

# 2025 Comprehensive Plan Update Housing Element

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



City Council 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

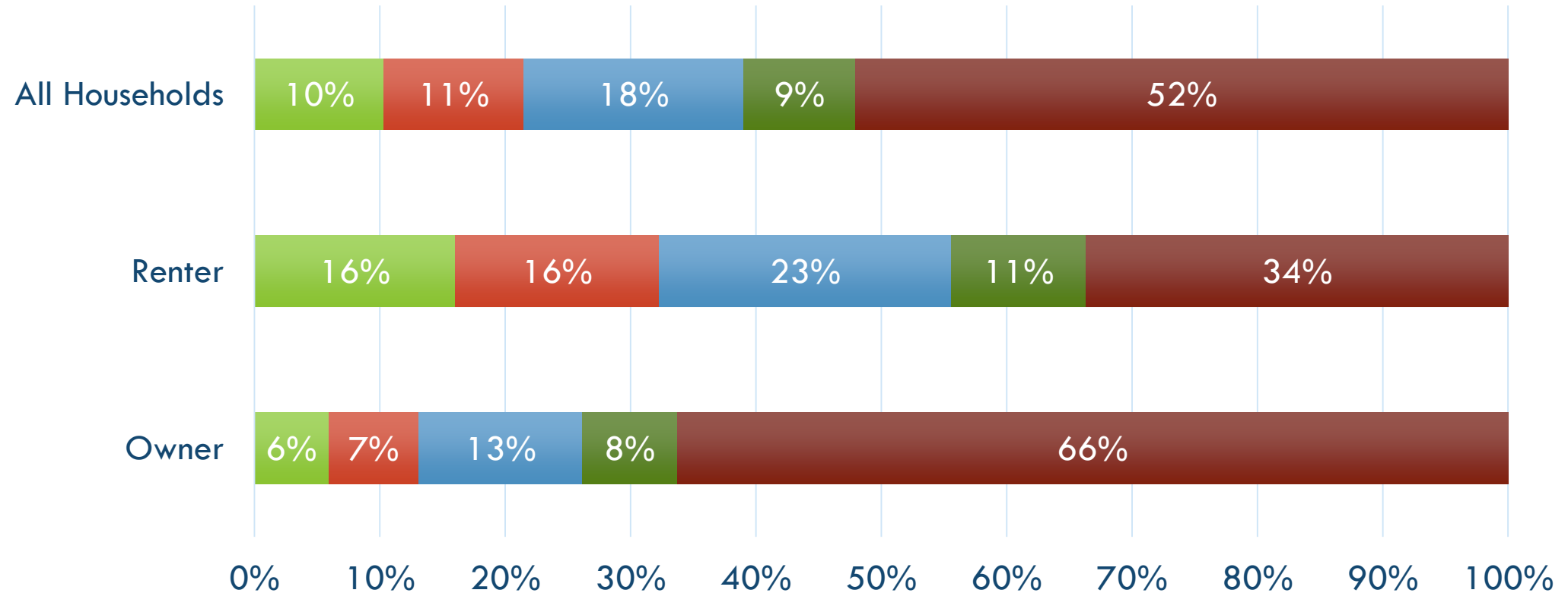


# Household Income Categories in Tumwater

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
<b>Extremely Low-Income</b>	0-30% AMI	Less than \$35,000	Farm Workers, Fast Food Workers, Fixed Incomes
<b>Very Low-Income</b>	30-50% AMI	\$35,000 to \$58,350	Childcare, Administrative Assistants, Landscaping
<b>Low-Income</b>	50-80% AMI	\$58,350 to \$93,350	Veterinary Technicians, Construction Workers, Truck Drivers, Social Workers
<b>Moderate-Income</b>	80-100% AMI	\$93,350 to \$116,688	Nurses, Plumbers
<b>Moderate-Income</b>	100-120% AMI	\$116,688 to \$140,025	Analysts, Teachers
<b>Upper Income</b>	>120% AMI	More than \$140,025	Lawyers, Managers

