

Housing Element

Part 2 – Technical Information

Tumwater 2025 Comprehensive Plan

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

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Table of Contents

1. Introduction	8
A. Background	8
B. How to Read this Part of the Element	9
C. Demographic Summary	10
D. Sources of Data	12
E. Affordable Housing Definition.....	12
2. Housing Needs Assessment	14
A. Introduction	14
B. Household Characteristics	14
C. Housing Affordability	23
D. Housing Inventory	29
E. Emergency & Supportive Housing	35
F. Housing Production Trends	36
G. Funding Housing Construction.....	37
H. Homeless Population & Trends	38
I. Projected Housing Need	40
3. Land Capacity Analysis	44
A. Analysis	44
Step 1: Summarize Land Capacity by Zone District.....	44
Step 2: Categorize Zones by Allowed Housing Types & Density Category.....	45
Step 3: Relate Zone Categories to Potential Income Levels & Housing Types.....	46
Step 4: Summarize Capacity by Zone Category	47
Step 5: Compare Allocated Housing Need to Capacity	47
B. Emergency Housing.....	48
C. Area Median Income, Housing Type, & Tenure	49
D. Other Specific Housing Needs.....	54
4. Racially Disparate Impacts, Exclusion, & Displacement.....	56
A. Background	56
B. Historical Context.....	57

Housing Element

Part 2 – Technical Information



C. Communities of Interest	59
D. Racially Disparate Impacts	62
E. Exclusion.....	70
F. Displacement Risk	71
G. Policy Evaluation	73
5. Housing Provisions	74
A. Protection of Existing Housing Stock	74
B. Low & Moderate Income Provisions	74
C. Employment & Unemployment	74
D. Gaps in Local Funding	75
E. Regulatory Barrier Assessment	75
F. Programs & Actions to Achieve Housing Availability	78
Appendix A Foundational Documents	81
Appendix B Housing Needs Assessment	82
Appendix C Planning for and Accommodating Housing Needs in Thurston County.....	83
Appendix D Tumwater Housing Action Plan	84
Appendix E Housing Displacement Risk Analysis	85
Appendix F Housing Displacement Analysis and Comprehensive Plan Recommendations for the cities of Lacey, Olympia, Tumwater, and Yelm	86
Appendix G Policy Evaluation Matrix.....	87
Appendix H Additional Data	88
1. Introduction	88
2. Housing Needs Assessment	88

List of Tables

Table H-1. Population of Tumwater & Its Urban Growth Area, 2010-24	15
Table H-2. Disability Types in Tumwater, 2023.....	16
Table H-3. Household Size in Tumwater, 2023	17
Table H-4. Household Tenure in Tumwater by Presence of Children, 2023.....	18
Table H-5. Household Tenure & Race in Tumwater, 2023.....	19



Table H-6. Household Income Categories Associated with Area Median Income for a Family of Four in Tumwater, 2024.	19
Table H-7. Median Household Income for All Households by U.S. Census Block Group in Tumwater, 2023.	21
Table H-8. HUD Final Fiscal Year 2024 & 2025 Fair Market Rates By Unit Bedrooms for the Olympia-Tumwater, WA MSA.	26
Table H-9. Gross Rent as a Percentage of Household Income in Tumwater, 2023.	28
Table H-10. U.S. Census Decennial Count of Housing Units in Tumwater, 1980-2024.	29
Table H-11. Estimated Housing Supply by Income in Tumwater & Urban Growth Area, 2020.	30
Table H-12. Occupied & Total Housing Units in Tumwater, 2020.....	31
Table H-13. Subsidized Rental Inventory in Tumwater, 2023.	33
Table H-14. Privately Subsidized Housing in Tumwater, 2025.....	33
Table H-15. Housing Authority of Thurston County Residential Properties in Tumwater, 2024.....	34
Table H-16. Tumwater School District – Students Experiencing Homelessness, 2024-25.....	40
Table H-17. Allocation of Projected Tumwater Housing Needs, 2020-45.....	42
Table H-18. Housing Need Allocation for Tumwater, 2020-45.....	43
Table H-19. Capacity Reduction Factors for Bush Prairie Habitat Conservation Plan.....	45
Table H-20. Categories for Classifying Zone Districts by Housing Types Allowed.....	45
Table H-21. The Relationship of Zone Categories to Housing Income Levels Served in Moderate-Cost Communities.....	46
Table H-22. Housing Capacity by Zone Category in Tumwater& Its Urban Growth Area.	47
Table H-23. Summary of Housing Surplus or Deficit in Tumwater& Its Urban Growth Area in 2045.....	47
Table H-24. Details of Housing Surplus or Deficit in Tumwater& Its Urban Growth Area in 2045.	48
Table H-25. Projected Housing Demand by Income in Tumwater & Urban Growth Area, 2020 to 2045.....	52
Table H-26. Housing Types with Tumwater Income Thresholds.	53
Table H-27. Estimate of Accessory Dwelling Unit Capacity in Tumwater.....	54
Table H-28. Subdivisions or Plats with Historical Racial Restrictive Covenants in Tumwater.	58
Table H-29. Individual Race or Ethnic Origin in Tumwater and Thurston County, 2023.....	59
Table H-30. Individual Race or Ethnic Origin in Tumwater, 2013 and 2023.....	59
Table H-31. Change in Individual Race or Ethnic Origin in Tumwater and Thurston County, 2013 and 2023.	61

