of Commerce’s Racially Disparate Impacts guidance:

- **Supportive:** The policy is valid and supports meeting the identified housing needs. The policy is needed and addresses identified racially disparate impacts, displacement and exclusion in housing.
- **Approaching:** The policy can support meeting the identified housing needs but may be insufficient or does not address racially disparate impacts, displacement, and exclusion in housing.
- **Challenging:** The policy may challenge the jurisdiction’s ability to meet the identified housing needs. The policy’s benefits and burdens should be reviewed to optimize the ability to meet the policy’s objectives while improving the equitable distribution of benefits and burdens imposed by the policy.
- **Not Applicable (NA):** The policy does not impact the jurisdiction’s ability to meet the identified housing needs and has no influence or impact on racially disparate impacts, displacement, or exclusion.

All Goals and policies in the Housing Element were included in this evaluation. For the Land Use Element, only residential-use-related policies were evaluated.

City of Olympia

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Land Use and Urban Design Element, Comprehensive Plan				
PL6.1	<p>Establish and periodically update a design review process and design criteria consistent with the goals and policies in the Comprehensive Plan for:</p> <ul style="list-style-type: none"> • Commercial and mixed use development adjacent to freeways and public streets • Other highly-visible, non-residential development, such as the Port of Olympia, campus developments, and master planned developments • Multifamily residential development and manufactured housing parks • Detached homes on smaller lots (less than 5,000 square feet) and in older neighborhoods (pre-1940) • Properties listed on a Historic Register or located within a designated historic district 	Approaching	The policy could address that the design review process should be reviewed and updated to ensure a streamlined review process and sufficient housing production to meet capacity goals.	<p>Establish and periodically review and update a design review process and design criteria that ensures streamlined review, encourages sufficient housing production to meet the City's housing capacity goals, and is consistent with the goals and policies in the Comprehensive Plan for:</p> <ul style="list-style-type: none"> • Commercial and mixed use development adjacent to freeways and public streets • Other highly-visible, non-residential development, such as the Port of Olympia, campus developments, and master planned developments • Multifamily residential development and manufactured housing parks • Detached homes on smaller lots (less than 5,000 square feet) and in older neighborhoods (pre-1940)

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
				<ul style="list-style-type: none">• Properties listed on a Historic Register or located within a designated historic district

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
PL6.4	Require multi-family housing to incorporate architectural forms and features common to nearby housing; to include porches, balconies, bay windows and similar details; to have entries oriented to streets or a courtyard, and include accessible open space; and to be reduced in size near lower density residential districts.	Challenging	Additional restrictions on multi-family housing types can result in less affordable rents. While design standards are not necessarily negative—they can ensure liveable spaces—this policy should be updated to balance both design and affordability goals, allowing flexibility to ensure housing production and choices.	Balance design standards for multi-family housing that require developers incorporate architectural forms and features similar to existing development, include entries oriented towards streets or a courtyard, and include accessible open space, with flexibility to ensure design standards do not increase the cost of development and prevent housing production.
PL8.4	Avoid height bonuses and incentives that interfere with landmark views.	Challenging	Limiting density for aesthetic reasons can result in lower housing capacity. However, this may be an acceptable compromise as long as the housing and affordability considerations are planned for elsewhere. To avoid subjective views being used as a tool for limiting housing development, this policy should be updated to specify or map viewsheds are most	Avoid height bonuses and incentives that interfere with the City's special landmark views and specify which areas of the city this applies to in the city's code.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			important to preserve through code provisions.	
PL11.2	Provide incentives for housing in commercial districts near transit stops.	Approaching	Providing housing near jobs can be helpful in preventing displacement while reducing overall community impacts such as traffic. The incentives could be expanded to consider affordability as well.	Provide incentives for housing and affordable housing in commercial districts near transit stops.
GL14	Olympia's neighborhoods provide housing choices that fit the diversity of local income levels and lifestyles. They are shaped by thorough public planning processes that involve community members, neighborhoods, and city officials.	Approaching	While this policy does address housing for the different income levels, it should be expanded to clearly call-out low income groups and prioritize housing for historically marginalized groups.	Olympia's neighborhoods provide housing choices that fit the diversity of local income levels and lifestyles. They are shaped by thorough public planning processes that involve community members, neighborhoods, and city officials, and actively seek input from historically marginalized or overburdened populations.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
PL14.2	Concentrate housing into three high-density Neighborhoods: Downtown Olympia, Pacific/Martin/Lilly Triangle; and the area surrounding Capital Mall. Commercial uses directly serve high-density neighborhoods and allow people to meet their daily needs without traveling outside their neighborhood. High-density neighborhoods are highly walkable. At least one-quarter of the forecasted growth is planned for downtown Olympia.	Approaching	While this policy does address the city's housing needs and demands, it does not address reducing displacement and affordability pressures.	NA
PL14.3	Preserve and enhance the character of existing Low-density Neighborhoods. Disallow medium or high-density development in existing Low-density Neighborhood areas except for Neighborhood Centers.	Challenging	Language that aims to preserve low-density, single-family neighborhood "character" can often be used as a proxy for prohibiting more diverse housing choices. Instead of "character," this policy could consider height and building form while allowing more flexibility for similar, yet more affordable, housing	Focus medium or high-density development in Neighborhood Centers of low-density neighborhoods.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			types such as middle housing.	
PL14.4	In low-density Neighborhoods, allow medium-density Neighborhood Centers that include civic and commercial uses that serve the neighborhood. Neighborhood centers emerge from a neighborhood public process.	Approaching / Supporting	Depending on how inclusive the Neighborhood Center identification and engagement process is, this policy would support anti-displacement through placemaking and housing, or it may cause further displacement.	Ensure neighborhood centers are developed around a public process that actively seeks input from all residents, prioritizing those from historically marginalized or overburdened communities.
Land Use and Urban Design Element, Comprehensive Plan - Housing Section				
GL16	The range of housing types and densities are consistent with the community's changing population needs and preferences.	Approaching	While the policy acknowledges different community and population needs, it could be improved by incorporating affordability and anti-displacement language.	Ensure a range of housing types and densities consistent with the community's changing population needs, preferences, and to provide housing affordable for all income brackets.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
PL16.2	Adopt zoning that allows a wide variety of compatible housing types and densities.	Approaching	The policy intends to allow a variety of housing types. However, “compatible” is vague and can be leveraged to maintain high-cost, low-density housing types, unattainable to those from lower incomes or historically marginalized communities.	Adopt zoning that allows a wide variety of housing types and densities to provide housing for all needs.
PL16.3	Allow 'clustering' of housing compatible with the adjacent neighborhood to preserve and protect environmentally sensitive areas.	Approaching	This goal would allow parcels that would be undevelopable under strict application of the zoning code to be developable. However, “compatibility” could be further defined to ensure the building types used are not exclusionary.	Allow clustering of housing to preserve and protect environmentally sensitive areas and increase the developable area of parcels with critical areas present.
PL16.4	Disperse low and moderate-income and special needs housing throughout the urban area.	Approaching	While this policy seeks to ensure lower income households are not isolated to certain parts of the city, it could be enhanced to go further by allowing and fostering capacity rather	Allow and increase the amount of low and moderate-income and special needs housing in the city.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			than focusing on dispersion.	
PL16.5	Support affordable housing throughout the community by minimizing regulatory review risks, time and costs and removing unnecessary barriers to housing, by permitting small dwelling units accessory to single-family housing, and by allowing a mix of housing types.	Supportive	This policy supports housing growth and affordability.	NA
PL16.6	Promote home ownership, including by allowing manufactured homes on individual lots, promoting preservation of manufactured home parks and allowing these parks in multi-family and commercial areas, all subject to design standards ensuring compatibility with surrounding housing and land uses.	Approaching	This policy could be improved by better defining compatibility. Consider identifying whether compatibility is driven by architectural massing or design styles.	Promote home ownership, including by allowing manufactured homes on individual lots, promoting the preservation of manufactured home parks, and allowing these parks in multi-family and commercial areas, with appropriate development standards.
PL16.7	Allow single-family housing on small lots, but prohibit reduced setbacks abutting conventional lots.	Approaching	Allowing smaller homes on smaller lots reduces land costs.	NA. The intent of this policy needs to be clarified by City staff.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			"Conventional lots" is unclear however.	
PL16.8	Encourage and provide incentives for residences above businesses.	Supportive	Incentivizing residences over businesses creates flexibility and a variety of units.	NA
PL16.9	In all residential areas, allow small cottages and townhouses, and one accessory housing unit per home -- all subject to siting, design and parking requirements that contribute to neighborhood character.	Approaching	While allowing cottages and townhouses supports housing and affordability goals, "neighborhood character" is vague and could be tied to exclusionary housing practices.	Allow small cottages, townhomes, and one accessory dwelling unit per home, all subject to design standards and parking requirements consistent with the underlying zone.
PL16.10	Require effective, but not unreasonably expensive, building designs and landscaping to blend multi-family housing into neighborhoods.	Approaching	Requiring additional standards for multi-family housing types ultimately hinders affordability.	Require effective, but not unreasonably expensive, building standards and landscaping to blend multi-family housing into neighborhoods, and periodically review these standards to ensure they do not prevent the development of affordable housing.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
PL16.11	Require that multi-family structures be located near a collector street with transit, or near an arterial street, or near a neighborhood center, and that they be designed for compatibility with adjacent lower density housing; and be 'stepped' to conform with topography.	Approaching	Requiring multi-family housing to be located near transit or neighborhood centers increases their accessibility, but this policy could be expanded to include multi-family housing throughout the city to increase the number of housing units. This policy could also be improved by better defining compatibility.	Require that multi-family structures be prioritized near a collector street with transit, near an arterial street, or near a neighborhood center, encouraged throughout the city, and be designed to conform with topography in a stepped formation.
PL16.12	Require a mix of single-family and multi-family structures in villages, mixed residential density districts, and apartment projects when these exceed five acres; and use a variety of housing types and setbacks to transition to adjacent low-density areas.	Approaching	Requiring a mix of single- and multi-family housing types could support housing growth and affordability, but it does not address reducing displacement and affordability pressures. This policy could be better improved by specifying the "mix" of housing.	NA
PL16.13	Encourage adapting non-residential buildings for housing.	Supportive	Adapting non-residential buildings for housing supports housing growth and affordability.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
PL16.14	Provide annual information on affordable homeownership and rentals in the City, including the operative definitions of affordable housing, criteria to qualify for local, state, and federal housing assistance, data on current levels of market-rate and affordable housing, demand for market-rate and affordable housing, and progress toward meeting market-rate and affordable housing goals.	Supportive	Reviewing affordability and funding opportunities to increase housing annually is supportive of housing growth and affordability.	NA
Land Use and Urban Design Element, Comprehensive Plan - Downtown and Other Neighborhoods - Neighborhoods Section				
GL20	Development maintains and improves neighborhood character and livability.	Approaching	This policy could be improved by specifying what “neighborhood character” means, as the term is vague and could be tied to exclusionary housing practices.	Ensure new developments maintain the scale and form of existing neighborhoods while increasing their livability and affordability.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
PL20.1	Require development in neighborhoods to be of a type, scale, orientation, and design that maintains or improves the character, aesthetic quality, and livability of the neighborhood.	Challenging	This policy could be improved by specifying “character”, which is vague and could be tied to exclusionary housing practices. This policy does not directly address housing affordability or supply. Requiring additional standards could ultimately hinder affordability.	Maintain development standards for new residential developments that balance maintaining the scale and form of existing neighborhoods with flexible standards that encourage diverse housing types.
PL20.2	Unless necessary for historic preservation, prohibit conversion of housing in residential areas to commercial use; instead, support redevelopment and rehabilitation of older neighborhoods to bolster stability and allow home occupations (except convalescent care) that do not degrade neighborhood appearance or livability, nor create traffic, noise or pollution problems.	Approaching	This policy preserves housing in residential areas, but it could increase displacement risk as it does not address protecting residents from potential displacement or racially disparate impacts that may result from the redevelopment and rehabilitation of older neighborhoods.	Prohibit the conversion of housing in residential areas to commercial use unless necessary for historic preservation and support the redevelopment and rehabilitation of older neighborhoods to maintain existing affordable housing stock and allow home occupations, considering and preventing the potential displacement impacts that may result from the redevelopment and rehabilitation of older neighborhoods.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
20.3	Allow elder care homes and seniors-only housing and encourage child care services everywhere except industrial areas; but limit hospice care to multi-family and commercial districts.	Approaching	This policy addresses housing supply and affordability by allowing housing for the elderly. It could be more equitably applied to residential zones, rather than only being allowed in multi-family and commercial districts.	NA, could consider allowing hospice care in all areas but industrial, as well.
PL20.4	Support development and public improvements consistent with healthy and active lifestyles.	Supportive	This policy could be improved by prioritizing investment in neighborhoods that have historically experienced a lack of investment.	NA
PL20.5	Prevent physical barriers from isolating and separating new developments from existing neighborhoods.	Supportive	This policy supports housing growth, affordability, and the integration of new developments.	NA
Public Services Element, Comprehensive Plan				
GS3	Affordable housing is available for all income levels throughout the community.	Supportive	Providing affordable housing advances housing growth. This goal should be updated to consider housing by income bracket to meet	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			the requirements of HB 1220.	
PS3.1	Promote a variety of residential densities and housing types so that housing can be available in a broad range of costs.	Supportive	Allowing different types of housing and affordability levels fosters a cohesive and inclusive community when it comes to housing. This policy should be updated to consider housing by income bracket to meet the requirements of HB 1220.	NA
PS3.2	Encourage preservation of existing houses.	Approaching	This policy is supportive of housing goals but could prevent affordable housing from being built.	Encourage the preservation of existing or naturally affordable housing units.
PS3.3	Take steps to ensure housing will be available to all income levels based on projected community needs.	Supportive	Allowing different types of housing and affordability levels fosters a cohesive and inclusive community when it comes to housing. This policy should be updated to consider housing by income bracket to meet the requirements of HB 1220.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
GS4	Deteriorating residential areas within the City are revitalized.	Approaching	This policy is supportive of housing goals but could lead to displacement or disproportionate impacts to vulnerable or historically marginalized communities.	Encourage renovation or retrofit of deteriorating residential units to maintain the quality of the existing housing stock, and partner with other organizations or create a city program to provide temporary relocation assistance where needed.
PS4.1	Support efforts to preserve the historic features or character of historic properties in City housing rehabilitation programs.	Challenging	This policy could place additional burdens or barriers to housing rehabilitation.	Ensure rehabilitation programs support efforts to preserve historic features of historic properties in the City where feasible and do not prevent housing rehabilitation or the provision of safe housing.
PS4.2	Provide assistance and incentives to help low-income residents rehabilitate properties they cannot afford to maintain.	Supportive	Providing assistance to low income residents to rehabilitate their properties is supportive of housing growth and maintaining existing affordable housing stock, while prioritizing assistance for low income groups.	NA
GS5	Special needs populations, such as people with developmental disabilities, the homeless, the frail elderly, and others who have difficulty securing housing,	Supportive	This goal is supportive of housing goals, especially to provide housing for vulnerable populations.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
	have adequate, safe, and affordable housing.			
PS5.1	Disperse housing for low-income, moderate-income, and special-needs residents throughout Olympia and its Urban Growth Area, and discourage concentration of such housing in any one geographic area.	Approaching / Supportive	This policy is supportive of housing growth and ensuring low income or other types of housing are integrated throughout the city.	NA
PS5.2	Support the Fair Share Housing allocation process and work with other jurisdictions to monitor progress toward achieving agreed upon goals.	Approaching	This policy helps support housing growth, but doesn't directly address affordability or displacement.	NA
PS5.3	Evaluate the possibility of providing density bonuses to builders who provide low-income housing in market-rate developments, and of tying the bonus to affordability.	Approaching	This policy could be strengthened by requiring low income units.	Evaluate the possibility of providing density bonuses to builders who provide low-income housing in market rate developments or requiring the provision of low-income units.
PS5.4	Encourage new housing on transportation arterials and in areas near public transportation hubs.	Approaching	While greater housing density and new units near transportation facilities—especially transit—can connect households to	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			employment, this policy may also result in greater densities of housing adjacent to toxic and harmful emissions near busier streets, resulting in environmental justice concerns.	
PS5.5	Encourage self-help housing efforts in which people earn home equity in exchange for renovation or construction work, such as "sweat equity" volunteer programs.	Approaching	This policy provides incentive and a way to build home equity but could include other ways for people who are not able bodied.	Encourage self-help housing efforts in which people earn home equity in exchange for renovation or construction work, such as "sweat equity" volunteer programs, and explore other methods of building home equity for those who are not able bodied.
PS5.6	Retain existing subsidized housing.	Supportive	This policy is supportive of housing goals and displacement prevention.	NA
GS6	Our community is safe and welcoming and social services are accessible to all who need them.	Supportive	This goal aims to provide social services to those who need them, but could be strengthened by prioritizing the most vulnerable populations in Olympia to ensure their needs are met.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
PS6.1	Support non-profit and faith-based charitable organizations that provide funding and/or oversight for social service funding.	Supportive	This policy aims to provide social services by assisting other organizations.	NA
PS6.2	Work with other local governments to provide financial support and oversight of social service funding.	Supportive	This policy aims to provide social services by working with other local governments.	NA
PS6.3	Support programs and projects that assist low-income people and those at risk of homelessness with public funding.	Supportive	This policy aims to provide social services by contributing public funding, which could help mitigate or prevent potential displacement.	NA
PS6.4	Identify barriers to social service, shelter and housing resources for low-income people and those at risk of becoming homeless.	Supportive	This policy helps to mitigate or prevent displacement by reducing barriers to providing services.	NA
GS7	There is enough emergency housing, transitional housing, permanent housing with supportive services, and independent affordable housing.	Supportive	This goal is supportive of housing goals and addresses housing exclusion for individuals experiencing or at risk of homelessness.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
PS7.1	Encourage a strong network of emergency shelter resources for homeless and at-risk families with children, childless adults, unaccompanied youth, and victims of sexual and domestic violence.	Supportive	This policy is supportive of housing goals and addresses housing exclusion for individuals experiencing or at risk of homelessness.	NA
PS7.2	Take a regional approach with other jurisdictions so that support for a broad range of social services and resources, including shelter and housing, can be maximized.	Supportive	This policy is supportive of housing goals and addresses housing exclusion for individuals experiencing or at risk of homelessness.	NA
PS7.3	Encourage businesses, charitable non-profit organizations, and faith-based community organizations to provide shelter and housing services.	Approaching	This policy is supportive of housing goals and addresses housing exclusion for individuals experiencing or at risk of homelessness, but could be strengthened by recognizing the city's role in providing shelter and housing services.	Encourage and support businesses, charitable non-profit organizations, and faith-based community organizations to provide shelter and housing services.
PS7.4	Support coordinated service delivery models to maximize the best use of public, charitable,	Supportive	This policy addresses housing exclusion for individuals experiencing or at risk of homelessness and	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
	and privately-funded shelter and housing resources.		helps mitigate or prevent displacement by reducing barriers to providing services.	
PS7.5	Support best practices that reflect current standards of care, and incorporate emerging models that optimize the use of public and charitable resources.	Supportive	This policy addresses housing exclusion for individuals experiencing or at risk of homelessness and helps mitigate or prevent displacement by reducing barriers to providing services.	NA
PS7.6	Encourage shelter and housing providers and programs to locate in the greater Olympia area, or near transportation arterial hubs, so residents can easily access them.	Supportive	This policy addresses housing exclusion for individuals experiencing or at risk of homelessness and helps mitigate or prevent displacement by reducing barriers to accessing services.	NA
PS7.7	Work toward making the community more aware of homelessness in Olympia and how it can be prevented as a way to encourage charitable	Approaching	This policy may have good intent to get community members involved, but making the community more aware of homelessness could lead to the	Raise awareness of the city's homelessness and displacement prevention efforts and resources, especially with residents at risk of displacement.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
	support and involve community members.		community not being supportive of supportive housing services or emergency housing.	
PS7.8	Use data to continually assess the community's need for shelter and housing and who it is serving. Use this data to continually improve these services.	Supportive	This policy is supportive of housing goals, to continually evaluate where gaps in housing are needed. It could be improved by saying "who it is serving and who is being left out" in order to evaluate any disproportionate impacts.	NA
PS7.9	Revise policies that limit or prevent the community from providing shelter and housing resources.	Approaching	This policy is supportive of housing goals and could be improved by addressing displacement.	Periodically review <i>(the City would need to specify how often)</i> and revise policies that limit or prevent the provision of shelter, housing resources, or that may increase displacement.
PS7.10	Coordinate land use, housing, transportation, and capital facility planning to support all aspects of shelter and housing resources, including emergency shelter,	Supportive	This policy is supportive of housing goals and addresses housing exclusion for individuals	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
	transitional housing, permanent housing with supportive services, and low-income housing.		experiencing or at risk of homelessness.	
PS7.11	Integrate group homes into all residential areas of the community. Set zoning standards to ensure group home sizes (number of residents and staff) are compatible with allowed densities and that transportation and other services are available.	Supportive	This policy is supportive of housing goals and addresses housing exclusion for individuals living in group homes.	NA
PS7.12	Evaluate regulations so the City can be more flexible in locating shelters and increasing capacity.	Supportive	This policy is supportive of housing goals and addresses housing exclusion for individuals experiencing or at risk of homelessness.	NA
GS8	The existing low-income housing stock is preserved.	Supportive	This policy is supportive of housing goals and displacement prevention.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
PS8.1	Continue to fund the repair and rehabilitation of single-family and multi-family housing using federal, state, and local funding sources.	Supportive	This policy is supportive of maintaining existing housing. It could be strengthened by considering potential displacement impacts and affordability.	NA
PS8.2	Support applications by the Housing Authority of Thurston County and other non-profit housing developers to construct or purchase existing units for low-rent public housing.	Supportive	This policy is supportive of maintaining existing affordable housing, while prioritizing opportunities for low income groups.	NA
PS8.3	Support applications from eligible non-profits to federal and state funding sources to build new, or rehabilitate existing housing to meet low-income housing needs.	Supportive	This policy is supportive of maintaining existing affordable housing, while prioritizing opportunities for low income groups. It could be strengthened by considering potential displacement impacts.	NA
PS8.4	Encourage and provide technical assistance to private developers and non-profits applying for below-market-rate state or federal loans to construct or	Supportive	This policy is supportive of housing and growth, while prioritizing opportunities for low income groups. It could be strengthened by considering potential	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
	rehabilitate low-income, multifamily rental housing.		displacement impacts from rehabilitation.	
PS8.5	When Community Development Block Grant or Housing and Urban Development-funded buildings are at risk of being converted to market-rate status, inform the tenants of any purchase and relocation options available. When possible, help the Housing Authority of Thurston County and non-profit organizations buy such housing.	Approaching	This policy aims to mitigate the impacts of displacement, but could be improved by prioritizing avoiding displacement.	NA
PS8.6	<p>Enforce policies* that provide financial and relocation help to people who are displaced from their homes as a result of construction and development projects using federal funds.</p> <p><i>*(Per section 104(d) of the Housing and Community Development Act of 1974 as amended, requiring the replacement of low- and moderate-income housing units that are demolished or converted to another use, in connection with a</i></p>	Approaching	This policy aims to mitigate the impacts of displacement, but could be improved by prioritizing avoiding displacement.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
	<i>Community Development Block Grant project.)</i>			
GS9	New low-income housing is created to meet demand.	Supportive	This policy is supportive of housing and growth, while prioritizing opportunities for low income groups.	NA
PS9.1	Continue to support projects funded by low-income tax credits and revenue bonds.	Supportive	This policy is supportive of housing and growth, while prioritizing opportunities for affordable housing.	NA
PS9.2	Investigate and support appropriate multi-jurisdictional support for the Housing Authority of Thurston County bond sales.	Approaching	This policy helps support housing growth, but doesn't directly address affordability or displacement.	NA
PS9.3	Promote partnerships between public and private non-profit organizations to increase housing and home ownership opportunities for people with special needs, and for low- and moderate-income households.	Supportive	This policy encourages homeownership and is supportive of housing affordability and mitigating displacement, while prioritizing opportunities for low and middle incomes.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
PS9.4	Continue to encourage development of single-room occupancy units downtown, along urban corridors, and in other areas where high-density housing is permitted. This could include encouraging alliances between public, private, and nonprofit organizations.	Approaching	This policy is supportive of housing goals and displacement but could be more equitably applied throughout the city.	NA, but consider expanding this to more areas of the city.
PS9.5	Evaluate the possibility of supporting a program that would allow low-income tenants of manufactured home parks to jointly purchase and renovate permanent sites for their manufactured homes. Consider funding programs to subsidize the interest rates, loan origination fees, and/or other costs of acquiring the land.	Supportive	This policy is supportive of housing affordability, and could be improved to address displacement.	NA
PS9.6	Help low-income and special needs residents find ways to purchase housing, such as shared or limited-equity housing, lease-purchase options, co-housing, land trusts, and cooperatives.	Supportive	This policy is supportive of housing growth and affordability for potentially vulnerable or at risk populations.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
PS9.7	Work with jurisdictional partners through the county-wide Home Consortium, to fund affordable housing projects that serve low- and very low-income residents.	Supportive	This policy is supportive of housing growth and affordability.	NA
PS9.8	Continue to administer the Housing Tax Credit program to develop both market-rate and low-income housing.	Approaching	This policy is supportive of housing goals but could better address affordability and provide housing for all income bands.	NA
PS9.9	Support non-profit and faith-based organizations in their efforts to provide emergency homeless shelters.	Supportive	This policy is supportive of housing goals and addresses housing exclusion for individuals experiencing or at risk of homelessness.	NA