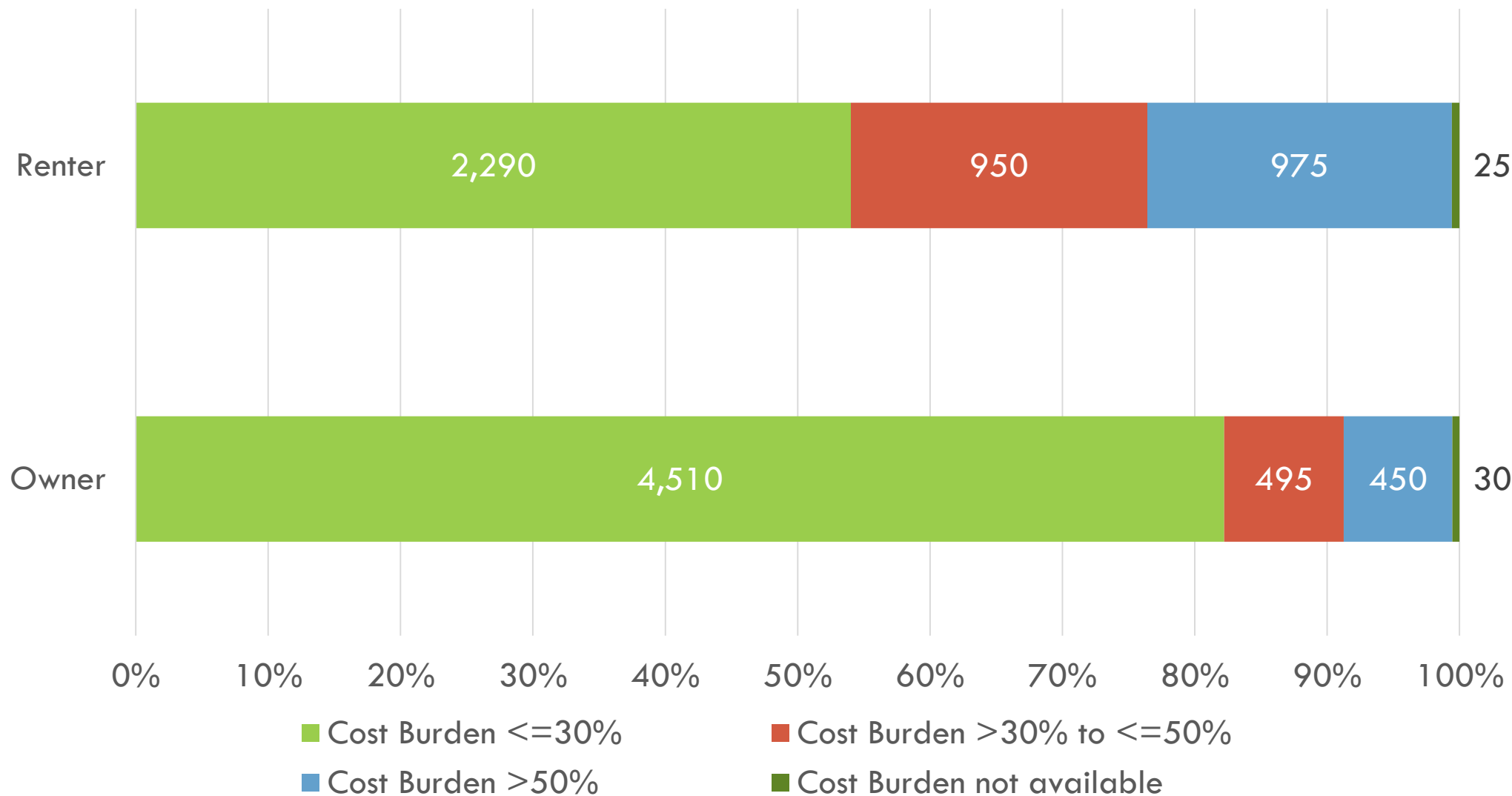


# Household Income Categories in Tumwater (2021)

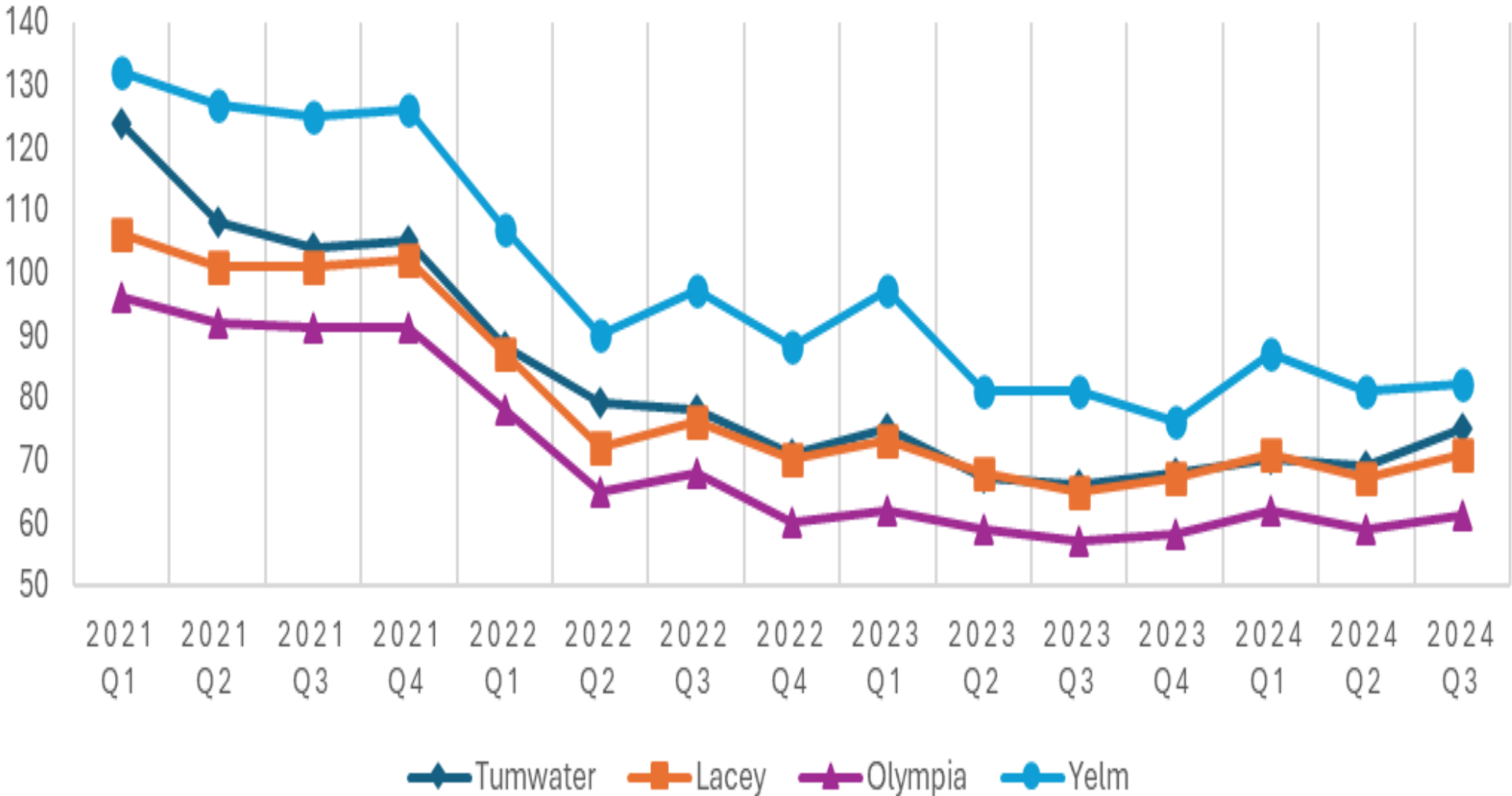


- Extremely Low-Income (Less or Equal to 30% AMI)
- Very Low-Income 30% - 50% AMI
- Low-Income 50% - 80% AMI
- Moderate Income 80% - 100% AMI
- Above Median Income >100% AMI

