

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

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Housing Element

Part 1 – Goals, Policies, and Implementation Actions



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1. Introduction

A. Background

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

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

regional plans, and the County-Wide Planning Policies.

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

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

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

B. How to Read this Document

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

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

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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.

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3. County-Wide Planning Policies

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

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

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

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

VIII. Affordable Housing

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

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

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

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

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

8.3 Exploring ways to reduce the costs of housing.

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

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

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

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

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

permanent, income-restricted affordable housing stock.

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

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

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

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

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4. Summary of Element Goals

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

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

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5. Element Goals, Policies, and Implementation Actions

A. How to Read These Tables

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

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

1) Housing Needs

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



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



Supply. Increase the inventory of housing for all households.



Variety. Increase the variety of housing types.



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



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



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



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

2) Effort to Achieve

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

High

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

Medium

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

Low

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

3) Effect on Housing Supply

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

High

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

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Medium

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

Low

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

B. Housing Goals, Policies, and Implementation Actions

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

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

1) Why is this Goal Important?

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

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

2) How Does the Goal Reduce Housing Costs?

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

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

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

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

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

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

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3) How Does this Goal Address Equity?

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

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

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

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

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

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

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

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

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

Commented [BM2]: New policy.

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

Commented [BM3]: New implementation action.

Commented [BM4]: New implementation action.

Commented [BM5]: New implementation action based on Tumwater Housing Action Plan – Action 1.e.

It is important to recognize that sometimes impacts are unavoidable when trying to balance multiple priorities, such as implementation of the Thurston Climate Mitigation Plan, Building Code updates, and the Housing Action Plan.

Commented [BM6]: New implementation action based on Tumwater Housing Action Plan – Action 2.e.

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

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

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

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

Commented [BM9]: New implementation action.

Commented [BM10]: Updates 2016 policy.

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

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

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

Commented [BM13]: New implementation action.

Commented [BM14]: Updated 2016 policy.

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

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

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

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

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

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

Commented [BM18]: New implementation action.

Commented [BM19]: Update of policy.

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

The preservation, improvement and development of housing, RCW 36.70A.070(2)(b); and

Middle housing, RCW 36.70A.070(2)(b) and WAC 365-196-410(2)(a).

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

Commented [BM22]: New implementation action.

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

Commented [BM23]: New implementation action.

Commented [BM24]: New implementation action.

Commented [BM25]: New implementation action.

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

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

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

Commented [BM28]: Update of 2016 policy.

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

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

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

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

Commented [BM32]: New implementation action.

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

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

Commented [BM34]: New implementation action.

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

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

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

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

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

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

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

Commented [BM38]: New goal, based in part on the Tumwater Housing Action Plan Strategy 1:
“Increase the supply of permanent, income-restricted affordable housing.”

1) Why is this Goal Important?

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

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

2) How does this Goal Reduce Housing Costs?

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

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3) How Does this Goal Address Equity?

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

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

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

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

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

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

Commented [BM41]: New implementation action.

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

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

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

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

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

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

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

Commented [BM46]: New policy based on Tumwater Housing Action Plan – Action 5.a.

Need to define clearly the purposes and expected outcomes of such programs by clearly defining the purposes and expected outcomes of programs and use trained volunteers were possible.

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

Goal H-3 Maintain and improve existing housing stock.

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

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

1) Why is this Goal Important?

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

3) How Does this Goal Address Equity?

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

2) How Does the Goal Reduce Housing Costs?

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

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

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



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

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

Commented [BM49]: New policy.

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

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

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

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



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

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

Commented [BM53]: Updated 2016 policy.

Commented [BM54]: New implementation action.

Commented [BM55]: New policy.

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

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

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

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



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

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

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

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

1) Why is this Goal Important?

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

3) How Does this Goal Address Equity?

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

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

2) How does this Goal Reduce Housing Costs?

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

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

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

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

Commented [BM59]: New policy.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



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

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

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

Commented [BM61]: New policy.

Commented [BM62]: New implementation action.

Commented [BM63]: New implementation action.

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

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

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

1) Why is this Goal Important?

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

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

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



2) How does this Goal Reduce Housing Costs?

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

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

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

3) How Does this Goal Address Equity?

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

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

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

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

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

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

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

Commented [BM66]: New policy.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



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

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

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

Commented [BM69]: New implementation action.

Commented [BM70]: New implementation action.

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

Commented [BM72]: New policy.

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



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

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

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

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

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

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

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

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

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



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

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

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

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

Commented [BM79]: Update of 2016 policy.

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

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

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

Commented [BM83]: New implementation action.

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

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



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

Commented [BM85]: New policy based on Tumwater Housing Action Plan – Action 5.b.

It would be good to have an ombudsperson resource for renters established through the Regional Housing Authority or another regional organization.

Use trained volunteers were possible.

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

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

1) Why is this Goal Important?

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

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

2) How does this Goal Reduce Housing Costs?

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

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

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

3) How Does this Goal Address Equity?

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

Housing Element

Part 1 – Goals, Policies, and Implementation Actions



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

Commented [BM86]: New policy.

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

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

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

Commented [BM88]: New implementation action.

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

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

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

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

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

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