City of Lacey

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Planning Areas - Central				
Goal 2	Maintain quality and function of existing residential areas in the Central Planning Area.	Approaching	This policy could be improved by specifying what “quality and function” means, as the terms are vague and could be tied to exclusionary housing practices, and by addressing how this policy would prevent exclusion, disproportionate impacts, or displacement.	Maintain existing affordable housing where feasible and ensure future residential development maintains the existing scale and form of residential areas in the Central Planning Area.
Policy A	Acknowledge historical character and value of the Lacey Historic Neighborhood as a unique housing resource. Continue to require special development standards for Lacey Historic Neighborhood that recognize and preserve historical values and neighborhood character while allowing reasonable infill and development.	Approaching	This policy allows for infill and housing development in the Historic Neighborhood, but could be improved by defining what “reasonable” infill and development means, as well as “neighborhood character”, as the term is vague and could be tied to exclusionary housing practices.	Acknowledge the value of the Lacey Historic Neighborhood as a unique housing resource by continuing to require development standards that recognize, preserve, or honor historical values and design while accommodating infill development.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Policy B	Acknowledge character and value of older residential neighborhoods adjacent to the Central Business District as an affordable housing resource.	Supportive	This policy addresses housing supply and affordability, but should better define “character”.	Acknowledge the value of older residential neighborhoods adjacent to the Central Business District as a potential affordable housing resource.
Policy C	Develop and implement a subarea plan for the Golf Club Road neighborhood.	NA	This policy could be improved by discussing goals to improve housing affordability and avoid disproportionate impacts to vulnerable communities in this neighborhood.	NA
Goal 3	Provide opportunities for infill in the Central Planning Area.	Supportive	This policy is supportive of housing growth and affordability, but could be strengthened to consider potential racially disparate impacts.	Provide opportunities for infill development in the Central Planning Area.
Policy A	Maintain the liberal policy on accessory residential units while maintaining quality and character of neighborhood through performance standards and design review.	Approaching	While allowing ADUs supports housing growth and affordability, “character” should be better defined as the term is vague and could be tied to exclusionary housing practices.	Continue to maintain the city's ADU policies while maintaining the scale and form of existing neighborhoods.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Policy B	Provide opportunities for duplexes, triplexes and quadraplexes to locate in lower density neighborhoods as infill mechanisms which enhance neighborhood character by requiring exceptional and rigorous design requirements.	Approaching	While allowing duplexes, triplexes, and quadraplexes supports housing growth and affordability, “character” should be better defined as the term is vague and could be tied to exclusionary housing practices. “Exceptional and rigorous design requirements” can be leveraged to maintain high-cost housing types, unattainable to those from lower incomes or historically marginalized communities.	Increase opportunities for locating duplexes, triplexes, and quadraplexes in low-density neighborhoods and ensure development standards and any design requirements are not overly stringent or increase the cost of development.
Policy C	Provide opportunities for single-family cluster housing on smaller lot sizes than the under- lying zone with exceptional and rigorous design requirements to maintain quality and character of neighborhood areas.	Approaching	While allowing cluster housing on smaller lots may reduce land costs and support housing affordability, “character” should be better defined as the term is vague and could be tied to exclusionary housing practices. Requiring “rigorous design requirements” could ultimately hinder affordability.	Develop standards for single-family cluster housing on smaller lot sizes than the underlying zoning to reduce land costs and support housing affordability.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Planning Areas – Horizons Planning Area				
Goal 1	Continue to encourage the development of a range of residential types, providing opportunity for high density residential development along arterials with transitions to existing low density residential development.	Approaching	This policy is supportive of housing growth and affordability, but could be strengthened to expand high density housing throughout the city and to consider affordability as well.	Continue to encourage the development of a range of residential types, providing opportunity for high density residential development throughout the Horizons Planning Area, especially in areas near existing services.
Policy A	Undeveloped property along College, Yelm, Ruddell, and Rainier Road should be zoned for moderate or high density residential development.	Approaching	This policy is supportive of housing growth, but could be strengthened to consider potential racially disparate impacts.	Zone undeveloped property along College, Yelm, Ruddell, and Rainier Road for moderate or high density residential development.
Policy B	Support infill development in higher density areas primarily around existing neighborhood centers, recognized nodes, and urban corridor areas.	Supportive	Providing housing near jobs and neighborhood centers can be helpful in preventing displacement while reducing overall community impacts such as traffic. The policy could be expanded to consider affordability as well.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Policy C	Encourage a full range of higher density residential uses, including single-family zero lot line developments, townhouse units, mixed residential use, planned residential developments and multifamily apartments.	Supportive	This policy is supportive of housing growth.	NA
Policy D	Pay careful attention to blend different land use types to minimize potential land use conflicts while maintaining walkability as a priority.	NA	NA	NA
Planning Areas – Lakes Planning Area				
Goal 3	Maintain existing moderate and high density housing opportunities along major arterials with convenient access to transit where no impact to environmentally sensitive areas will occur.	Supportive	Providing housing near transit can be helpful in reducing overall community impacts such as traffic. The incentives could be expanded to consider affordability and anti-displacement as well.	Maintain existing affordable and moderate and high density housing units along major arterials with convenient access to transit where no impact to environmentally sensitive areas will occur.
Policy A	Maintain areas for medium density development opportunities along Ruddell Road.	Approaching	This policy is supportive of housing growth, but could be expanded to allow high density housing or address anti-displacement in this area.	Maintain areas for medium or high density development opportunities along Ruddell Road. <i>(Edited to add "high density" as medium and high density options are both included in the Horizons</i>

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
				<i>Planning Area policies, along the same road).</i>
Planning Areas – Pleasant Glade Planning Area				
Goal 2	Provide opportunities for moderate and high density housing along major arterials with convenient access to potential transit, designating “urban reserve areas”, and annexing areas for public use where appropriate.	Approaching	Providing housing near transit can be helpful in reducing overall community impacts such as traffic. The incentives could be expanded to consider affordability and anti-displacement as well.	Provide opportunities for affordable and moderate and high density housing along major arterials with convenient access to potential transit, designating “urban reserve areas”, and annexing areas for public use where appropriate.
Policy A	Maintain existing areas for moderate and high density development opportunities along arterials of Sleater Kinney and 15th Avenue, contingent on provisions for public sewer.	Supportive	This policy is supportive of housing growth, but could be expanded to address anti-displacement in this area.	Maintain existing affordable housing and areas for moderate and high density development opportunities along arterials of Sleater Kinney and 15th Avenue, contingent on provisions for public sewer.
Policy B	Study and analyze designating the northwest portion of the planning area as an “urban reserve area” or “urban holding area” until sewer service can be extended.	Supportive	This policy is supportive of housing growth that is supported by adequate public facilities and infrastructure.	NA
Policy C	Consider the annexation of the Greg J. Cuoio Community Park property for the future completion for public access.	NA	NA	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Planning Areas – Seasons Planning Area				
Goal 3	Over the long term, encourage development of a range of residential types, with emphasis on providing additional moderate and high density opportunities.	Approaching	This policy addresses the city's housing needs and growth, but does not address affordability.	Encourage the development of a range of housing types, with an emphasis on medium and high density development as well as units affordable to low-income households.
Policy A	Maintain areas along Marvin Road for moderate density development as sewer becomes available. Review areas along Mullen, Yelm Highway, and 58th for moderate density development as sewer becomes available. Moderate and High Density zones should be planned to provide transitions to existing low density residential development.	Approaching	This policy supports housing growth but could be strengthened by considering impacts on vulnerable populations and racially disparate impacts.	Maintain areas along Marvin Road and review areas along Mullen, Yelm Highway, and 58th for moderate density development as sewer becomes available.
Policy B	Encourage a full range of residential uses when adequate facilities and services are available to serve them.	Approaching	This policy supports housing growth but could be strengthened by considering impacts on vulnerable populations and racially disparate impacts.	Encourage a full range of residential uses and housing types for all incomes when adequate facilities and services are available to serve them.
Policy C	Pay careful attention to creating effective transitions between new developments of moderate	Approaching	This neighborhood area allows a variety of housing types	Ensure new development fits the scale and form of existing development through development regulations.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
	density and existing low density development.		supportive of housing supply objectives.	
Housing Element, Comprehensive Plan				
Goal 1	Have a sufficient number of single-family dwelling units, multifamily units, and group and special need housing to provide a selection of rental and home ownership affordable housing opportunities for all persons.	Supportive	This policy is supportive of providing housing for all needs, housing growth, and affordability.	NA
Policy A	Provide opportunities for development of all housing types to accommodate future needs for each type of housing.	Supportive / Approaching	While supportive, this policy will need to be updated to meet HB 1220 guidance on specific household income brackets. However, providing housing across all income segments reduces displacement risk and enables housing opportunities to all, regardless of income.	Increase opportunities to develop a wide range of housing types to accommodate diverse housing needs and provide housing for all income brackets.
Policy B	Monitor the market and available land in the urban growth boundary to provide sufficient area zoned to meet the demand for various types of housing.	Supportive	This policy is supportive of providing housing for all needs, housing growth, and affordability.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Policy C	Encourage a wide variety of housing from low to high income in range to allow placement and mobility within the housing market.	Supportive	This policy is supportive of providing housing for all needs. It could be improved by prioritizing the provision of housing for low-moderate incomes and considering potential displacement impacts. This policy will need to be updated to meet HB 1220 guidance on specific household income brackets.	Encourage a wide variety of housing available to all income brackets to allow placement and mobility within the housing market.
Policy D	Promote preservation and improvement of existing single-family and multifamily units.	Approaching	This policy supports housing growth by preserving existing housing stock. It could be improved by considering anti-displacement.	Promote the preservation and maintenance of existing housing units, prioritizing those that serve low income households or provide special housing needs.
Policy E	Support neighborhood revitalization through available grants from the State, Federal and local levels to maintain and improve infrastructure.	Approaching	This policy supports housing growth by pursuing grant funding, but could be strengthened by prioritizing affordable housing or improving infrastructure in vulnerable neighborhoods. "Neighborhood revitalization" could be	Pursue grants to provide funding for renovating and maintaining existing affordable housing units and ensure there are anti-displacement mechanisms in place, such as the provision of relocation assistance or a right to return policy.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			better defined, as it could lead to the displacement of historically marginalized populations.	
Policy F	Support policies and programs to address the unique housing needs of the military population, including active duty, reserves, dependents and contractors.	Supportive	This policy is supportive of providing housing for all needs. It could be improved by addressing potential displacement impacts.	NA
Goal 2	Achieve a balanced community with each planning area accommodating a fair share of housing needs for all persons.	Supportive	This policy is supportive of providing housing for all needs, housing growth, and affordability. It could be improved by addressing potential disproportionate impacts.	NA
Policy A	Consider requirements and incentives designed to result in a balanced, increased supply of affordable housing in all parts of the City for very low, low and moderate income households.	Supportive	While supportive, this policy should be updated to take special attention to HB 1220. The policy could be improved by paying special attention to the lowest incomes, 0-30% Area Median Income, when it comes to housing capacity.	Consider requirements and incentives that result in a balanced, increased supply of affordable housing throughout the City for very low, low, and moderate income households.
Policy B	Consider programs that include mandatory requirements for new developments targeting individual planning areas until	Approaching	This policy supports housing growth by pursuing grant funding, but could be	Consider programs that include mandatory requirements for new developments targeting individual planning areas until housing goals