# Cost Burden for Residents in Tumwater

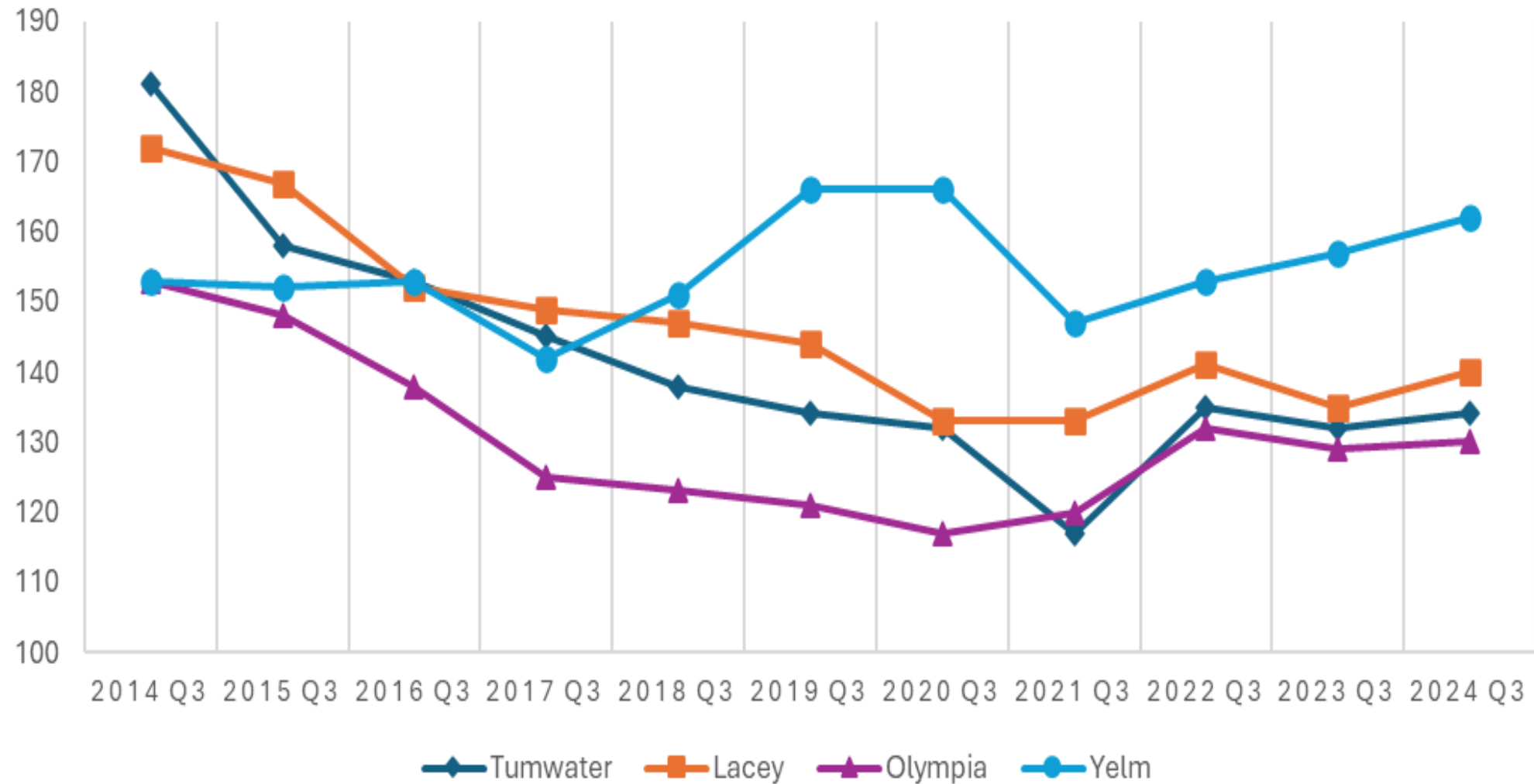


# Affordability Index for Median Home Buyers





# Affordability Index for Median Renters



# Need for Housing

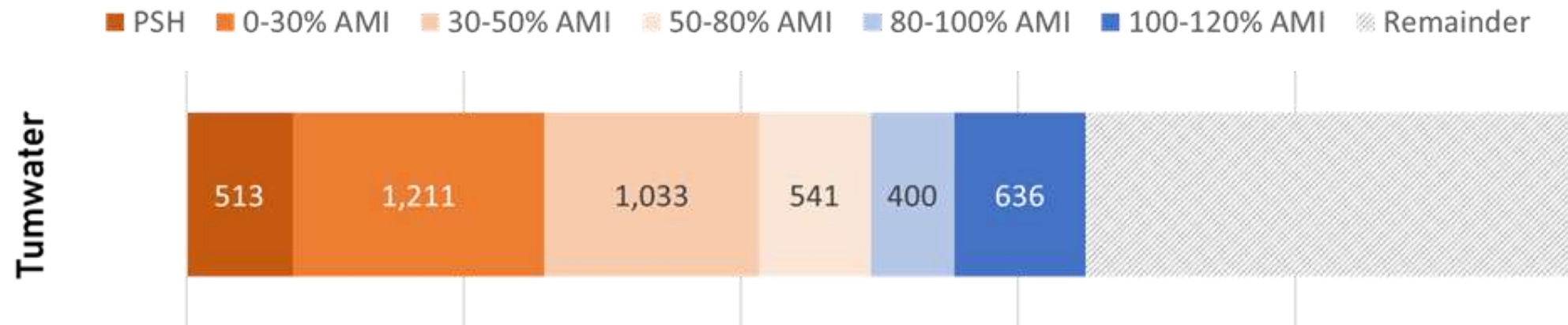
Thurston Regional Planning Council forecasted that Tumwater and its urban growth area will need to add **9,192 net new housing units** between 2020 and 2045 in Tumwater and its urban growth area

	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 – 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

- 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](mailto:compplan@ci.tumwater.wa.us)
- City of Tumwater contact:

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