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
	housing goals for target groups are achieved.		strengthened by specifying anti-displacement goals and prioritizing vulnerable populations or those with special housing needs.	for affordability, anti-displacement, and special needs housing are met.
Goal 3	Work with regional agencies and bodies to implement affordable housing techniques consistently and on a regional scale.	Supportive	This policy is supportive of housing growth and affordability.	NA
Policy A	A myriad of affordable housing strategies should be implemented by all surrounding jurisdictions in Thurston County to meet housing needs on a regional scale for very low, low and moderate income households.	Supportive	This policy is supportive of housing growth and affordability.	Work with surrounding jurisdictions in Thurston County to implement a myriad of affordable housing strategies to meet regional housing goals to support very low, low, and moderate income households.
Policy B	Public and nonprofit agencies, such as the Housing Authority with expertise in housing practices and special needs, should be a major partner in inclusionary programs.	Supportive	This policy is supportive of housing growth and affordability.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Policy C	The Housing Authority, or other agencies, should take a lead role where its expertise and function lend itself to best accomplish program objectives. Lead responsibility might include such tasks as qualifying households by income bracket, monitoring target objectives, administration of an affordable housing trust, taking ownership of dedicated lots and units, contracting for the development of units, monitoring the sale and resale controls of designated public units, and other related tasks.	Supportive	This policy is supportive of housing growth and affordability.	NA
Goal 4	Achieve housing that is compatible and harmonious with existing neighborhood character while allowing infill and providing for environmental sensitivity.	Approaching	Language that aims to preserve low-density, single-family neighborhood “character” can often be used as a proxy for prohibiting more diverse housing choices. Instead of “character,” this policy could consider height and building form while allowing more flexibility for similar, yet more affordable, housing	Ensure infill development that incorporates various housing types and sizes maintains the existing scale and form of neighborhoods and prioritizes the provision of affordable housing.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			types such as middle housing.	
Policy A	When designating areas for infill and zoning classifications, consider and place emphasis on the composition of the neighborhood, housing need, available infrastructure, principals of walk- ability and healthy communities.	Approaching	This policy is supportive of housing growth, but could be strengthened to address reducing displacement and affordability pressures.	NA
Policy B	When implementing infill projects in designated areas, require design of infill projects that: <ul style="list-style-type: none"> • Meet the housing needs of the planning area considering variety and choice. • Integrate successfully into the existing residential environment considering form based concepts and healthy community objectives. • Provide a form, look and feel and social functionality that will add to the character, desirability and value of the surrounding neighborhood. 	Approaching	This policy is supportive of housing growth, but could be strengthened to address reducing displacement and affordability pressures. Language that aims to preserve low-density, single-family neighborhood “character” can often be used as a proxy for prohibiting more diverse housing choices.	When implementing infill projects in designated areas, prioritize infill projects that meet diverse housing needs, provide affordable housing, and incorporate different housing types.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Policy C	Continue to utilize design review guidelines for all residential developments.	Approaching	The policy intends to ensure new development is integrated with the rest of the city, but additional design requirements could ultimately hinder the development of affordable housing.	Review design guidelines to ensure they are not overly stringent or disincentivize the provision of housing.
Goal 5	Provide a variety of housing opportunities for those with special needs.	Supportive	This policy supports housing growth and could be strengthened to address affordability.	NA
Policy A	Provide opportunities for development of various types of group housing.	Supportive	This policy supports housing growth and could be strengthened to address affordability.	NA
Policy B	Ensure a full range of housing and facilities for the accommodation of persons with special needs exist within each planning area, with consideration for promotion of housing in those planning areas providing the most services for such individuals.	Supportive	This policy supports housing growth and could be strengthened to address affordability.	NA
Policy C	Design group homes and facilities for special populations so that they are integrated, compatible, and harmonious with surrounding land uses.	Approaching	The policy intends to allow housing for a variety of needs. However, “compatible” is vague and can be	Ensure housing for populations with specific housing needs, such as group homes or transitional housing, are integrated with surrounding neighborhoods.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			leveraged to maintain high-cost, low-density housing types, unattainable to those from lower incomes or historically marginalized communities.	<i>(Recommended to delete Goal 6, Policy C for redundancy).</i>
Policy D	Enforce all requirements of the International Building Code that addresses the Americans with Disabilities Act and the Fair Housing amendments.	Supportive	This policy supports housing for all needs. It could be strengthened by addressing housing affordability.	NA
Goal 6	Work cooperatively with local jurisdictions, nonprofits and religious organizations to reduce homelessness and find ways for providing emergency and transitional shelter to serve the identified needs of this population.	Supportive	This policy addresses housing exclusion for individuals experiencing homelessness.	NA
Policy A	Based upon identified need, provision of facilities and services should be addressed by all local jurisdictions with fair share commitment reflected in local budgets.	Approaching	This policy supports services for all needs, but does not directly address ways to increase housing supply or affordability, or to mitigate racially disparate impacts.	NA
Policy B	Provide the opportunity to accommodate innovative strategies that will include	Supportive	This policy addresses housing exclusion for individuals	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
	emergency and transitional housing for the homeless population.		experiencing homelessness.	
Policy C	Ensure location and use of emergency and transitional housing considers, and is successfully integrated into, the surrounding neighborhood without impact to other land use activities.	Approaching	This policy addresses the provision of housing for individuals experiencing homelessness, but could better specify what it means to be integrated into the surrounding neighborhood without impact to other land use activities. Requiring additional standards for transitional and emergency housing types may ultimately hinder their development and affordability.	Recommended to delete for potential redundancy with Goal 5 Policy C.
Policy D	Maintain and expand linkages with the business, religious and nonprofit communities as partners in ending homelessness.	Approaching	This policy addresses provisions for individuals experiencing homelessness, but could be more specific in outlining what the city's role may be.	Actively maintain and expand collaborative efforts with the business, religious, and nonprofit communities as partners in ending homelessness and seek their input on housing-related decisions.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Policy E	An emphasis in City policy will be to reflect the Continuum of Care approach, which emphasizes supporting self-sufficiency and transitional housing programs rather than stop gap measures which fail to break the cycle of homelessness.	Supportive	This policy addresses housing exclusion for individuals experiencing homelessness. It could be improved by addressing housing affordability for those who are transitioning out of homelessness.	NA
Policy F	The City supports an increased role in meeting the problems of homelessness from the private sector through funds, in-kind, and volunteer support and will evaluate its funding decisions partially on the basis of other funding sources. The City will use its resources to leverage support for homeless services from the state and federal government and other funding sources.	Approaching	This policy addresses housing exclusion for individuals experiencing homelessness. It could be improved by better, more inclusive language, and the city could consider playing a larger role to supplement the efforts of the private sector.	The City supports an increased role in preventing homelessness by seeking private sector support through funds, in-kind donations, and volunteer support and will evaluate its funding decisions partially on the basis of other funding sources. The City will use its resources to leverage support for homelessness services from the state and federal government and other funding sources.
Policy G	As much as practical, consider the needs of the intended uses and site facilities to provide convenient access to the services the population will require.	Approaching	This policy aims to provide services necessary for various housing needs. It could be improved by prioritizing historically disadvantaged communities or vulnerable populations.	Ensure facilities and services are accessible to the populations they are serving, prioritizing the needs of historically marginalized or overburdened communities.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Policy H	Continue to review and monitor participation and experience in programs that support the homeless population, assess effectiveness in meeting the needs of Lacey's homeless individuals, and provide opportunities for programs that can better serve this demographic.	Supportive	This policy addresses strategies to meet the needs of individuals experiencing homelessness. It could be expanded to include housing considerations in addition to the programs mentioned.	NA
Policy I	Particular priority will be provision of services to minors without family resources and families with children. The City will place its highest priority on assisting homeless children and families with children and victims of domestic violence and other special needs groups.	Supportive	This policy addresses a particularly vulnerable subset of individuals experiencing homelessness. It could be expanded to include housing considerations in addition to the services mentioned.	NA
Policy J	As long as there is a demonstrated need for temporary transitional housing and the tent city program continues to operate in a fashion that is compatible with adjacent land uses, Lacey should consider continued support of the opportunity for local churches to administer to the home- less by hosting a tent city.	Approaching	This policy aims to provide transitional or temporary housing for houseless individuals. It could be improved by removing vague language around "compatibility", which could hinder the provision of housing for houseless individuals.	Consider ways to develop transitional housing, support the tent city program, and assist local churches that host or assist individuals experiencing homelessness.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Goal 7	Identify and support a central contact to provide a help response for the homeless and citizens at risk of becoming homeless.	Supportive	This policy addresses support for houseless individuals, specifically to prevent homelessness and potentially displacement.	NA
Policy A	Support Lacey's community partners in improving the community's response to the needs of the homeless with identification of a referral point of contact for people to find services. This can include a service like the 211 referral line.	Supportive	This policy addresses support for houseless individuals, specifically to prevent homelessness and potential displacement, or to assist those who are experiencing homelessness.	NA
Policy B	Support homeless persons or those at risk of becoming homeless by identifying referrals that can put people in contact with the organizations that provide the services that they need.	Supportive	This policy addresses support for houseless individuals, specifically to prevent homelessness and potentially displacement.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Policy C	Make technical assistance documents available to citizens and jurisdictional staff on the 211 referral line and related social services so more people will be aware of community resources and where individuals can find help. Distribution of information to publicize the 211 services should include internet information, distribution at relevant community meetings, contact phone numbers, and informational flyers to community service and religious faith-based organizations.	Supportive	This policy addresses support for houseless individuals, specifically to prevent homelessness and potential displacement, or to assist those who are experiencing homelessness.	NA
Policy D	Continue to take a regional perspective in addressing homelessness in the Thurston County community through support and participation in the Thurston County Home Consortium that provides coordinated planning, activities and evaluations that address homelessness.	Supportive	This policy addresses providing housing and services for individuals experiencing homelessness through increased coordination with other regional jurisdictions.	NA
Policy E	As supported programs formulate future budgets or experience budget growth, promote a sharpened focus on addressing priority issues	Supportive	This policy addresses support for houseless individuals, specifically to prevent homelessness and	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
	identified for Lacey's homeless demographic.		potentially displacement.	
Policy F	As Lacey reviews programs asking for support through the Housing Consortium, support should be prioritized based upon a program reflecting the goals and priorities identified in this Housing Element.	Approaching	This policy could be improved by including equity, racially disparate impacts, and anti-displacement as priorities of the housing element or this policy.	Prioritize programs asking for support through the Housing Consortium to support based on programs that work to undo racially disparate impacts, address displacement, and increase the affordability and availability of housing.
Goal 8	Strive for no net increase in the number of homeless people identified in future homeless census counts by focusing on proactive intervention.	Supportive	This policy addresses support for houseless individuals, specifically to prevent homelessness and potentially displacement.	NA
Policy A	Look for opportunities to strengthen outreach and engagement activities that will facilitate enrollment in treatment and service programs of individuals who are homeless or at risk of becoming homeless.	Supportive	This policy addresses support for houseless individuals, specifically to prevent homelessness and potentially displacement.	NA
Policy B	Promote programs designed to ensure that persons returning to the community from institutional or other sheltered settings (including foster care) do not become homeless.	Supportive	This policy addresses support for houseless individuals, specifically to prevent homelessness and potentially	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			displacement. It could be improved by including efforts to increase housing affordability for these individuals.	
Policy C	Encourage the use of effective prevention interventions, ranging from family strengthening and high-risk youth programs to specific discharge planning.	Supportive	This policy addresses disparate impacts and potential displacement through preventative strategies.	NA
Goal 9	Achieve maximum utilization of public buildings for use in the public interest by scheduling secondary uses and activities at times facilities are not being utilized for primary functions.	Approaching	This policy could be improved by specifying what activities are in the public interest, especially in terms of supportive housing services or emergency shelter.	NA
Policy A	Review opportunities for shared use of public facilities where it will not conflict with primary use of the structure and associated activities.	Approaching	This policy could be improved by specifying what activities are in the public interest, especially in terms of supportive housing services or emergency shelter.	Review opportunities for the shared use of public facilities when they do not conflict with the primary use of the facility and its associated activities, such as utilizing the facilities to support housing assistance programs or act as emergency shelters during extreme weather.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Policy B	When designing new public buildings and planning expansions of existing buildings, consider design to serve dual roles in providing a full range of public services, including emergency shelter, meal services, and other services that might be needed.	Supportive	This policy supports housing services and emergency shelter.	NA

City of Tumwater

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Land Use Element, Comprehensive Plan				
LU-2.3	Encourage innovative land use management techniques such as density bonuses, cluster housing, zero-lot-line development, planned unit developments, and transfer of development rights to create vibrant centers, corridors, and neighborhoods while accommodating growth.	Supportive	This policy is supportive of housing growth and affordability. It could be expanded to consider anti-displacement.	NA
LU-4.3	Continue to allow manufactured housing on individual lots within the City, as well as within mobile and manufactured home parks, to encourage affordable housing.	Supportive	This policy is supportive of housing growth and affordability.	NA
LU-4.4	Permit implementing regulations to experiment in new forms of residential development where amenities of open space, privacy, and visual quality can be maintained or improved, and flexible solutions to land use problems such as density, diversity, equitability, and affordability can be achieved.	Approaching	This policy intends to create development regulations that encourage diverse, affordable, and equitable housing types with high quality amenities. It could be rewritten to improve clarity.	Develop implementing regulations that provide flexibility for innovative forms of residential development that improve open space amenities, provide privacy, and allow for diverse housing options that are affordable and equitable.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
LU-4.5	Encourage higher density residential uses in order to provide affordable housing. These uses should blend with the existing character of the community.	Approaching	The policy intends to allow housing for a variety of needs. However, “character” is vague and can be leveraged to maintain high-cost housing types that are unattainable to those with lower incomes or from historically marginalized communities.	Encourage higher density residential uses that increase affordable housing stock and fit the overall scale and form of existing development.
LU-4.6	Increase housing types and densities in corridors and centers to meet the needs of a changing population.	Supportive	Increasing housing types and densities is supportive of housing growth, especially in areas with jobs and services.	NA
LU-4.7	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.	Approaching	The policy intends to allow housing for a variety of needs. However, extensive design guidelines can be leveraged to maintain high-cost housing types that are unattainable to those with lower incomes or from historically marginalized communities.	Increase the variety of housing types allowed in areas outside of corridors and centers to support the needs of a changing population.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
GOAL LU-9	Identify what conditions should be applied to development in residential areas.	Approaching	The policy intends to ensure new development is integrated with the rest of the city, but additional requirements, especially in terms of design, could ultimately hinder the development of affordable housing.	Identify appropriate conditions and requirements for development in residential areas to ensure diverse housing types can be built without rigorous standards that may increase building costs.
LU-9.1	Protect residential developments from excessive noise, odors, dirt, glare, and other nuisances emanating from commercial and industrial uses.	NA	NA	NA
LU-9.2	Allow for multi-family residential development in the zoning code. Consideration should be given to encouraging this type of development near centers of community services.	Approaching	Allowing multi-family developments in the zoning code is supportive of housing growth, especially in areas with jobs and services. It could be improved by prioritizing housing for historically disadvantaged communities or vulnerable populations.	Allow multi-family residential development in the zoning code and encourage multifamily development near centers, community services, and public transportation.
LU-9.3	Integrate design features of existing natural systems into the layout and siting of new residential dwelling units. Preserve trees and significant ecological systems, whenever possible and practical.	Approaching	This policy would bring health benefits from additional greenery and shade, but could ultimately hinder the	Where feasible, encourage the integration of design features that highlight the natural environment and preserve existing trees, provided that they don't hinder the development of housing.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			development of affordable housing.	
LU-9.4	Permit experimentation in development regulations with newer forms of residential development where amenities of open space, privacy, and visual quality can be maintained or improved, and flexible solutions to land use problems can be achieved.	Approaching	Flexible standards for diverse housing types would support housing growth, but this policy should include emphasis on providing housing for low income or historically marginalized populations.	Develop implementing regulations that provide flexibility for innovative forms of residential development that improve open space amenities, provide privacy, and allow for diverse housing options that are affordable and equitable. (Note: may be redundant with LU-4.4)
LU-9.5	Do not permit private residential gated communities.	Supportive	This policy helps prevent exclusive residential communities.	NA
LU-9.6	Promote nearby access to healthy food for residential developments.	Approaching	This policy does not directly help the city increase housing supply, but helps increase food security for residential developments, but could be expanded to prioritize promoting access to healthy foods in historically marginalized and low-income communities.	Promote access to healthy food for residential developments, prioritizing historically marginalized or overburdened communities or low-income households.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Housing Element, Comprehensive Plan				
GOAL H-1	To conserve and improve the existing city housing stock and quality of life of neighborhoods.	Supportive	Preserving existing affordable housing stock can help reduce displacement pressures.	NA
H-1.1	Assist city neighborhoods in maintaining and rehabilitating the existing housing stock as decent, safe, sanitary, and affordable housing.	Supportive	Preserving and improving existing affordable housing stock can help reduce displacement pressures and increase housing supply.	NA
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.	Supportive	Preserving existing affordable housing stock can help reduce displacement pressures and increase housing supply. Special care should be taken to ensure vulnerable populations are displaced through rehabilitation of housing.	NA
H-1.2	Encourage a range of housing, economic development, and community revitalization in the city.	Approaching	"Revitalization" of neighborhoods could lead to displacement. This policy should be expanded to include anti-displacement language.	Encourage a range of housing, promote economic development, and ensure the existing housing stock remains in good condition to retain existing affordable housing units.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
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.	Supportive	Including affordable housing policies that prioritize anti-displacement, affordability, and equity in the comprehensive plan and development regulations supports housing growth.	NA
H-1.4	Provide assistance to improve community surroundings and infrastructure in residential areas.	Approaching	Improving infrastructure to better serve communities is supportive of housing growth, but “improve community surroundings” is vague and could lead to displacement or disproportionate impacts to historically marginalized communities. This policy should consider displacement impacts.	Maintain and improve infrastructure where needed to support existing residential areas and preserve existing affordable housing units.
H-1.5	Encourage and facilitate economic development as an important part of provision of housing by providing jobs.	Approaching	Providing jobs does not provide housing in itself, but increasing employment opportunities near housing	Encourage and facilitate economic development to increase employment opportunities near existing housing. OR Encourage the provision of affordable housing near

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
				employment opportunities and encourage economic development to increase employment opportunities near existing housing.
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.	Approaching	Providing land for all types of housing is important. However, this goal should be updated to consider affordability concerns and housing by income bracket to meet the requirements of HB 1220.	Provide a sufficient number of diverse housing types and affordable units for each income bracket to meet the City's housing targets and needs for households from all economic backgrounds.
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.	Approaching	Providing land for all types of housing is important. However, this goal should be updated to consider affordability concerns and housing by income bracket to meet the requirements of HB 1220.	Ensure sufficient and suitably zoned residential land to accommodate a range of housing types to meet all income levels, including those earning 0 to 40% of the Area Median Income (AMI), and update development regulations to allow these diverse housing types, such as single family detached dwellings, accessory dwelling units, townhouses, multi-family dwellings, cottage housing, senior housing, roominghouses, group housing, and manufactured home parks in manufactured home parks and on single lots, among others.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
H-2.2	Provide opportunities for a range of housing types to provide for all economic segments of Tumwater's population.	Approaching	Providing opportunities for diverse housing types and incomes is important.	Provide opportunities for a range of housing types to provide affordable housing 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.	Approaching	Providing land for all types of housing is important. However, this goal should be updated to consider affordability concerns and housing by income bracket to meet the requirements of HB 1220.	(Probably captured in edits to Policy H-2.1.)
GOAL H-3	To provide adequate, affordable housing for residents of all income groups, including sufficient housing affordable to low and moderate-income groups.	Supportive	Providing affordable housing advances housing growth. This goal should be updated to consider affordability concerns and housing by income bracket to meet the requirements of HB 1220.	NA
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.	Approaching	This policy would help the city provide additional housing using innovative methods but could be improved by considering how these innovative plans could increase affordability of housing and prevent displacement.	Encourage the development of innovative plans, codes, standards, and procedures to take advantage of new private and public sector approaches to providing housing for all needs and affordable for all household incomes.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
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.	Supportive	Preserving existing affordable housing stock like manufactured homes reduces displacement risk and maintains affordable housing supply.	NA
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.	Approaching	Retrofitting existing affordable housing stock reduces displacement risk and maintains affordable housing supply. However, this is phrased as retrofitting unfit structures for use as transitional or affordable housing, rather than retrofitting <i>existing</i> transitional or affordable housing, which could create disproportionate impacts if only buildings in need of repair are designated for transitional or affordable housing.	Increase code enforcement to ensure the existing affordable housing stock is well maintained and retrofitted where needed to provide safe housing, and build public private partnerships to identify opportunities for adapting existing buildings for transitional or deeply affordable housing.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
H-3.2	Encourage provision of adequate building sites through appropriate land use planning and zoning codes, infrastructure supply, and overall regulatory climate.	Supportive	Allowing for additional housing with sufficient infrastructure through land use planning and code changes contributes to housing growth.	NA
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.	Supportive	Providing affordable housing advances housing growth and affordability. This goal should be updated to consider affordability concerns and housing by income bracket to meet the requirements of HB 1220.	NA
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.	Supportive	Providing sufficient land for housing advances housing growth. This goal should be updated to consider affordability concerns and housing by income bracket to meet the requirements of HB 1220.	NA
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.	Supportive	Pursuing opportunities to increase transitional housing for families supports housing for vulnerable communities and could help mitigate displacement. This policy	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			could be expanded to prioritize low income families or those from historically marginalized communities.	
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.	Supportive	This policy is supportive of housing growth and affordability. It could be expanded to include anti-displacement measures in the “target areas”.	NA
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.	Supportive	This policy is supportive of housing affordability and preventing displacement, by expanding collaboration with neighboring jurisdictions to provide affordable housing and resources to support individuals experiencing homelessness.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
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.	Supportive	Providing opportunities for housing for all needs advances housing growth. This goal should be updated to consider affordability concerns and housing by income bracket to meet the requirements of HB 1220.	NA
H-4.1	Support the inclusion of living opportunities for families with children throughout the city.	Supportive	Providing opportunities for housing for families with children advances housing growth. This goal should be updated to prevent displacement of these households.	NA
H-4.2	Support and encourage a variety of housing types and price ranges through appropriate policies and regulations.	Supportive	Providing opportunities for housing for all needs advances housing growth. This goal should be updated to consider affordability concerns and housing by income bracket to meet the requirements of HB 1220.	NA
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.	Supportive	Setting maximum lot sizes increases the land available for new residential development. This policy could be expanded to reference diverse housing types	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			affordable for all income levels.	
H-4.2.2	Encourage homeowner associations to adopt Covenants, Conditions, and Restrictions (CCRs) consistent with this policy.	Approaching	This policy could be strengthened to require homeowner associations to not prevent affordable or diverse housing types or require strict design requirements that may hinder affordability.	Encourage homeowner associations to adopt Covenants, Conditions, and Restrictions (CCRs) that do not hinder the provision of diverse housing types or affordable housing and do not include strict design requirements that may hinder housing affordability.
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.	Supportive	This goal should be updated to consider affordability concerns and housing by income bracket to meet the requirements of HB 1220, and to prevent potential displacement of existing residents.	NA
H-5.1	Ensure appropriate land use designations and Zoning Code designations to provide sufficient land for housing construction.	Approaching	Providing land for all types of housing is important. However, this goal should be updated to consider affordability concerns and housing by income bracket to meet the requirements of HB 1220.	Ensure appropriate land use designations and zoning code designations to provide sufficient land for housing affordable for all household incomes.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
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)	Approaching	Providing land for all types of housing is important. However, this goal should be updated to consider affordability concerns and housing by income bracket to meet the requirements of HB 1220.	(Probably captured in edits to Policy H-2.1.)
H-5.1.2	Continue joint planning with Thurston County to plan for future growth in Tumwater.	Supportive	Taking a regional approach to affordable housing goals is important given cross-jurisdiction impacts of displacement pressures.	NA
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.	Supportive	This policy would allow the city to have an accurate determination of land available for new housing.	NA
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.	NA	NA	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
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.	Supportive	Increasing diverse housing types is supportive of housing growth, especially in areas with jobs and services.	NA
H-6.1	Protect residential areas from undesirable activities and uses through aggressive enforcement of adopted City codes.	Challenging	This policy is at a high risk of having a disproportionate impact on lower income and historically marginalized communities, resulting in greater displacement.	(Recommended to delete this policy)
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.	Approaching	Providing land for all types of housing is important. However, this goal should be updated to consider affordability concerns and housing by income bracket to meet the requirements of HB 1220.	Provide for a dynamic mix of residential land uses and zones in order to allow a diverse mix of sites available for different housing types affordable for all household income levels and to meet residents' diverse housing needs.
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.	Supportive	Providing land for a mix of housing advances housing growth. This goal should be updated to consider displacement and affordability concerns and housing by income bracket to meet the requirements of HB 1220.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
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.	Supportive	This policy is supportive of housing growth. Ensuring clear and predictable standards for housing and building codes supports housing production goals. Strict design requirements can be leveraged to maintain high-cost housing types, unattainable to those from lower incomes or historically marginalized communities.	NA
H-6.3	Support increasing housing opportunities along urban corridors and centers.	Supportive	Increasing housing supply is supportive of housing growth, especially in areas with jobs and services.	NA
H-6.4	Encourage provision of affordable housing near public transit routes to promote efficient transportation networks.	Approaching	Ensuring that neighborhoods encourage active transportation is important for inclusive communities. However, this goal could be edited to pay special attention to underserved neighborhoods.	Encourage the provision of affordable housing near public transit routes, prioritizing neighborhoods that are underserved by affordable housing.
H-6.4.1	Continue to involve Intercity Transit in Tumwater's development review process.	NA	NA	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
H-6.5	Tumwater will maintain current Building Code standards and will use the most up to date future Code editions.	Supportive	Ensuring clear and predictable standards for housing and building codes supports housing production goals.	NA
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.	Supportive	Ensuring clear and predictable standards for housing and building codes supports housing production goals.	NA
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.	Approaching	“Compatible” as it relates to design is vague and can be leveraged to maintain high-cost, low-density housing types, unattainable to those from lower incomes or historically marginalized communities.	Ensure new housing development maintains the existing scale and form of surrounding land uses, traffic patterns, public facilities, and prevents impacts to environmentally sensitive areas.
H-7.1	Support the stability of established residential neighborhoods through appropriate plans and codes.	Approaching	This policy may help prevent residential displacement, but may also provide a barrier to increasing housing diversity and affordability in existing neighborhoods.	Support the stability of existing affordable housing through appropriate plans and codes.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
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.	Approaching	The policy intends to allow a variety of housing types. However, “compatible” is vague and can be leveraged to maintain high-cost, low-density housing types, unattainable to those from lower incomes or historically marginalized communities.	Continue to implement design standards for multi-family and attached single-family dwellings, ensuring they are not overly stringent or increasing the cost of housing development.
H-7.2	Assure housing will be well maintained and safe.	Supportive	Ensuring housing is well-maintained and safe is supportive of housing goals, but should prioritize low income or other historically marginalized communities.	NA
H-7.3	Enhance the appearance of and maintain public spaces in residential areas.	NA	NA	NA
H-7.4	Promote community involvement to achieve neighborhood improvement.	Approaching	This policy could be strengthened to ensure the concerns of historically marginalized communities are prioritized.	Promote community involvement and opportunities to increase a sense of community by prioritizing historically marginalized neighborhoods and actively seeking their input on city decisions.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
GOAL H-8	To support healthy residential neighborhoods which continue to reflect a high degree of pride in ownership or residency.	Approaching	This policy could be strengthened by addressing affordability and to prevent displacement of existing residents.	NA
H-8.1	Support the stability of established residential neighborhoods.	Approaching	This policy may help prevent residential displacement, but may also provide a barrier to increasing housing diversity and affordability in existing neighborhoods.	(Redundant with H-7.1.)
H-8.2	Assure housing will be well maintained and safe.	Supportive	Ensuring housing is well-maintained and safe is supportive of housing goals, but should prioritize low income or other historically marginalized communities.	NA
H-8.2.1	Protect residential areas from undesirable activities and uses through aggressive enforcement of adopted City codes.	Challenging	This policy is at a high risk of having a disproportionate impact on lower income and historically marginalized communities, resulting in greater displacement.	(Recommended to delete this policy, redundant with H-6.1 as well.)
H-8.3	Enhance the appearance of and maintain public spaces in residential areas.	NA	NA	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
H-8.4	Promote community involvement to achieve neighborhood improvement.	Approaching	This policy could be strengthened to ensure the concerns of historically marginalized communities are prioritized.	(Redundant with H-7.4.)
H-8.4.1	Encourage neighborhood meetings to discuss community issues as situations and concerns arise.	Approaching	This policy could be strengthened to ensure the concerns of historically marginalized communities are prioritized.	(May be redundant with proposed edits for H-7.4.)
H-8.5	Encourage home ownership for Tumwater residents.	Approaching	Encouraging homeownership helps mitigate displacement, but should prioritize opportunities for low and middle incomes.	Encourage home ownership for Tumwater residents of all household incomes and provide assistance for low-income households, where feasible.
GOAL H-9	To encourage a variety of housing opportunities for those with special needs, particularly those with problems relating to age or disability.	Supportive	This policy is supportive of providing housing for all needs, housing growth, and affordability. It could be improved by preventing the potential displacement of those with special housing needs.	NA
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.	Supportive	This policy is supportive of providing housing for all needs throughout the city. It could be improved by preventing the	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			potential displacement of those with special housing needs.	
H-9.2	Assist social service organizations in their efforts to seek funds for construction and operation of emergency, transitional, and permanent housing.	Supportive	This policy addresses support for housing for individuals experiencing homelessness, and could help mitigate displacement.	NA
H-9.3	Support and plan for assisted housing opportunities using federal, state, or local aid.	Supportive	This policy addresses pursuing funding to support assisted housing opportunities which could mitigate displacement and increase the amount of affordable housing in the city.	NA
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.	Supportive	This policy addresses services to support populations with special needs to help mitigate displacement.	NA
H-9.5	Encourage alternative housing strategies for homeless youth, which may include Host Homes.	Supportive	This policy addresses the provision of housing for homeless youth.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
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.	Approaching	The policy intends to allow a variety of housing types. However, "neighborhood character" is vague and can be leveraged to maintain high-cost, low-density housing types, unattainable to those from lower incomes or historically marginalized communities.	Provide innovative housing that reflects the existing scale and form of Tumwater's neighborhoods and provides housing affordable for all household incomes.
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.	Approaching	Encouraging diverse and innovative design could ultimately hinder housing affordability or supply by requiring additional, subjective design standards.	Encourage diverse and innovative housing design that incorporates diverse housing types that are affordable for all household income brackets.
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.	Approaching	Design standards intend to integrate new housing developments with existing ones, but can be leveraged to maintain high-cost housing types, which are unattainable to those from lower incomes or historically marginalized communities.	Ensure design standards for multi-family housing maintain the existing scale and form of development and landscaping in Tumwater without increasing the cost to develop housing.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
H-10.2.1	Continue to implement multi-family housing design standards.	Approaching	Design standards intend to integrate new housing developments with existing ones, but can be leveraged to maintain high-cost housing types, which are unattainable to those from lower incomes or historically marginalized communities.	(Redundant with H-10.2 above.)
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.	Supportive	This policy supports housing growth by ensuring there are adequate services and infrastructure.	NA
H-11.1	Reference the Transportation Element and anticipated transportation impacts when making housing decisions affecting the location and density of housing.	Supportive	This policy supports housing growth by ensuring there are adequate services and infrastructure. It should also prioritize affordability.	NA
H-11.2	Reference utility plans and the impact of housing decisions on capital improvements planning.	Supportive	This policy supports housing growth by ensuring there are adequate services and infrastructure. It should also prioritize equity in the provision of services.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
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.	Supportive	Providing housing near transit supports housing supply goals and reduces impacts to transportation and provides access to jobs.	NA
GOAL H-12	To encourage urban growth within the city limits with gradual phasing outward from the urban core.	Approaching	This policy could be improved by addressing affordability and encouraging increased density throughout the city.	NA
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.	Approaching	This policy supports housing growth, but could better address affordability and anti displacement, especially related to the redevelopment of underdeveloped property to ensure people are not displaced.	Encourage the construction of affordable, transitional, or supportive housing on vacant properties within the city 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.	Supportive	This policy supports housing growth and affordability.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
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.	Supportive	This policy supports housing growth by ensuring there are adequate services and infrastructure.	NA
H-12.1.3	Continue to implement minimum density levels for all residential zoning districts to ensure efficient use of the urban growth area.	Supportive	This policy supports housing growth. It could be improved by addressing affordability.	NA
H-12.1.4	Work cooperatively with Thurston County to provide for more efficient and orderly annexations to facilitate urban service delivery.	NA	Consider moving to Land Use Element	NA
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.	Approaching	Providing land for all types of housing is important. However, this goal should be updated to consider affordability concerns and housing by income bracket to meet the requirements of HB 1220.	Ensure consistency with RCW 36.70A.070(2)(c) which requires sufficient land be available for all types of housing including manufactured housing, in order to provide housing affordable for all income brackets.
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.	Supportive	Preserving existing affordable housing stock reduces displacement risk.	NA
H-13.1.1	Encourage manufactured housing park district zoning to locate near transit services.	Supportive	Providing access to services such as transit reduces community vulnerabilities and dependence on car travel,	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			especially for vulnerable community members such as elderly and youth.	
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.	Supportive	Renters and lower income communities often have higher risk and vulnerabilities to natural hazards and events. Ensuring that zoning does not push manufactured home parks into high-risk areas reduces displacement and threats to community member safety.	NA

City of Yelm

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Land Use Element, Comprehensive Plan				
Policy 3.3	Adopt two categories of residential single family land use to meet community needs: <ul style="list-style-type: none"> Single Family - 4 units per acre; and 	NA - Dependent on Land Capacity Analysis	See Land Capacity Analysis Report	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
	<ul style="list-style-type: none"> Single Family - 6 units per acre. 			
Policy 3.4	<p>Adopt two categories of residential multifamily land use to meet community needs:</p> <ul style="list-style-type: none"> Multifamily - Medium Density — 6 units per acre; and Multifamily - High Density — 16 units per acre. 	NA - Dependent on Land Capacity Analysis	See Land Capacity Report	NA
Policy 3.5	Adopt a mixed use development category which allows both residential and commercial uses suitable for planned developments on larger parcels and which provides for a variety of land uses, more efficient use of open space, and more cost effective public infrastructure.	Approaching	This policy supports housing near commercial services. It could better address affordability.	NA
Policy 4.4	Adopt development regulations that accommodate “live-work” structures (where citizens can live and work within the same structure).	Supportive	Allowing live-work structures creates both housing and economic opportunities for community members who wish to start a business, but cannot afford a home and a commercial space.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Policy 4.6	Adopt development regulations that allow permits to be processed in a timely and efficient manner.	Supportive	Streamlining permit processes reduces barriers to housing production to meet housing supply deficits and reduce building costs.	NA
Goal 5	Encourage diverse residential growth.	Supportive	Allowing diverse housing types and growth allows housing supply to meet the shifting housing needs of households.	NA
Policy 5.2	Adopt development standards that allow duplexes, townhouses, and accessory dwelling units within residential areas. These are intended to increase the variety of housing in the community and aid in achieving an overall urban density.	Supportive	Allowing housing diversity supports overall goals of providing different housing types to address different household needs.	NA
Policy 5.3	Adopt development regulations that encourage mixed use subdivisions.	Supportive	Allowing housing diversity supports overall goals of providing different housing types to address different household needs.	NA
Goal 10	Create vibrant centers, corridors, and neighborhoods while accommodating growth.	NA	NA	NA
Policy 10.1	Promote a greater mix of uses and densities to support efficient provision of services.	Supportive	Allowing housing and land use diversity supports overall goals of providing different housing types to	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			address different household needs.	
Goal 11	Create safe and vibrant neighborhoods with places that build community and encourage active transportation.	Approaching	Ensuring that neighborhoods are safe and encourage active transportation is important for inclusive communities. However, this goal could be edited to take special attention to underserved neighborhoods.	Create safe and vibrant neighborhoods that build community, support historically marginalized or overburdened communities, and encourage active transportation.
Policy 11.1	Plan at the neighborhood level to increase housing density and diversity while preserving neighborhood character and quality of life.	Approaching	While local-level planning can result in inclusive and grassroots actions, the element of “preserving neighborhood character” can sometimes be used as an argument for continuing exclusionary housing types and disputing zoning changes that seek to allow more housing diversity.	Plan at the neighborhood level to increase housing diversity and the quality of life for residents.
Policy 11.2	Plan for land use patterns that provide most neighborhood residents an array of basic services within a half mile or 20 minute walk from home.	Supportive	Providing retail and services within a half-mile walkshed encourages community resilience and reduces dependency on vehicular transportation, which can be a large cost factor for households.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Policy 11.3	Encourage appropriately scaled home-based business and live/work opportunities in neighborhoods.	Supportive	Allowing live-work structures creates both housing and economic opportunities for community members who wish to start a business, but cannot afford a home and a commercial space.	NA
Goal 12	Maximize opportunity to redevelop land in priority areas by investing in infrastructure and environmental remediation.	Supportive	Reducing the overall land and infrastructure investment while also expanding residential buildable lands supports housing supply goals.	NA
Policy 12.1	Mitigate the additional cost of development in centers and corridors by making public infrastructure investment that adds value, safety and public enjoyment for the entire community and that result in appropriate public return on investment when adjacent properties are developed. Allow for latecomers and other methods of repayment for government outlay for infrastructure.	Approaching	While this policy does facilitate housing growth, it could be enhanced by including affordability considerations.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Housing Element, Comprehensive Plan				
Goal 1	Encourage a variety of housing types, densities and a range of affordable housing within Yelm and its Urban Growth Area.	Supportive	Allowing different types of housing and affordability levels fosters a cohesive and inclusive community when it comes to housing.	NA
Policy 1.1	Allow a variety of housing types within the residential and mixed use designations to promote a range of housing alternatives within the community. This may include but not be limited to: government assisted housing, housing for low-income families, manufactured housing, multi-family housing, and group or foster homes.	Supportive	Ensuring access to affordable housing types—including manufactured home types and group homes—is essential to reducing displacement risks among vulnerable community members.	NA
Policy 1.2	Allow accessory dwelling units in all residential land use categories subject to development standards and design criteria.	Supportive	Accessory Dwelling Units provide opportunities for aging in place and adapting existing housing stock and residential land uses to meet the changing housing needs of households.	NA
Policy 1.3	Encourage opportunities for a range of housing costs to enable housing for all segments of the population.	Supportive / Approaching	While supportive, this policy will need to be updated to meet HB 1220 guidance on specific household income	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			brackets. However, providing housing across all income segments reduces displacement risk and enables housing opportunities to all, regardless of income.	
Policy 1.4	Encourage the provision of adequate affordable building sites through appropriate zoning, infrastructure, and other development regulations.	Supportive	Regularly reviewing and ensuring zoning, development regulations, and infrastructure support housing at different affordability levels supports anti-displacement efforts.	NA
Policy 1.5	Review development regulations to ensure that a range of housing types is available throughout Yelm.	Supportive	Allowing and reducing barriers to housing types through development regulations is essential to enabling affordable housing options.	NA
Policy 1.6	Review development regulations to ensure residents can safely walk throughout Yelm.	Supportive	Not all community members have consistent access to vehicles, including vulnerable populations such as youth and elderly. Providing walkable residential neighborhoods promotes inclusion and positive health outcomes.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Policy 1.7	Monitor the need for special needs housing and increase opportunities for such housing.	Supportive	Providing housing for special needs reduces displacement and homelessness risk among community members with special needs.	NA
Policy 1.8	Consider density increase incentives to promote a variety of housing types, mixed uses, range of housing costs, affordability, and increased special needs housing.	Supportive	Providing a wide range of housing types and densities—at different affordability levels—provides options	NA
Goal 2	Meet the county wide planning policy to ensure a fair share of affordable housing.	Supportive	Taking a regional approach to affordable housing goals is important given cross-jurisdiction impacts of displacement pressures.	NA
Policy 2.1	Encourage a variety of housing types in the residential designations to assure choice, opportunity, and availability of a fair share of affordable housing throughout Yelm, its UGA, and adjacent areas of Thurston County.	Supportive	Providing housing diversity and sufficient housing options reduces displacement risk and encourages affordability.	NA
Policy 2.2	Participate with other jurisdictions and Thurston County in a regional process to monitor Fair Share Affordable Housing targets within the County.	Supportive	Taking a regional approach to affordable housing goals is important given cross-jurisdiction impacts of displacement pressures.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Goal 3	Conserve and improve the existing housing stock and neighborhoods.	Supportive	Preserving existing affordable housing stock can help reduce displacement pressures.	NA
Policy 3.1	Maintain up-to-date development regulations for building, housing, mechanical, and other design standards.	Supportive	Ensuring clear and predictable standards to housing and building codes supports housing production goals.	NA
Policy 3.2	Require owners of unsafe dwelling units to correct significant problems and encourage the maintenance of existing structures consistent with the standards of the neighborhood.	Approaching	Ensuring housing is safe and habitable is important. Rehabilitation, however, can also result in physical displacement pressures as existing households may be forced to move or incur high costs of repair. Such support should involve connecting households with alternatives or incentive programs to reduce these risks.	Require owners of unsafe dwelling units to correct significant problems and encourage the maintenance of existing structures consistent with the city's code, and consider funding assistance for low-income owners or incentive programs to reduce displacement risks.
Policy 3.3	Support rehabilitation efforts for substandard housing.	Approaching	Ensuring housing is safe and habitable is important. Rehabilitation, however, can also result in physical displacement pressures as existing households may be forced to move or incur high costs of repair. Such support should	Support rehabilitation efforts for substandard housing and develop assistance programs to reduce displacement risks.

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			involve connecting households with alternatives or incentive programs to reduce these risks.	
Policy 3.4	Encourage and facilitate local economic development as an important element of improving housing conditions by providing economic opportunity.	Approaching	While economic development is an important step for ensuring housing growth and conditions—particularly when it comes to local financing—such growth should not result in the rapid displacement of community members through rising costs.	Encourage and facilitate economic development to provide increased economic opportunity for existing residents, so more people can work near their home.
Policy 3.5	Encourage local community groups, churches, and businesses to provide voluntary assistance with maintain existing structures for the elderly, low income, and those with special needs.	Approaching	While encouraging local groups is beneficial, this policy would be strengthened through active support and connecting these groups with funding to do so.	Encourage and provide funding for local community groups, churches, and businesses to provide voluntary assistance with maintaining existing housing for the elderly, low income households, and those with special housing needs.
Goal 4	Promote energy efficient housing to reduce the overall costs of home ownership.	Supportive	Reducing barriers to home ownership, especially when aimed at historically marginalized or vulnerable community members, could reduce displacement pressures.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Policy 4.1	Support programs that make existing structures more energy efficient.	NA	NA	NA
Policy 4.2	Periodically review the energy efficiency development regulations to ensure that they are up-to-date.	NA	NA	NA
Policy 4.3	Promote residential subdivision designs that maximize solar heating opportunities.	NA	NA	NA
Goal 5	Provide sufficient housing for low- and moderate-income households within each jurisdiction.	Supportive	While supportive, this policy should be updated to take special attention to HB 1220. The policy could be improved by paying special attention to the lowest incomes, 0-30% Area Median Income, when it comes to housing capacity.	NA
Policy 5.1	Provide sufficient housing for low- and moderate-income households.	Supportive	While supportive, this policy should be updated to take special attention to HB 1220. The policy could be improved by paying special attention to the lowest incomes, 0-30% Area Median Income, when it comes to housing capacity.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Policy 5.2	Provide tenants and landlords information about housing rights and responsibilities.	Supportive	Ensuring awareness on housing rights can empower tenants and ensure safe housing.	NA
Policy 5.3	Incentivize developers to set aside a percentage of multifamily housing units for low- and moderate-income buyers and renters.	Supportive	Providing incentives for less than market rate housing provides opportunities for community members to remain in the community as prices increase, and provides opportunities for new community members to live in the City.	NA
Policy 5.4	Support efforts to provide funding for shared-equity policies — via community land trust or down-payment assistance models — to make buying housing of all types affordable.	Supportive	Providing programs to control the variable costs of land could create long lasting affordable housing opportunities for community members, particularly those from vulnerable groups or lower incomes.	NA
Goal 6	Provide sufficient service-enriched housing for homeless and high-risk populations.	Supportive	Allowing shelters and other types of emergency housing reduces displacement pressures, and provides services to respond to and prevent households from experiencing homelessness.	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
Policy 6.1	Allow shelters, group homes, transitional housing, and permanent housing with social services in development regulations in locations where these facilities have access to transit, parks, and other amenities.	Supportive	Allowing shelters and other types of emergency housing reduces displacement pressures, and provides services to respond to and prevent households from experiencing homelessness.	NA
Goal 7	Encourage housing density and diversity in neighborhoods to add vibrancy and increase equitable access to opportunity.	Supportive	Allowing housing density and diversity across neighborhoods gives the community means and options to avoid displacement pressures.	NA
Policy 7.1	Review and amend residential development regulations to provide opportunity for the mix and density of housing needed to meet the needs of changing demographics, use land wisely, and support nearby transit and businesses.	Approaching	Providing housing near transit supports housing supply goals and reduces impacts to transportation and provides access to jobs. However, this policy could be further expanded to call out affordability goals as well.	Review and amend residential development regulations to provide opportunities for the mix and density of housing needed to meet the needs of changing demographics, provide affordable housing, use land wisely, and support nearby transit and businesses.
Policy 7.2	Allow densification by providing for accessory dwelling units, small houses on small lots, attached housing types or appropriately scaled multifamily buildings, cottage housing, and village cohousing developments in development regulations.	Supportive	Allowing more diverse housing types that support affordability goals, such as smaller houses on smaller lots, also mitigates displacement pressures from increasing land costs	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			and greater demand than supply.	
Goal 8	Encourage the construction, weatherization and operation of homes to boost energy efficiency.	Supportive	Preserving existing housing stock through energy upgrades reduces costs by extending the useful life of the unit.	NA
Policy 8.1	Prioritize home weatherization funds to preserve affordable housing.	Supportive	Preserving existing affordable housing stock, without increasing renter costs, reduces displacement pressures from aging buildings and increasing maintenance needs.	NA
Policy 8.2	Support regional efforts to engage landlords and property managers in energy efficiency efforts.	Supportive	Supporting easier upgrades can maintain naturally affordable housing units from going into disrepair and being redeveloped into newer, less affordable housing options.	NA
Policy 8.3	Support the efforts of local financial institutions to facilitate affordable financing of energy upgrades.	Supportive	Supporting easier upgrades can maintain naturally affordable housing units from going into disrepair and being	NA

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			redeveloped into newer, less affordable housing options.	
Policy 8.4	Support regional efforts to conduct energy audits of large power consumers to identify efficiency improvements, such as RESNET's Home Energy Rating System.	NA		
Goal 9	Increase housing amid urban corridors and centers to meet the needs of a changing population.	Approaching	Providing housing opportunities in key centers and corridors fosters housing near jobs and opportunities. This goal could be expanded to consider affordability needs as well.	Increase housing affordable to all income brackets in urban corridors and centers to meet the needs of a changing population.
Policy 9.1	Review regulations that stymie or prevent housing development near or within urban corridors and centers.	Supportive	Addressing barriers to housing supply development ensures supply can meet demands, especially in areas with jobs and services.	NA
Policy 9.2	Remove barriers or "right-size" regulations to achieve goals.	Supportive	Reviewing and removing regulatory barriers to housing supports housing supply and streamlines review processes.	NA
Policy 9.3	Identify priority areas ripe for housing development that will meet multiple goals.	Approaching	This goal aims to increase housing supply. However, it should not come at the	Identify vacant or underdeveloped lots for housing development, prioritizing affordable housing and

Goal, Policy, or Regulation	Policy Text	Evaluation	Reason / Recommendation	Proposed Edits
			cost of displacing historically marginalized households.	ensuring existing households are not displaced.
Policy 9.4	Examine ways to encourage smaller, affordable housing units through the fee structure, especially in centers, corridors or adjacent to neighborhood service hubs.	Supportive	Allowing and encouraging more diverse housing types that are more affordable support affordability and anti-displacement objectives.	NA
Policy 9.5	Reduce impact fees for those projects located where there is less impact.	Supportive	Targeting reduce the burden to build housing would support housing unit construction	NA
Policy 9.6	Use tax exemptions, such as Special Valuation, or other financing tools to make projects financially feasible.	Supportive	Providing flexibility to support housing construction supports housing supply goals.	NA
Policy 9.7	Identify opportunities to aggregate properties where housing density is needed to achieve community goals and make multifamily projects feasible to build and finance.	Supportive	Allowing flexibility to support multifamily housing construction supports anti-displacement by providing diverse housing types.	NA

Data & Indicators Summary

Housing Displacement Risk Analysis for the cities of Lacey, Olympia, Tumwater, and Yelm

How do we measure the effectiveness of our strategies against displacement, gentrification, and racially disparate impacts? Through its Racially Disparate Impacts (RDI) tool, the WA Department of Commerce suggests the following 5 measures as “bullseye” or supportive metrics.¹ The RDI tool relies on estimates published by the U.S. Census Bureau and the Department of Housing and Urban Development (HUD) and is presented in four-year ranges. This analysis compares RDI data points from two timeframes, 2015-2019 and 2017-2021. Additionally, demographic data was pulled from the American Community Survey.

Generally, housing displacement risk increases when:

- The population becomes more racially and ethnically diverse
- Households are spending more than 30% of income on housing
- Rental units become unaffordable for extremely low-income residents
- Poverty rates increase in a community
- Homeownership rates decline

Racial Diversity

All cities are increasing in population, but Lacey, Tumwater, and Yelm have seen decreases in certain demographics of non-white residents.

Racial diversity estimates are based on data collected by the U.S. Census Bureau, which classifies people into distinct race and ethnicity categories. Race is a social identity, with a history rooted in oppression and exploitation of people not classified as “white”.² Ethnicity refers to groups of people who share common ancestry, language, or dialect. There is a wide range of ethnic identities, which may or may not be tied to nationality. The Census asks respondents to identify as either Hispanic or Latino or Not Hispanic or Latino. The

¹ The RDI toolkit is designed for use by the Department of Commerce (Commerce) in its support of local jurisdiction efforts to meet the requirements of the Growth Management Act (GMA). The toolkit compiles statistics relevant to a jurisdiction's analysis of racially disparate impacts in its community.

² The Census offers six racial identities for people to choose from. Respondents self-identify. Since the 2000 census, respondents can self-identify as one or more options. The options provided are: White, Black or African American, American Indian and Alaska Native, Asian, Native Hawaiian and Other Pacific Islander, and Other.

Office of Management and Budget defines "Hispanic or Latino" as a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race.

The table below shows the change in racial and ethnic diversity across the four cities between 2010 and 2023, using the US Census American Community Survey 5-Year Estimate data.

Change in # of Residents by Race & Ethnicity	Lacey	Olympia	Tumwater	Yelm
American Indian and Alaska Native	-54	2	-154	89
Asian	1,437	924	608	-132
Black or African American	1,345	345	755	279
Hispanic or Latino (of any race)	4,126	3,099	1,484	908
Native Hawaiian and Other Pacific Islanders	658	421	106	468
Other Race	-44	132	470	0
Two or more races	2,908	2,617	1,786	604
White	6,278	2,335	4,630	2,216
Net Pop Change	16,654	9,875	9,685	4,432

Cost Burden

All cities are increasing in the number of non-cost burdened homeowners. Comparatively, the growth of non-cost burdened renter households is significantly fewer. In some cases, the number of non-cost burdened renter households is decreasing.

A household experiencing a housing cost burden is paying more for housing than it can afford based on income. This means one or multiple of a house's critical needs (i.e., food, physical health, mental health, education, and/or general well-being) are not being met. A household is considered cost-burdened if its monthly housing costs are greater than 30% of its monthly income. Estimates of households experiencing cost burden include:

- Not cost-burdened includes households paying less than 30% of their household income on housing costs.
- Cost-burdened (30-50%) includes households paying between 30% and 50% of their household income on housing.

- Severely cost-burdened (>50%) includes households paying more than 50% of their income on housing costs.

The tables below show the change in the cost burdened populations across the four cities based on HUD Comprehensive Housing Affordability Strategy (CHAS) datasets representing a difference in the data between the years of 2015-2019 and 2017-2019.

Change in # Households by Cost-Burdened Status: Renters	Lacey	Olympia	Tumwater	Yelm
Not Cost Burdened	110	-655	100	-35
Cost-Burdened (30-50%)	65	-305	-65	-30
Severely Cost-Burdened (>50%)	200	15	-105	45
Not Calculated	-30	-75	11	5

Change in # Households by Cost-Burdened Status: Homeowners	Lacey	Olympia	Tumwater	Yelm
Not Cost Burdened	765	840	355	435
Cost-Burdened (30-50%)	370	145	-175	-59
Severely Cost-Burdened (>50%)	185	190	45	50
Not Calculated	45	5	-10	0

Rental Affordability

All cities have less rental housing for very low-income households (30-50% AMI).

In addition to estimates of households within an income range, CHAS data also provides estimates of the number of rental housing units affordable to households with incomes within the income range. A housing unit is considered affordable if gross housing costs are less than 30% of a household's income. The estimates are based on self-reported housing costs. Since self-reported housing costs reflect the costs to the household, the housing unit estimates reflect all the housing subsidies or other benefits in use in the area. A rental unit affordable to a household with an extremely low income (<30% of AMI) may or may not be occupied by a household in that income range. RDI tool rental affordability estimates use the corresponding household income thresholds:

- <30% AMI includes housing units that are affordable to a household with an income up to 30% of AMI.
- 30 - 50% AMI includes housing units that are affordable to a household with an income between 30% and 50% of AMI.
- 50% - 80% includes housing units that are affordable to a household with an income between 50% and 80% of AMI.
- >80% AMI includes housing units that are affordable to a household with an income greater than 80% of AMI.

Rental unit affordability estimates exclude housing units without complete kitchen or plumbing facilities, as well as vacant units that are not listed as either for rent or for sale and group quarter units.

The table below shows the change in vacant affordable units across the four cities based on HUD Comprehensive Housing Affordability Strategy (CHAS) datasets representing a difference in the data between the years of 2015-2019 and 2017-2019.

Change in # of Rental Units by Affordability Rating	Lacey	Olympia	Tumwater	Yelm
Extremely-Low Income (<30% AMI)	0	25	0	0
Very-Low Income (30-50% AMI)	-90	-110	-45	0
Low-Income (50-80% AMI)	40	10	10	0
Moderate-Income (80%-100% AMI)	150	75	5	0

Income

All cities are experiencing growth in renter and homeowner households above the median income (>100% AMI). High incomes coupled with continued high housing cost burdens points to high cost of housing outpacing wage gains.

To account for regional variation in labor and housing markets, the WA Department of Commerce RDI tool uses area median income (AMI). AMI represents the midpoint of an area's income distribution. Fifty percent (50%) of households have an income higher than the area median income and 50% have an income lower than the AMI. The Growth Management Act requires jurisdictions to account for the housing needs of households across the income spectrum. Income data and housing affordability estimates are provided by US Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) data. Household income estimates are for the number of households with a

household income up to a threshold based on a percentage of the area median income, with adjustments based on household size. The income bins are:

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

The tables below show the change in population income levels across the four cities based on HUD Comprehensive Housing Affordability Strategy (CHAS) datasets representing a difference in the data between the years 2015-2019 and 2017-2019.

Change in # Households by Income Status: Renters	Lacey	Olympia	Tumwater	Yelm
Extremely-Low Income (<30% AMI)	-160	-110	-240	15
Very-Low Income (30-50% AMI)	-235	-180	-85	-60
Low-Income (50-80% AMI)	-475	225	-20	-15
Moderate-Income (80%-100% AMI)	535	-85	-15	35
Above Median Income (>100%)	680	730	305	20

Change in # Households by Income Status: Homeowners	Lacey	Olympia	Tumwater	Yelm
Extremely-Low Income (<30% AMI)	250	-90	-145	-10
Very-Low Income (30-50% AMI)	15	40	60	-65
Low-Income (50-80% AMI)	-255	-130	-90	5
Moderate-Income (80%-100% AMI)	-150	25	-10	-90
Above Median Income (>100%)	1495	1345	400	585

Tenure/Homeownership

All cities but Yelm are increasing in overall homeowner households of all income levels. Yelm and Tumwater are decreasing in overall renter households of all income levels.

Tenure refers to the distribution of homeowners and renter households across the region.

The tables below show the change in renter and owner households across the four cities based on HUD Comprehensive Housing Affordability Strategy (CHAS) datasets representing a difference in the data between the years 2015-2019 and 2017-2019.

Change in # of Households	Lacey	Olympia	Tumwater	Yelm
Renters	345	590	-60	-715

Change in # of Households	Lacey	Olympia	Tumwater	Yelm
Homeowners	1365	1190	225	-640

Age

Yelm and Olympia saw the biggest changes in any individual age range. Overall, there is great variation in population change by age across the cities, but a trend of aging populations is detectable.

The table below shows the change in age distribution across the four cities between 2010 and 2023, using the US Census American Community Survey 5-Year Estimate data.

% Change in Population by Age	Lacey	Olympia	Tumwater	Yelm
Under 5 years	-0.90%	0.00%	-1.10%	-4.00%
5 to 9 years	0.00%	-1.80%	0.70%	2.00%
10 to 14 years	-0.80%	-1.00%	-1.60%	-2.20%
15 to 19 years	0.00%	0.90%	-3.90%	-1.20%
20 to 24 years	-0.10%	-5.10%	0.90%	4.20%
25 to 29 years	0.30%	0.70%	0.60%	-1.80%
30 to 34 years	0.00%	2.70%	1.00%	1.30%
35 to 39 years	0.00%	0.70%	0.60%	-0.10%
40 to 44 years	1.30%	0.30%	1.60%	-0.80%
45 to 49 years	-0.10%	-0.60%	-0.90%	0.20%
50 to 54 years	-1.90%	-2.00%	-1.90%	1.20%
55 to 59 years	-2.10%	-0.90%	-1.00%	0.80%

60 to 64 years	1.50%	-0.10%	2.50%	2.00%
65 to 69 years	2.30%	1.30%	2.00%	-0.30%
70 to 74 years	1.10%	3.50%	1.10%	2.20%
75 to 79 years	-0.10%	1.80%	0.30%	-0.20%
80 to 84 years	-0.30%	0.00%	0.40%	-1.10%
85 years and over	-0.30%	-0.60%	-0.80%	-1.60%

Engagement Themes Summary

Housing Displacement Risk Analysis for the cities of Lacey, Olympia, Tumwater, and Yelm

To gain a locally rooted understanding of housing goals and displacement risks, the project team undertook an extensive and collaborative outreach process. We connected with planning staff, residents, and housing advocates across sectors to get a better understanding of the housing challenges facing the area.

The project team was able to aggregate and synthesize the stakeholder feedback across all engagement touchpoints to distill the main takeaways into the following themes for consideration. These takeaways should be read with the context that they are direct feedback from community stakeholders from their own viewpoints, level of understanding, and lived experience with housing. Final policy recommendations are not solely based on this feedback, rather, they aim to integrate the perspectives into what is actually possible within the confines of law and institutional standards.

1. Cities should identify ways to monitor renter income verification, establish local ordinances to enforce attainable income verification and identify and address price fixing.
2. Cities should use creative zoning overlays and innovative land use policies to classify and protect mobile home communities, as well as other types of affordable housing.
3. Zoning should balance commercial development with opportunities for affordable housing.
4. Cities should create a program to support upgraded utilities and infrastructure and promote incentives for property owners, including multifamily, single family, accessory, and mobile homes, to improve their properties. Tenants who are forced to relocate due to substandard maintenance (condemned properties) should receive support so they can effectively relocate to a nearby affordable housing option.
5. Affordable housing and homelessness prevention programs should work closer together as they share the same clientele.
6. Military service providers, including VAs, volunteer groups, bases, centers, and cities, should ensure that their programs are adequately staffed with the most current information regarding housing and support benefits for military families and households.

7. Cities should promote educational programs that explain to homeowners and potential buyers the long-term investment opportunity of ADUs, and the financial plan required to pursue a build.
8. Permitting processes to develop new affordable housing should continue to be simplified and streamlined.
9. Cities could support residents, including current residents of manufactured home communities, in forming cooperatives or community land trusts (CLTs) to be prepared to exercise the right of first refusal and manage properties independently.
10. Cities should create a program to support private ownership of mobile home communities and private rental units by local, family-owned operations with on-site management and disincentivize corporate owners from buying land on which manufactured home communities are located.
11. Cities should take steps to minimize the amount of potential long-term housing being used for short-term transient rentals (Air BnBs).
12. Cities should work with community groups to coordinate a one-stop shop for housing benefit explanations and application support.
13. Cities should promote an educational campaign to private landlords about legal requirements and renter income qualifications for those on supplemental income.
14. Cities should offset the impacts of increased taxes and tax increment financing, as they are seen to contribute to unaffordability for renters and low-income households by way of increased cost of living as new upscale developments are built.
15. Cities should consider rent control options and develop and enforce adequate tenant protections (eviction proceedings, rent increase management, etc.).
16. Cities should balance suburban development with investment in affordable housing in urban centers.
17. Cities should ensure robust transportation is available to residents and minimize land used for parking over housing.
18. Urban renewal efforts should include the protection of existing affordable housing units.

Lacey, WA

Housing Displacement Risk Analysis for the cities of Lacey, Olympia, Tumwater, and Yelm

Introduction & Overview

The City of Lacey has been engaged in collaborative planning to address various regional housing issues with the cities of Yelm, Tumwater, and Olympia. As part of this, Lacey has been working to address housing issues specific to their city, and while the city has made significant efforts to increase affordability and undo racially disparate impacts in Lacey by implementing or initiating many actions in their Housing Action Plan (HAP), the city is facing significant barriers in seeing additional progress. In particular, the city has identified its intent to develop more policies, programs, and partnerships to address economic, physical, and cultural forms of displacement. However, policy alone is not effective enough to meet the city's housing goals. Therefore, the bulk of the recommendations included in this report focus on various partnerships and programs the city could collaborate on to take the existing, revised, and recommended policies further.

Assets

The City of Lacey has worked on many housing-related issues through various planning efforts in recent years, recognizing that housing displacement is a multi-faceted issue requiring multiple strategies and collaboration with regional partners.

In 2019, Lacey adopted an Affordable Housing Strategy as an appendix to their Housing Element, which details specific actions the city can take to increase affordable housing and provide for specific residential needs and services for those experiencing homelessness. In 2021, Lacey participated in a collaborative effort with Olympia and Tumwater to develop a Housing Action Plan (HAP). The City has completed or is actively implementing many items in its HAP, including efforts to offer density bonuses or fee waivers for low-income housing, offer density or other incentives for desired unit types, reduce parking requirements for residential uses, reduce minimum lot sizes, increase minimum residential densities, allow single-room occupancy (SRO) housing in all multifamily zones, and strategically allow live/work units in nonresidential zones.

There has been a lot of progress in recent years, and the City is determined to utilize its Comprehensive Plan update to build upon the work they have done to address racially disparate impacts, housing affordability, and displacement issues, acknowledge past harm, and foster a vibrant and more livable community for its residents.

Issues

While the City of Lacey has made significant progress in advancing actions in their HAP, city staff have identified some housing issues that need greater attention. While many residents choose to call Lacey home, some do not feel like they have a strong connection to the city or feel like they belong, which could indicate potential cultural displacement pressures. Strategies to increase placemaking and retain access to cultural events, religious institutions, or businesses unique to Lacey are important to explore further. There are also concerns that those who work in Lacey cannot always afford to live in Lacey if they want to, or are forced to move out of the city due to rising housing costs. Efforts to preserve existing and naturally occurring affordable housing are also needed to maintain affordable housing and prevent displacement. Together, these issues highlight the need for future policy or efforts to address displacement in Lacey, especially as many existing efforts in Lacey are intended to increase housing affordability or supply, but don't directly address preventing housing displacement, which is a multifaceted issue in itself.

Housing Displacement Risk Policy Analysis

The City of Lacey's existing Housing Element and additional housing-related policies throughout the Comprehensive Plan were reviewed using criteria consistent with the Department of Commerce's Racially Disparate Impacts guidance, as outlined in the Project Methodology section of the technical appendix. The resulting policy analysis found that Lacey's housing-related policies are generally split between policies identified as "supportive" and "approaching." Lacey's housing policies that are "supportive" of housing growth and affordability include efforts to increase higher residential densities, support infill development, provide and incentivize a sufficient amount of housing affordable to all incomes and unique housing needs, and partner with other agencies to improve housing affordability and prevent displacement and homelessness.

Generally, Lacey's housing policies that are identified as "approaching" support housing growth but could better address affordability and anti-displacement to ensure housing is equitably provided to all incomes and those who have historically been excluded or displaced. One policy in particular (Policy C under Goal 3 in the Central Planning Area section) may be strengthened by removing vague wording. Proposed edits clarify the intent of the policy, which is to regulate development standards for middle housing options that encourage them to be sensitive and complimentary of the surrounding neighborhood while balancing other city priorities like climate resilience.

In all, Lacey's housing-related goals and policies address housing displacement and include efforts to prevent disproportionate impacts. To strengthen Lacey's existing efforts, the City should consider additional policies to strengthen community partnerships that can help prevent displacement while continuing to foster a community supportive of existing residents and those who choose to live in Lacey.

Recommendations

There are a few key ways the city can supplement existing efforts to achieve greater success related to preventing racially disparate impacts, providing deeply affordable housing, and preventing displacement (economic displacement in particular). Efforts to increase community connections and partnerships with organizations would help the city take their existing work and policies further, by effectively increasing the capacity of city staff through these partnerships. Additional efforts and social services outside of housing policy are needed for Lacey's housing policies to be more effective.

Despite this, there are several additional policy areas Lacey should consider in its Comprehensive Plan update. For one, there are several existing policies in the Housing Element of Lacey's existing Comprehensive Plan that could be updated with minor edits to clarify the intent of the policies, remove vague language, connect policies to other elements of the Comprehensive Plan, or remove language that may be exclusive. Edits are proposed for many policies in the Final Existing Comp Plan Policy Evaluation Framework Appendix.

New policies or programs are needed to address a few significant policy gaps. For one, policies are needed to preserve existing units and naturally affordable housing, which is crucial to prevent economic displacement and help residents remain in their chosen community. Similarly, efforts are also needed to protect manufactured housing and prevent displacement in these communities. Housing affordable to lower wage earners in the city is also needed to provide housing for those who work in Lacey but cannot afford to live in the city. Cultural displacement could be mitigated by increasing placemaking efforts and retaining existing events and access to businesses, religious institutions, and other facilities and places important to various communities in Lacey.

Finally, Lacey's HAP has many additional actions the city could continue to implement by advancing them to their Planning Commission. Policies from the HAP that score high in the Policy Evaluation Matrix should be considered priorities for this effort.

Data & Indicators

Generally, housing displacement risk increases when:

- The population becomes more racially and ethnically diverse
- Households are spending more than 30% of income on housing
- Rental units become unaffordable for extremely low-income residents
- Poverty rates increase in a community
- Homeownership rates decline

These metrics are derived from the Racially Disparate Impacts tool created by the WA Department of Commerce. The tool has five metrics for housing displacement risk: racial diversity, cost burden, rental affordability, income levels, and homeownership.

The following pages detail the dynamics of housing displacement risk as observed in each of the four cities. Profiles include housing displacement indicator data, policy recommendation summaries, and city-specific policy evaluation criteria. Our profiles have added age and manufactured home unit metrics to reflect research findings and community engagement feedback.

Racial Diversity

Lacey has seen a decline amongst American Indian and Alaska Native residents. White and Hispanic or Latino populations are growing the fastest.

Change in # of Residents by Race & Ethnicity	2010	2023	Difference
American Indian and Alaska Native	357	303	-54
Asian	4,125	5562	1,437
Black or African American	2,034	3379	1,345
Hispanic or Latino (of any race)	3,126	7252	4,126
Native Hawaiian and Other Pacific Islander	336	994	658
Other Race	192	148	-44
Two or more races	1,415	4323	2,908
White	28,749	35027	6,278

Cost Burdened Population

Lacey has seen a 12% increase in severely cost-burdened households between the two timeframes.

Change in # Households by Cost-Burdened Status: Renters	2017-2021	2015-2019	Difference
Not Cost Burdened	4150	4,040	110
Cost-Burdened (30-50%)	2880	2,815	65
Severely Cost-Burdened (>50%)	1915	1,715	200
Not Calculated	10	40	-30

Change in # Households by Cost-Burdened Status: Homeowners	2017-2021	2015-2019	Difference
Not Cost Burdened	9110	8,345	765
Cost-Burdened (30-50%)	1785	1,415	370
Severely Cost-Burdened (>50%)	1015	830	185
Not Calculated	125	80	45

Rental Affordability

Lacey has limited and decreasing rental units affordable to extremely low-income and very-low-income households.

Change in # of Rental Units by Affordability Rating	2017-2021	2015-2019	Difference
Extremely-Low Income (<30% AMI)	0	0	0
Very-Low Income (30-50% AMI)	160	250	-90
Low-Income (50-80% AMI)	40	0	40
Moderate-Income (80%-100% AMI)	150	0	150

Income

Lacey is losing low income renters and gaining moderate and above medium income renters while extremely-low income homeowner households are increasing.

Change in # Households by Income Status: Renters	2017-2021	2015-2019	Difference
Extremely Low-Income (\leq 30% AMI)	1180	1,340	-160
Very Low-Income (30-50%)	1340	1,575	-235
Low-Income (50-80%)	2125	2,600	-475
Moderate Income (80-100%)	1550	1,015	535
Above Median Income (>100%)	2755	2,075	680

Change in # Households by Income Status: Owners	2017-2021	2015-2019	Difference
Extremely Low-Income (\leq 30% AMI)	1075	825	250

Change in # Households by Income Status:			
Owners	2017-2021	2015-2019	Difference
Very Low-Income (30-50%)	635	620	15
Low-Income (50-80%)	1580	1835	-255
Moderate Income (80-100%)	1420	1570	-150
Above Median Income (>100%)	7320	5825	1495

Tenure/Homeownership

Across all income levels, Lacey has seen a 13% increase in homeowner households and a 4% increase in renter households between the two time periods.

Change in # of Households	2017-2021	2015-2019	Difference
Renter	8950	8605	345
Owner	12035	10670	1365

Age

The fastest-growing age groups in Lacey are #1) 65 to 69 years, #2)40 to 44 years, and #3)75 to 79 years.

% Change in Population by Age	2010 ACS	2023 ACS	Change
Total Population	40,334	57,088	41.54%
Under 5 years	6.70%	5.80%	-0.90%
5 to 9 years	6.40%	6.40%	0.00%
10 to 14 years	7.00%	6.20%	-0.80%
15 to 19 years	4.70%	4.70%	0.00%
20 to 24 years	6.60%	6.50%	-0.10%
25 to 29 years	8.50%	8.80%	0.30%
30 to 34 years	8.00%	8.00%	0.00%
35 to 39 years	7.60%	7.60%	0.00%
40 to 44 years	5.00%	6.30%	1.30%
45 to 49 years	5.60%	5.50%	-0.10%
50 to 54 years	6.30%	4.40%	-1.90%

% Change in Population by Age	2010 ACS	2023 ACS	Change
55 to 59 years	6.70%	4.60%	-2.10%
60 to 64 years	4.80%	6.30%	1.50%
65 to 69 years	3.40%	5.70%	2.30%
70 to 74 years	3.80%	4.90%	1.10%
75 to 79 years	3.10%	3.00%	-0.10%
80 to 84 years	2.50%	2.20%	-0.30%
85 years and over	3.50%	3.20%	-0.30%

Implementation Capacity & Limitations

Implementing the recommended policies and remaining actions of the HAP will require significant financial resources and staff time to be effective, sustainable, and serve the greatest number of residents. The primary limitation will likely be financing limitations due to the need to navigate city politics, financing, and to identify and secure available financial resources for the recommended programs. City staff would also need additional capacity to pursue funding, whether through grants, regional or state programs, or other sources, for many of these programs.

Many of the revised Housing Element policies, remaining actions in the HAP, and policy recommendations developed for Lacey would also require significant staff time to work with community partners to develop ordinances to update the city's development regulations, in addition to time spent working with the Planning Commission and City Council to review and approve ordinances. The recommended policies would also require significant staff time to identify, develop, and maintain community partnerships and collaborative efforts with local organizations.

Olympia, WA

Housing Displacement Risk Analysis for the cities of Lacey, Olympia, Tumwater, and Yelm

Introduction & Overview

Issues around housing and displacement in the City of Olympia are complicated and nuanced. The City has increasingly taken on a leadership role in efforts to address mounting housing and affordability crises, and they have taken on a multi-faceted approach. Many policies and implementation strategies have been enacted and tested over several years, enough time to see where substantive gains have been made and to concretely identify specific barriers to progress. Recommendations for the City of Olympia are primarily suggestions to fine-tune existing policies to specifically address displacement risk. In Olympia, data and displacement indicators point to a rental population that is at increased risk for displacement, more so than the home-owning population.

Assets

The City of Olympia has worked on many issues related to housing affordability and displacement in the last six years. They have built a web of protective policies, long-range plans, funding strategies, and community partnerships. This approach recognizes that there is no one-step solution to housing displacement; multiple issues have to be addressed simultaneously to have an impact.

The City Council adopted the One Community Plan in 2020 which explicitly seeks community agreement around responding to the homelessness crisis. In 2021, in collaboration with Lacey and Tumwater, the Olympia finalized a Housing Action Plan (HAP) based on data from a Thurston County Regional Housing Needs Assessment and Housing Gap Analysis, and in 2023, The City collaborated with Thurston County and the Housing Authority of Thurston County to conduct an Assessment of Fair Housing. The City is currently implementing many of the actions identified in their HAP, and updates to the Comprehensive Plan seek to fold and build upon all related work since 2018. Updates to the Comprehensive Plan will also support the expansion of middle housing options and opportunities.

The City has also enacted several policies and programs, such as a tenant protection policy, affordable housing incentives, and a multi-family tax exemption (MFTE) program. They are actively collaborating with the development community and manufactured homeowners, and they have dedicated staff to attend and advise during permitting meetings. The MFTE program has been particularly successful in the Downtown area.

Issues

Displacement issues identified within the City of Olympia include some specific boundaries encountered during the enactment of the City's affordable housing protection policies and implementation. These include:

- The difficulty of enforcing tenant protections
- Increases in rent beyond the control of the City (the City has increased efforts to control the costs they can, such as limiting extra fees and move-in costs)
- Restraints on middle housing development due to sewer connections or critical areas
- Middle housing is quite expensive when it does get built and does not serve affordable housing needs.
- Barriers around awareness of the MFTE program, particularly because only a handful of developers are utilizing this program
- A need for more, permanent, supportive, and deeply affordable housing.

Housing Displacement Risk Policy Analysis

To identify policies to enhance all of Olympia's existing work to improve housing affordability, nurture community partnerships, and pursue funding opportunities to prevent displacement and racially disparate impacts, the consultant team reviewed Olympia's current Comprehensive Plan. Policies in the Housing Element, along with other housing-related policies in other elements, namely Public Services, were reviewed for policies that may result in racially disproportionate impacts or are supportive of housing goals. A few of Olympia's policies are identified as "supportive", including policies that encourage adapting non-residential buildings for housing, support the provision of affordable housing by minimizing barriers and regulatory review, and prevent physical barriers from isolating new development from existing neighborhoods. Most of Olympia's housing-related policies are indicated as "approaching" because they aim to increase Olympia's housing supply but could be strengthened to better address racially disparate impacts, identify anti-displacement strategies, and prevent housing exclusion while prioritizing historically marginalized populations. Several conflicting policies are identified as "challenging" housing goals. These include policies requiring additional design or architectural features to be included in new housing or to preserve existing neighborhood "character," which could be updated or changed to remove vague language and allow greater flexibility to ensure increased housing production and choices. Proposed edits to these policies can be found in the Final Existing Comp Plan Policy Evaluation Framework Appendix.

Recommendations

A few policies float to the top of the recommendations for the City of Olympia to assist most directly in overcoming the barriers encountered by the City. A full list of new policy

recommendations is available in the specific Policy Evaluation Matrix for the City. The top-scoring ones are summarized:

- Policies for the protection and preservation of the manufactured home community.
- Additional measures to encourage the retention and maintenance of existing affordable housing, especially in high-opportunity neighborhoods or areas that have historic patterns of segregation.

An analysis has also been completed of the City's Housing Action Plan (HAP) policies, and a number of these score very high, such as:

- Evaluate the relationship between the Olympia and the county's home fund to ensure housing goals are met.
- Expanding allowance of residential tenant improvements without triggering land use requirements.
- Allowing Single Room Occupancy (SRO) housing in all multifamily zones.

The city could consider prioritizing these HAP policies and others that score high in the Policy Evaluation Matrix for implementation by advancing them to their Planning Commission, as they meet city priorities and address existing deficiencies in the city's housing policy.

Data & Indicators

Generally, housing displacement risk increases when:

- The population becomes more racially and ethnically diverse
- Households are spending more than 30% of income on housing
- Rental units become unaffordable for extremely low-income residents
- Poverty rates increase in a community
- Homeownership rates decline

These metrics are derived from the Racially Disparate Impacts tool created by the WA Department of Commerce. The tool has five metrics for housing displacement risk: racial diversity, cost burden, rental affordability, income levels, and homeownership.

The following pages detail the dynamics of housing displacement risk as observed in each of the four cities. Profiles include housing displacement indicator data, policy recommendation summaries, and city-specific policy evaluation criteria. Our profiles have added age and manufactured home unit metrics to reflect research findings and community engagement feedback.

Racial Diversity

All racial and ethnic groups are growing in Olympia, with the Hispanic and Latino population by 118% between 2010 and 2023.

Change in # of Residents by Race & Ethnicity	2010	2023	Difference
American Indian and Alaska Native	377	379	2
Asian	2,698	3622	924
Black or African American	1,020	1365	345
Hispanic or Latino (of any race)	2,628	5727	3,099
Native Hawaiian and Other Pacific Islander	55	476	421
Other Race	52	184	132
Two or more races	1,487	4104	2,617
White	37,391	39726	2,335

Cost Burdened Population

The severely cost-burdened renter population in Olympia grew by 8% between the two timeframes. Cost-burdened homeowner households increased by 21% over the same period.

Change in # Households by Cost-Burdened Status: Renters	2017-2021	2015-2019	Difference
Not Cost Burdened	5730	5545	185
Cost-Burdened (30-50%)	2995	2970	25
Severely Cost-Burdened (>50%)	3420	3160	260
Not Calculated	315	199	116

Change in # Households by Cost-Burdened Status: Homeowners	2017-2021	2015-2019	Difference
Not Cost Burdened	9285	8445	840
Cost-Burdened (30-50%)	1425	1280	145
Severely Cost-Burdened (>50%)	925	735	190
Not Calculated	90	85	5

Rental Affordability

Olympia lost approximately 58% of rental units affordable to very low-income households between the two time periods.

Change in # of Rental Units by Affordability Rating	2017-2021	2015-2019	Difference
Extremely-Low Income (<30% AMI)	45	20	25
Very-Low Income (30-50% AMI)	80	190	-110
Low-Income (50-80% AMI)	195	185	10
Moderate-Income (80%-100% AMI)	100	25	75

Income

Olympia renter households making above the median income increased by 29% within the two time periods. Homeowner households making above the median income grew by 21% in the same time.

Change in # Households by Income Status:			
Renters	2017-2021	2015-2019	Difference
Extremely Low-Income (\leq 30% AMI)	2875	2985	-110
Very Low-Income (30-50%)	2220	2400	-180
Low-Income (50-80%)	2745	2520	225
Moderate Income (80-100%)	1390	1475	-85
Above Median Income (>100%)	3225	2495	730

Change in # Households by Income Status:			
Owners	2017-2021	2015-2019	Difference
Extremely Low-Income (\leq 30% AMI)	660	750	-90
Very Low-Income (30-50%)	755	715	40
Low-Income (50-80%)	1355	1485	-130
Moderate Income (80-100%)	1100	1075	25
Above Median Income (>100%)	7855	6510	1345

Tenure/Homeownership

Olympia homeowner households of all income levels increased by 11% while renter households of all income levels increased by 5% in the same period.

Change in # of Households	2017-2021	2015-2019	Difference
Renter	12460	11870	590
Owner	11725	10535	1190

Age

The fastest-growing age groups in Olympia are #1) 70 to 74 years, #2) 75 to 79 years, and #3) 65 to 69 years.

% Change in Population by Age	2010 ACS	2023 ACS	Change
Total Population	45,708	55,583	21.60%
Under 5 years	5.10%	5.10%	0.00%
5 to 9 years	5.50%	3.70%	-1.80%
10 to 14 years	6.10%	5.10%	-1.00%
15 to 19 years	6.10%	7.00%	0.90%
20 to 24 years	10.60%	5.50%	-5.10%
25 to 29 years	8.00%	8.70%	0.70%
30 to 34 years	6.00%	8.70%	2.70%
35 to 39 years	6.80%	7.50%	0.70%
40 to 44 years	6.60%	6.90%	0.30%
45 to 49 years	6.80%	6.20%	-0.60%
50 to 54 years	7.50%	5.50%	-2.00%
55 to 59 years	6.90%	6.00%	-0.90%
60 to 64 years	5.20%	5.10%	-0.10%
65 to 69 years	3.80%	5.10%	1.30%
70 to 74 years	2.30%	5.80%	3.50%
75 to 79 years	2.10%	3.90%	1.80%
80 to 84 years	1.70%	1.70%	0.00%
85 years and over	2.90%	2.30%	-0.60%

Implementation Capacity & Limitations

The City has already expended considerable political capital enacting multi-part strategies to address housing affordability. Though these efforts may need to continue for a long period to see definitive progress, politics will need to match the necessary longevity of these programs to see significant results. Changes in leadership or shifts in City funding for programming could erode support for existing implementation efforts that are having a net positive effect.

The City has done a good job of identifying specific barriers to ease displacement pressure. The Housing Action Plan actions collectively represent quite a lot of staff time or consultant time, but quite a number of them can also be seen as making progress against displacement pressures as well.

Tumwater, WA

Housing Displacement Risk Analysis for the cities of Lacey, Olympia, Tumwater, and Yelm

Introduction & Overview

The City of Tumwater wants to keep housing affordable for existing residents and maintain existing housing stock as affordable housing. A lot of new housing supply in the City will not be affordable when it is built.

Assets

The City has zoning protections for manufactured home parks and they anticipate higher-density homes with the enactment of development standards to meet House Bill 1110 requirements. However, the City is interested in understanding how to mitigate the impacts of this density.

The City's Housing Action Plan (HAP), written in collaboration with Lacey and Olympia, shows that the City has begun work necessary to implement anti-displacement policies. Some of these policies include policies to protect existing affordable housing stock, funding projects that increase low-income housing supply, maintaining a rental database to have better information to track whether or not rental costs are rising, helping reduce costs and fees that are under the City's control, and increasing collaboration with various community partners.

Issues

There are several housing issues the City of Tumwater hopes to address in its Comprehensive Plan update. These include wanting to maintain housing affordability for existing Tumwater residents. Also of interest are strategies to revive the market for small local builders who might take on smaller projects that also pass affordability on to residents (a lot of this community was lost in Tumwater during the pandemic). Yet another interest will be policies considering adaptive reuse to preserve existing affordable housing stock.

Housing Displacement Risk Policy Analysis

Many of Tumwater's housing-related policies are "supportive" or "approaching" housing goals. The City's policies generally support housing growth and the provision of adequate services to support housing, mitigate displacement, and support those who need transitional or supportive housing or have additional housing needs. Policies that are identified as "approaching" generally encourage diverse housing types to meet various

housing needs, but could be strengthened to better mitigate displacement, consider housing affordability and availability by income bracket, and protect historically marginalized populations from disproportionate impacts. There is only one policy (that shows up twice in the plan) identified as “challenging;” it aims to protect residential areas from undesirable activities and uses through aggressive code enforcement, which could lead to greater displacement or disproportionate impacts among lower income and historically marginalized groups.

Compared to other jurisdictions, words used in policy language in HAP are not as strong. The City will be updating and incorporating the HAP goals and actions into the 2025 CUP Housing Element. This is a potential opportunity to strengthen policy language in the Comprehensive Plan to incorporate stronger words like “require”, rather than “encourage”.

Recommendations

A few policies float to the top of the recommendations for the City of Tumwater to assist most directly as protective measures against economic and physical displacement. A full list of new policy recommendations is available in the specific Policy Evaluation Matrix for the City. The top-scoring ones are summarized:

- A Community Land Trust-style program for mobile home communities.
- A City program to support private, local, small-scale ownership of mobile home communities. This builds on the City’s mobile home housing stock and also wishes to help preserve existing affordable stock.
- Increased staffing capacity to process ADUs quickly and reduce costs under City control

An analysis has also been completed of the City’s Housing Action Plan (HAP) policies, and a number of these score very high, such as:

- Providing “notice of intent to sell” ordinance for multifamily developments
- Establishing a program to preserve and maintain healthy and viable manufactured home parks (some details of which are captured in the new recommendations)
- Mixing market rate and low-income housing to avoid creating areas of concentrated low-income housing.

The city could consider prioritizing these HAP policies and others that score high in the Policy Evaluation Matrix for implementation by advancing them to their Planning Commission, as they meet city priorities and address existing deficiencies in the city’s housing policy.

Data & Indicators

Generally, housing displacement risk increases when:

- The population becomes more racially and ethnically diverse
- Households are spending more than 30% of income on housing

- Rental units become unaffordable for extremely low-income residents
- Poverty rates increase in a community
- Homeownership rates decline

These metrics are derived from the Racially Disparate Impacts tool created by the WA Department of Commerce. The tool has five metrics for housing displacement risk: racial diversity, cost burden, rental affordability, income levels, and homeownership.

The following pages detail the dynamics of housing displacement risk as observed in each of the four cities. Profiles include housing displacement indicator data, policy recommendation summaries, and city-specific policy evaluation criteria. Our profiles have added age and manufactured home unit metrics to reflect research findings and community engagement feedback.

Racial Diversity

The fastest-growing racial and ethnic groups in Tumwater are Hispanic or Latino residents and White residents. Alternatively, Tumwater saw a 64% decrease in the American Indian and Alaska Native population between 2010 and 2023.

Change in # of Residents by Race & Ethnicity	2010	2023	Difference
American Indian and Alaska Native	395	241	-154
Asian	512	1120	608
Black or African American	192	947	755
Hispanic or Latino (of any race)	925	2409	1,484
Native Hawaiian and Other Pacific Islander	3	109	106
Other Race	84	554	470
Two or more races	474	2260	1,786
White	14,249	18879	4,630

Cost Burdened Population

Tumwater has seen a slight decrease in cost-burdened and severely cost-burdened renter households while homeowner, not cost-burdened households are growing.

Change in # Households by Cost-Burdened Status: Renters	2017-2021	2015-2019	Difference
Not Cost Burdened	2290	2190	100

Change in # Households by Cost-Burdened Status: Renters	2017-2021	2015-2019	Difference
Cost-Burdened (30-50%)	950	1015	-65
Severely Cost-Burdened (>50%)	975	1080	-105
Not Calculated	25	14	11

Change in # Households by Cost-Burdened Status: Homeowners	2017-2021	2015-2019	Difference
Not Cost Burdened	4510	4155	355
Cost-Burdened (30-50%)	495	670	-175
Severely Cost-Burdened (>50%)	450	405	45
Not Calculated	30	40	-10

Rental Affordability

Tumwater has limited rental availability across all income types, but especially for extremely low-income and very low-income households.

Change in # of Rental Units by Affordability Rating	2017-2021	2015-2019	Difference
Extremely-Low Income (<30% AMI)	0	0	0
Very-Low Income (30-50% AMI)	0	45	-45
Low-Income (50-80% AMI)	80	70	10
Moderate-Income (80%-100% AMI)	80	75	5

Income

Tumwater is seeing significant growth in households making above the median income. Renter households above the median income increased by 27% while homeowner households above the median income increased by 12%.

Change in # Households by Income Status: Renters	2017-2021	2015-2019	Difference
Extremely Low-Income (\leq 30% AMI)	680	920	-240
Very Low-Income (30-50%)	690	775	-85
Low-Income (50-80%)	990	1010	-20

Change in # Households by Income Status:			
Renters	2017-2021	2015-2019	Difference
Moderate Income (80-100%)	455	470	-15
Above Median Income (>100%)	1430	1125	305

Change in # Households by Income Status:			
Owners	2017-2021	2015-2019	Difference
Extremely Low-Income (≤30% AMI)	325	470	-145
Very Low-Income (30-50%)	395	335	60
Low-Income (50-80%)	715	805	-90
Moderate Income (80-100%)	415	425	-10
Above Median Income (>100%)	3635	3235	400

Tenure/Homeownership

Tumwater saw a 1% reduction in renter households across income levels while homeowner households across income levels increased by 4%.

Change in # of Households	2017-2021	2015-2019	Difference
Renter	4240	4300	-60
Owner	5490	5265	225

Age

The fastest-growing age groups in Tumwater are #1) 60 to 64 years, #2)65 to 69 years, and #3)70 to 74 years.

% Change in Population by Age	2010 ACS	2023 ACS	Change
Total Population	16,834	26,519	57.53%
Under 5 years	5.50%	4.40%	-1.10%
5 to 9 years	6.60%	7.30%	0.70%
10 to 14 years	6.50%	4.90%	-1.60%
15 to 19 years	7.90%	4.00%	-3.90%
20 to 24 years	6.10%	7.00%	0.90%
25 to 29 years	8.30%	8.90%	0.60%

% Change in Population by Age	2010 ACS	2023 ACS	Change
30 to 34 years	7.40%	8.40%	1.00%
35 to 39 years	7.90%	8.50%	0.60%
40 to 44 years	5.50%	7.10%	1.60%
45 to 49 years	7.10%	6.20%	-0.90%
50 to 54 years	7.60%	5.70%	-1.90%
55 to 59 years	6.70%	5.70%	-1.00%
60 to 64 years	4.70%	7.20%	2.50%
65 to 69 years	2.90%	4.90%	2.00%
70 to 74 years	2.50%	3.60%	1.10%
75 to 79 years	2.30%	2.60%	0.30%
80 to 84 years	1.60%	2.00%	0.40%
85 years and over	2.70%	1.90%	-0.80%

Implementation Capacity & Limitations

The housing action plan policies are all a good start for the City. The biggest impact on displacement means focusing on preserving mobile home parks as existing affordable stock. This will require continued education and communication to explain why the focus is here to build upon the political support MHPs already have in the City.

Many of the revised Housing Element policies, remaining actions in the HAP, and policy recommendations developed for Tumwater would also require significant staff time to work with community partners to develop ordinances to update the city's development regulations, in addition to time spent working with the Planning Commission and City Council to review and approve ordinances. The recommended policies would require significant staff time to identify, develop, and maintain community partnerships and collaborative efforts with local organizations. City staff would also need additional capacity to pursue funding, whether through grants, regional or state programs, or other sources, for many of these programs to be effective, sustainable, and serve the greatest number of residents.

Yelm, WA

Housing Displacement Risk Analysis for the cities of Lacey, Olympia, Tumwater, and Yelm

Introduction & Overview

Market-rate housing in the City of Yelm sells quickly these days, and much of the housing is of interest to military families who are looking for a small-town feel. Yelm hasn't seen a lot of displacement yet, but economic displacement could be on the horizon and the City eyes displacement and housing affordability crises in nearby Cities with some apprehension. As of right now, the City doesn't have a specific housing program, but it looks to Cities like Tumwater, Lacey, and Vancouver for ideas and program examples that could work in Yelm.

Assets

Proximity to the military base also means a unique set of issues, such as effective price setting as rent is calibrated to be the military basic allowance for housing (bah), which makes rent a bit more affordable overall in the City.

Much of the City's affordable housing stock was built in the 1970s, and there the City runs effective rehab programs, such as for mold abatement, that help homeowners keep affordable housing stock in good condition. Housing that is older than the 1970s has mostly been converted to commercial uses.

There is an openness in Yelm to collaborating with nearby Cities on a multifamily tax exemption (MFTE) credit program. Similarly, the City has considered stock accessory dwelling unit (ADU) plans, particularly if that would help decrease the cost (and affordability) of ADU construction.

Issues

Issues and concerns raised by staff include a broad range of possible interests for the City. These include a willingness to consider additional policies to safeguard against displacement as market-rate housing continues to sell very quickly.

Yelm would like to see more policies as preventative measures against economic displacement, including an MFTE program. The primary barrier to this currently is the City Council's perception of taxation. The biggest issue for a MFTE program Yelm may be getting buy in from the community and the City Council.

Analysis of the Comprehensive Plan and House Bill 1220 showed housing deficits for all bands, including market rate.

Housing Action Plan

Yelm's Housing Action Plan (HAP) identifies a gap in housing units that are available to meet low-income and very-low income renter households. This may need to take the form of subsidized housing or rental assistance programs. The HAP also provides an evaluation of the City's density and current zoning designations to look for ways to increase density and allow for development or redevelopment of parcels.

Housing Displacement Risk Policy Analysis

Yelm's housing policies are generally supportive of housing goals, including policies that encourage diverse residential growth, efficient permit processing, allow various residential uses and types that provide for diverse housing needs, and increase funding for affordable housing or reduce barriers to home ownership. Policies indicated as "approaching" could be improved primarily by considering affordability for all income groups and prioritizing those that have been historically marginalized, but they generally encourage housing growth, the maintenance of existing housing stock, and the provision of housing near transit and other services. There aren't any policies identified as "challenging."

Recommendations

A few policies float to the top of the recommendations for the City of Yelm to assist most directly as protective measures against economic displacement. A full list of new policy recommendations is available in the specific Policy Evaluation Matrix for the City. The top-scoring ones are summarized:

- Policies for the protection and preservation of the manufactured home community.
- Short-term rental programs to minimize long-term housing being used for transient rentals

An analysis has also been completed of the City's Housing Action Plan (HAP) policies, and a number of these score very high, such as:

- Partnerships with low-income housing developers, the Housing Authority of Thurston County, and other organizations that provide support for low-income, workforce, senior housing, and other populations with unique housing needs.
- Community Development Block Grants, Section 108 loans, and other federal resources for affordable housing.
- Offering density bonuses for low-income housing.

Data & Indicators

Generally, housing displacement risk increases when:

- The population becomes more racially and ethnically diverse

- Households are spending more than 30% of income on housing
- Rental units become unaffordable for extremely low-income residents
- Poverty rates increase in a community
- Homeownership rates decline

These metrics are derived from the Racially Disparate Impacts tool created by the WA Department of Commerce. The tool has five metrics for housing displacement risk: racial diversity, cost burden, rental affordability, income levels, and homeownership.

The following pages detail the dynamics of housing displacement risk as observed in each of the four cities. Profiles include housing displacement indicator data, policy recommendation summaries, and city-specific policy evaluation criteria. Our profiles have added age and manufactured home unit metrics to reflect research findings and community engagement feedback.

Racial Diversity

Yelm lost 57% of its Asian population between 2010 and 2023. Comparatively, the Black population has grown by 115%, the Hispanic population by 158%, and the Native Hawaiian and Pacific Islander population by 720%.

Change in # of Residents by Race & Ethnicity	2010	2023	Difference
American Indian and Alaska Native	40	129	89
Asian	230	98	-132
Black or African American	242	521	279
Hispanic or Latino (of any race)	573	1481	908
Native Hawaiian and Other Pacific Islander	65	533	468
Other Race	0	0	0
Two or more races	201	805	604
White	4,835	7051	2,216

Cost Burdened Population

Yelm has seen a slight growth amongst severely cost-burdened rental households but a significant growth amongst non cost burdened homeowner households.

Change in # Households by Cost-Burdened Status: Renters	2017-2021	2015-2019	Difference
Not Cost Burdened	515	550	-35
Cost-Burdened (30-50%)	245	275	-30
Severely Cost-Burdened (>50%)	215	170	45
Not Calculated	45	40	5

Change in # Households by Cost-Burdened Status: Homeowners	2017-2021	2015-2019	Difference
Not Cost Burdened	1545	1110	435
Cost-Burdened (30-50%)	415	474	-59
Severely Cost-Burdened (>50%)	180	130	50
Not Calculated	0	0	0

Rental Affordability

Yelm seems to only have rental units affordable to those making above 100% AMI.

Change in # of Rental Units by Affordability Rating	2017-2021	2015-2019	Difference
Extremely-Low Income (<30% AMI)	0	0	0
Very-Low Income (30-50% AMI)	0	0	0
Low-Income (50-80% AMI)	0	0	0
Moderate-Income (80%-100% AMI)	0	0	0

Income

Homeowner households making above 100% AMI have increased by 77% in Yelm while both low income renter and homeowner households have decreased.

Change in # Households by Income Status: Renters	2017-2021	2015-2019	Difference
Extremely Low-Income (\leq 30% AMI)	245	230	15
Very Low-Income (30-50%)	130	190	-60
Low-Income (50-80%)	195	210	-15
Moderate Income (80-100%)	220	185	35

Change in # Households by Income Status:			
Renters	2017-2021	2015-2019	Difference
Above Median Income (>100%)	230	210	20

Change in # Households by Income Status:			
Owners	2017-2021	2015-2019	Difference
Extremely Low-Income ($\leq 30\%$ AMI)	70	80	-10
Very Low-Income (30-50%)	85	150	-65
Low-Income (50-80%)	325	320	5
Moderate Income (80-100%)	320	410	-90
Above Median Income (>100%)	1345	760	585

Tenure/Homeownership

Yelm has seen an overall decrease in renter and owner households across all income levels.

Change in # of Households	2017-2021	2015-2019	Difference
Renter	310	1025	-715
Owner	1080	1720	-640

Age

The fastest-growing age groups in Yelm are #1) 20 to 24 years, #2) 60 to 64 years, and #3) 5 to 9 years.

% Change in Population by Age	2010 ACS	2023 ACS	Change
Total Population	6,186	10,618	71.65%
Under 5 years	10.80%	6.80%	-4.00%
5 to 9 years	9.20%	11.20%	2.00%
10 to 14 years	10.40%	8.20%	-2.20%
15 to 19 years	8.20%	7.00%	-1.20%
20 to 24 years	4.40%	8.60%	4.20%
25 to 29 years	9.40%	7.60%	-1.80%
30 to 34 years	9.80%	11.10%	1.30%

% Change in Population by Age	2010 ACS	2023 ACS	Change
35 to 39 years	8.20%	8.10%	-0.10%
40 to 44 years	7.10%	6.30%	-0.80%
45 to 49 years	6.10%	6.30%	0.20%
50 to 54 years	3.30%	4.50%	1.20%
55 to 59 years	4.10%	4.90%	0.80%
60 to 64 years	1.70%	3.70%	2.00%
65 to 69 years	1.00%	0.70%	-0.30%
70 to 74 years	0.40%	2.60%	2.20%
75 to 79 years	1.70%	1.50%	-0.20%
80 to 84 years	2.00%	0.90%	-1.10%
85 years and over	2.00%	0.40%	-1.60%

Implementation Capacity & Limitations

As is true in many small towns, housing programs are hard to fund, assemble, and administer. But this may be a critical piece of infrastructure needed to truly provide housing or even rental assistance programs to low- and very-low-income renters.

HOUSING ELEMENT: PART 2 – TECHNICAL INFORMATION – APPENDIX E: POLICY EVALUATION MATRIX

City of Tumwater

Does the policy reduce displacement pressures or advance housing objectives?

Policy Evaluation Matrix

Yes - 2	Somewhat - 1	Neutral/None - 0	Negative Impact - (-1)
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		COMMERCE INDICATORS						TUMWATER-SPECIFIC CRITERIA				
Number/Ref.	Policy Recommendation	Racially Disparate Impacts: Does this policy prevent racially disparate impacts or work to repair past harm?	Displacement: Does this policy help prevent or mitigate economic displacement?	Displacement: Does this policy help prevent or mitigate physical displacement?	Displacement: Does this policy help prevent or mitigate cultural displacement?	Housing Exclusion: Does this policy prevent the exclusion of historically marginalized or other vulnerable populations from accessing safe and affordable housing appropriate for their needs?	Implementation Considerations: Does the city have staff and resources necessary to implement this policy effectively?	Does this policy encourage the preservation of naturally occurring affordable housing such as manufactured home parks and other existing affordable units?	Does this policy incentivize and support the development of affordable and deeply affordable housing?	Does this policy encourage adaptive reuse of existing residential units or other buildings where feasible?	Does this policy incentivize or reduce barriers to developing diverse housing types including smaller homes?	Impact Score (out of 20)
New Policies												
	Explore ways to monitor renter income verification, which may include establishing local ordinances to enforce attainable income verification, and identify and address price fixing.	1	1	1	1	0	0	1	1	0	0	6
	Consider creative zoning overlays or land use policies to classify and protect manufactured home communities.	1	2	2	2	2	1	2	2	0	0	14
	Establish a program, partnering with local organizations where possible, to incentivize and assist mobile park owners with improving their properties and support upgraded utilities and infrastructure for these properties.	1	1	2	2	2	0	2	2	2	1	15
	Encourage collaboration between local organizations working to provide affordable housing and prevent homelessness.	2	2	2	2	2	1	1	2	0	0	14
	Create and promote an educational program, partnering with local organizations where possible, to explain the long term investment opportunity of ADUs and the financial plan required to pursue building an ADU.	0	1	0	1	0	1	0	1	2	2	8
	Encourage or support residents of mobile home communities in forming Community Land Trusts or other cooperatives so they can manage their properties independently and be prepared to exercise the right of first refusal.	2	2	2	2	2	0	2	2	1	0	15

City of Tumwater – Policy Evaluation Matrix

		COMMERCE INDICATORS						TUMWATER-SPECIFIC CRITERIA				
Number/Ref.	Policy Recommendation	Racially Disparate Impacts: Does this policy prevent racially disparate impacts or work to repair past harm?	Displacement: Does this policy help prevent or mitigate economic displacement?	Displacement: Does this policy help prevent or mitigate physical displacement?	Displacement: Does this policy help prevent or mitigate cultural displacement?	Housing Exclusion: Does this policy prevent the exclusion of historically marginalized or other vulnerable populations from accessing safe and affordable housing appropriate for their needs?	Implementation Considerations: Does the city have staff and resources necessary to implement this policy effectively?	Does this policy encourage the preservation of naturally occurring affordable housing such as manufactured home parks and other existing affordable units?	Does this policy incentivize and support the development of affordable and deeply affordable housing?	Does this policy encourage adaptive reuse of existing residential units or other buildings where feasible?	Does this policy incentivize or reduce barriers to developing diverse housing types including smaller homes?	Impact Score (out of 20)
	Create a program to support the private ownership of mobile home communities and private rental units by local, family-owned operations with on-site management, and disincentivize corporate owners from buying homes in the community.	2	2	2	2	2	1	2	1	0	0	14
	Partner with local organizations to provide a program to assist residents with applications and explain housing benefits and other housing assistance programs.	2	2	2	1	1	0	0	1	0	0	9
	Create and promote an educational program to provide private landlords with information on legal requirements and renter income qualifications for those on supplemental income.	2	1	2	1	0	0	0	0	0	0	6
	Increase staff capacity to process ADU and other housing applications in a timely manner.	0	1	1	2	0	2	1	1	2	2	12
	Encourage the retention and maintenance of existing affordable housing, especially in high-opportunity neighborhoods or areas that have historic patterns of segregation.	2	2	2	1	2	0	0	1	1	0	11
Housing Action Plan												
1.a.	Donate or lease surplus or underutilized jurisdiction-owned land to developers that provide low-income housing and establish a process for accepting or coordinating the acceptance of land donations from others this action.	2	2	1	1	2	2	0	2	2	1	15
1.b.	Where a Planned Unit Development is used for residential development, consider requiring a portion of the housing be low- residential development	2	2	0	1	2	2	0	1	0	1	11
1.c.	Adopt a “Notice of Intent to Sell” ordinance for multifamily developments.	2	2	2	2	2	2	2	1	2	0	17

City of Tumwater – Policy Evaluation Matrix

Number/Ref.	Policy Recommendation	COMMERCE INDICATORS					Implementation Considerations: Does the city have staff and resources necessary to implement this policy effectively?	TUMWATER-SPECIFIC CRITERIA				Impact Score (out of 20)
		Racially Disparate Impacts: Does this policy prevent racially disparate impacts or work to repair past harm?	Displacement: Does this policy help prevent or mitigate economic displacement?	Displacement: Does this policy help prevent or mitigate physical displacement?	Displacement: Does this policy help prevent or mitigate cultural displacement?	Housing Exclusion: Does this policy prevent the exclusion of historically marginalized or other vulnerable populations from accessing safe and affordable housing appropriate for their needs?		Does this policy encourage the preservation of naturally occurring affordable housing such as manufactured home parks and other existing affordable units?	Does this policy incentivize and support the development of affordable and deeply affordable housing?	Does this policy encourage adaptive reuse of existing residential units or other buildings where feasible?	Does this policy incentivize or reduce barriers to developing diverse housing types including smaller homes?	
1.d.	Provide funding for the Housing Authority of Thurston County and other non-profit organizations to buy income-restricted units proposed to be converted to market rate housing.	2	2	2	2	2	1	2	2	2	0	17
1.e.	As part of Comprehensive Plan and development code changes, include an evaluation of the impact such changes will have on housing affordability, especially for low-income households.	1	1	1	1	1	2	0	0	0	0	7
1.f.	Provide funding for low-income and special needs residents to purchase housing through community land trusts.	2	2	2	2	2	1	2	2	1	0	16
1.h.	Encourage low-income housing units as part of new developments.	2	2	1	1	2	2	0	2	0	2	14
1.j	Establish a program to preserve and maintain healthy and viable manufactured home parks.	2	2	2	2	2	1	2	2	0	2	17
1.m	Extend public water and sewer to unserved areas to allow infill development in underdeveloped areas.	1	2	1	1	2	1	0	1	2	1	12
2.a.	Have developers provide tenants displaced by redevelopment with relocation assistance.	1	2	2	2	1	1	0	0	0	0	9
2.b.	Partner with local trade schools to provide renovation and retrofit services for low-income households as part of on-the-job-training.	2	0	2	0	1	1	2	0	2	0	10
2.c	Adopt short-term rental regulations to minimize impacts on long-term housing availability.	2	2	2	2	1	2	1	1	0	0	13
2.d	Support down payment assistance programs for homeownership and programs that assist people entering the rental market.	2	2	2	1	2	1	0	1	0	0	11
2.f	Develop a technical assistance or education program for small landlords.	0	0	0	0	0	1	0	0	0	0	1

City of Tumwater – Policy Evaluation Matrix

Number/Ref.	Policy Recommendation	COMMERCE INDICATORS					Implementation Considerations: Does the city have staff and resources necessary to implement this policy effectively?	TUMWATER-SPECIFIC CRITERIA				Impact Score (out of 20)
		Racially Disparate Impacts: Does this policy prevent racially disparate impacts or work to repair past harm?	Displacement: Does this policy help prevent or mitigate economic displacement?	Displacement: Does this policy help prevent or mitigate physical displacement?	Displacement: Does this policy help prevent or mitigate cultural displacement?	Housing Exclusion: Does this policy prevent the exclusion of historically marginalized or other vulnerable populations from accessing safe and affordable housing appropriate for their needs?		Does this policy encourage the preservation of naturally occurring affordable housing such as manufactured home parks and other existing affordable units?	Does this policy incentivize and support the development of affordable and deeply affordable housing?	Does this policy encourage adaptive reuse of existing residential units or other buildings where feasible?	Does this policy incentivize or reduce barriers to developing diverse housing types including smaller homes?	
2.g	Assist non-profits in the process of acquiring mobile home parks to turn them into public trusts so that lot rental fees can be controlled.	2	2	2	2	2	1	2	2	0	2	17
2.h	Fund an energy assistance program for rental housing/make landlords do upgrades when the unit is sold.	2	1	1	1	2	1	2	0	2	0	12
3.d	Continue to look for place- making opportunities along urban corridors.	0	0	0	2	0	2	0	0	0	0	4
3.e	Mix market rate and low- income housing to avoid creating areas of concentrated low-income housing.	2	2	2	2	2	2	1	1	1	2	17
4.a	Adopt a form-based code for mixed-use zones to allow more housing types and protect the integrity of existing residential neighborhoods.	2	1	1	2	2	1	2	1	2	2	16
4.b	Strategically allow live/work units in nonresidential zones.	2	2	2	2	2	1	0	0	2	2	15
5.a	Conduct education and outreach around city programs that support affordable housing.	1	2	2	2	2	1	0	1	0	1	12
5.b	Fund Housing Navigators to assist households, renters, homeowners, and landlords with housing issues.	2	0	1	1	2	1	0	1	0	0	8
5.e	Partner with a public or private developer to build a townhouse or row house demonstration project.	0	0	0	0	0	1	0	1	0	1	3
5.f	Track data on affordable housing at the regional level.	0	0	0	0	0	2	0	0	0	0	2
6.b	Establish an affordable housing property tax levy to finance affordable housing for very low-income households.	2	2	1	1	2	2	0	2	1	2	15
6.c	Establish an affordable housing sales tax.	1	2	1	1	1	2	0	2	0	1	11
6.d	Capture the value of city investments (utilities, roads, etc.) that increase private investments in neighborhoods, especially in areas with planned or existing transit.	0	-1	0	0	0	1	0	0	1	1	2
6.e	Encourage the Housing Authority of Thurston County to take greater advantage of State and Federal housing grants and tax incentives.	1	2	1	1	1	1	2	2	1	1	13

City of Tumwater – Policy Evaluation Matrix

Appendix G: Adequate provisions checklists

This appendix provides checklists to use in documenting barriers and programs and actions to achieve housing availability (RCW 36.70A.070(2)(d)). These checklists include the following:

- Exhibit B1: Moderate Density housing barrier review checklist
- Exhibit B2: Low-Rise or Mid-Rise housing barrier review checklist
- Exhibit B3: Supplemental barrier review checklist for PSH and emergency housing
- Exhibit B4: Accessory dwelling unit barrier review checklist
- Exhibit B5: Checklist for local option tools for addressing affordable housing funding gaps

Documentation of the barriers to housing availability and the programs or actions needed to overcome these barriers must be in a public document and typically should be included as an appendix to the comprehensive plan housing element.

Barrier review checklists

Exhibit B1: Moderate Density housing barrier review checklist

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barrier.
DEVELOPMENT REGULATIONS			
Unclear development regulations	No		
Prohibiting some moderate density housing types, such as: <ul style="list-style-type: none"> ○ Duplexes ○ Triplexes ○ Four/five/six-plexes ○ Townhomes ○ Cottage housing ○ Live-work units ○ Manufactured home parks 	No		
High minimum lot sizes	No		
Low maximum densities or low maximum FAR	No		
Low maximum building heights	No		
Large setback requirements	No		
High off-street parking requirements	No		
High impervious coverage limits	No		
Lack of alignment between building codes and development codes	No		
Other (for example: complex design standards, tree retention regulations, historic preservation requirements)	No		

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barrier.
PROCESS OBSTACLES			
Conditional use permit process	No		
Design review	No		
Lack of clear and accessible information about process and fees ¹	No		
Permit fees, impact fees and utility connection fees	No		
Processing times and staffing challenges	No		
SEPA process	No		
LIMITED LAND AVAILABILITY AND ENVIRONMENTAL CONSTRAINTS			
Lack of large parcels for infill development	No		
Environmental constraints	No		

¹ For example: guidance resources are unclear or difficult to find, no digital permit tracking system, staff do not provide fee estimates or permitting time estimates are unavailable or inaccurate.

Exhibit B2: Low-Rise or Mid-Rise housing barrier review checklist

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barrier.
DEVELOPMENT REGULATIONS			
Unclear development regulations	No		
High minimum lot sizes	No		
Low maximum densities or low maximum FAR	No		
Low maximum building heights	No		
Large setback requirements	No		
High off-street parking requirements	No		
High impervious coverage limits	No		
Lack of alignment between building and development codes	No		
Other (for example: ground floor retail requirements, open space requirements, complex design standards, tree retention regulations, historic preservation requirements)	No		
PROCESS OBSTACLES			
Conditional use permit process	No		
Design review	No		

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barrier.
Lack of clear and accessible information about process and fees	No		
Permit fees, impact fees and utility connection fees	No		
Process times and staffing challenges	No		
SEPA process	No		
LIMITED LAND AVAILABILITY AND ENVIRONMENTAL CONSTRAINTS			
Lack of large parcels for infill development	No		
Environmental constraints	No		

Exhibit B3: Supplementary barrier review checklist for PSH and emergency housing

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barriers.
DEVELOPMENT REGULATIONS			
Spacing requirements (for example, minimum distance from parks, schools or other emergency/PSH housing facilities) ²	No		
Parking requirements	No		
On-site recreation and open space requirements	No		
Restrictions on support spaces, such as office space, within a transitional or PSH building in a residential zone	No		
Arbitrary limits on number of occupants (in conflict with RCW 35A.21.314)	No		
Requirements for PSH or emergency housing that are different than the requirements imposed on housing developments generally (in conflict with RCW 36.130.020)	No		
Other restrictions specific to emergency shelters, emergency housing, transitional housing and permanent supportive housing	No		

² Note that RCW 35A.21.430 expressly states requirements on occupancy, spacing, and intensity of use may not prevent the siting of a sufficient number of permanent supportive housing, transitional housing, indoor emergency housing or indoor emergency shelters necessary to accommodate each code city's projected need for such housing and shelter under RCW 36.70A.070(2)(a)(ii). The restrictions on these uses must be to protect public health and safety.

Exhibit B4: Accessory dwelling unit barrier review checklist

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barriers.
DEVELOPMENT REGULATIONS			
<p>Consistent with HB 1337 (2023)</p> <ul style="list-style-type: none"> ○ Must allow two ADUs on each lot in urban growth areas; ○ May not require the owner to occupy the property, and may not prohibit sale as independent units, but may restrict the use of ADUs as short term rentals; ○ Must allow an ADU of at least 1,000 square feet; ○ Must set parking requirements based on distance from transit and lot size; ○ May not charge more than 50% of the impact fees charged for the principal unit; ○ Must permit ADUs in structures detached from the principal unit; ○ May not restrict roof heights of ADUs to less than 24 feet, unless that limitation applies to the principal unit; ○ May not impose setback requirements, yard coverage limits, tree retention mandates, restrictions on entry door locations, aesthetic requirements, or requirements for design review for ADUs that are more restrictive than those for principal units; ○ Must allow an ADUs on any lot that meets the minimum lot size required for the principal unit; ○ Must allow detached ADUs to be sited at a lot line if the lot line abuts a public alley, unless the city or county routinely plows snow on the public alley; ○ Must allow conversions from existing structures, even if they violate current code requirements for setbacks or lot coverage; and ○ May not require public street improvements as a condition of permitting ADUs. 	No		
Unclear development regulations	No		
Large setback requirements	No		
Off-street parking requirements	No		

Barrier	Is this barrier likely to affect housing production? (yes or no)	Why or why not? Provide evidence.	Actions needed to address barriers.
Other (for example: burdensome design standards, tree retention regulations, historic preservation requirements, open space requirements, etc.)	No		
PROCESS OBSTACLES			
Lack of clear and accessible information about process and fees	No		
Permit fees, impact fees and utility connection fees that are not proportionate to impact	No		
Processing times and staffing challenges	No		

Exhibit B5: Checklist for local option tools for addressing affordable housing funding gaps

Local option tools for addressing affordable housing funding gaps*	Implementation status	Plans for implementation
Housing and related services sales tax (RCW 82.14.530)		
Affordable housing property tax levy (RCW 84.52.105)		
REET 2 (RCW 82.46.035) – GMA jurisdictions only and only available through 2025		
Affordable Housing Sales Tax Credit (RCW 82.14.540) – was only available to jurisdictions through July 2020		
Lodging Tax (RCW 67.28.150 and RCW 67.28.160) to repay general obligation bonds or revenue bonds		
Mental Illness and Drug Dependency Tax (RCW 82.14.460) – jurisdictions with a population over 30,000		
Donating surplus public lands for affordable housing projects (RCW 39.33.015)	Not implemented after review of City owned properties did not identify surplus lands.	Evaluate every five years
Impact fee waivers for affordable housing projects (RCW 82.02.060)	Implemented	Implemented
Application fee waivers or other benefits for affordable housing projects (RCW 36.70A.540)	Implemented	Implemented
Multifamily Tax Exemption (MFTE) with affordable housing requirement (RCW 84.14)	Implemented by Ordinance Nos. 0	Implemented
General funds (including levy lid lifts to increase funds available)		

* Some tools may be unavailable for certain jurisdictions. For example, only GMA jurisdictions can use REET 2, or the surrounding county may have already implemented the housing and related services sales tax. See MRSC's summary of [Affordable Housing Funding Sources](#) for more details and the Association of Washington Cities (AWC)/MRSC booklet on [Homelessness & housing toolkit for cities](#) (2022).

Appendix B: Adequate provisions checklists