Housing Element

Part 2 – Technical Information



Table H-32. Percent Below Poverty Level of Individuals by Race or Ethnic Origin in Tumwater and Thurston County, 2023.....	62
Table H-33. Percentage Below Poverty Level of Households by Race or Ethnic Origin in Tumwater and Thurston County, 2023.....	63
Table H-34. Household Income by Race & Hispanic or Latino Origin of Householder in Tumwater and Thurston County, 2023.....	66
Table H-35. Number of All Households by Cost Burden in Tumwater, 2021.	68
Table H-36. Number of Owner Households by Cost Burden in Tumwater, 2021.....	69
Table H-37. Number of Renter Households by Cost Burden in Tumwater, 2021.....	70
Table H-38. Foundational Documents for the Housing Element	81
Table H-39. Tumwater Median Income, 2014-24.....	88
Table H-40. Age by Race/Ethnicity in Tumwater, 2023.	88
Table H-41. Share of Age by Race/Ethnicity in Tumwater, 2023.....	89
Table H-42. Percentage of Household Tenure & Race in Tumwater, 2023.....	90
Table H-43. Household Income by Area Median Income Categories in Tumwater 2021 & 2024.....	91
Table H-44. House Price Data for Tumwater, 2021-24.	91
Table H-45. Annual Median Home Prices in Thurston County, 2017-24.....	92
Table H-46. Housing Cost Burden By Area Median Income in Tumwater, 2021.	92
Table H-47. All Home Buyers Housing Affordability Index, Thurston & Nearby Counties, 2000-24.....	93
Table H-48. Median Home Buyers Housing Affordability Index, Thurston County Cities, 2021-24.....	93
Table H-49. First Time Home Buyers Housing Affordability Index, Thurston & Nearby Counties, 2021-24.	94
Table H-50. First Time Home Buyers Housing Affordability Index, Thurston County Cities, 2021-24.	94
Table H-51. Average Rent, Thurston County Cities, 2014-24.	95
Table H-52. Median Renters Housing Affordability Index, Thurston County Cities, 2014-24.	95
Table H-53. Transitional Renters Housing Affordability Index, Thurston County Cities 2014-24.....	96
Table H-54. Age of Residential Structures in Tumwater by Decade, 2023.....	96
Table H-55. All Residential Building Permits in Tumwater, 2014-23.	97
Table H-56. Single-Family & Multifamily Residential Building Permits in Tumwater, 2014-23.....	97
Table H-57. Middle Housing (Two to Four Units) Building Permits in Tumwater, 2014-23.	98
Table H-58. Multifamily (5+ Units) Building Permits in Tumwater, 2014-23.....	98

Table H-59. Accessory Dwelling Unit Building Permits in Tumwater, 2014-24.	99
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List of Figures

Figure H-1. Tumwater Median Income, 2014-24.	13
Figure H-2. Tumwater Population, 1970-2020.	15
Figure H-3. Age by Race/Ethnicity in Tumwater, 2023.	16
Figure H-4. Household Tenure by Age & Type in Tumwater, 2023.	18
Figure H-5. Proportion of Households by Area Median Income & Tenure in Tumwater, 2021.	20
Figure H-6. Median Household Income in the Past 12 Months by U.S. Census Tract in Tumwater.	21
Figure H-7. Percentage of Population with Income Below Poverty Level by Census Tract & the Tumwater Opportunity Index.	22
Figure H-8. Housing Cost Burden By Area Median Income in Tumwater, 2021.	23
Figure H-9. Annual Median Home Prices in Thurston County, 2017-24.	24
Figure H-10. Median Home Buyers Housing Affordability Index, Thurston County Cities, 2021-24.	25
Figure H-11. First Time Home Buyers Housing Affordability Index, Thurston County Cities, 2021-24.	25
Figure H-12. Average Rent by Thurston County Cities, 2014-24.	27
Figure H-13. Median Renters Housing Affordability Index, Thurston County Cities, 2014-24.	27
Figure H-14. Transitional Renters Housing Affordability Index, Thurston County Cities, 2014-24.	28
Figure H-15. U.S. Census Decennial Count of Types of Housing Units in Tumwater, 1980-2024.	29
Figure H-16. Age of Residential Structures in Tumwater by Decade, 2023.	31
Figure H-17. Manufactured & Mobile Home Parks in Tumwater.	32
Figure H-18. Single-Family & Multifamily Residential Building Permits in Tumwater, 2014-23.	36
Figure H-19. Accessory Dwelling Unit Building Permits in Tumwater, 2014-24.	36
Figure H-20. Thurston Point-in-Time Counts Over the Past Decade, 2015-24.	39
Figure H-21. HB 1220 (Chapter 254, Laws of 2021) Process.	40
Figure H-22. Countywide Housing Need for Thurston County, 2045.	41
Figure H-23. Low-Income Housing Need in Tumwater, 2020-45.	42
Figure H-24. Comparison of Housing Need Allocation for Tumwater & All of Thurston County, 2020-45.	42
Figure H-25. 2045 Tumwater & Urban Growth Area Housing Need Allocation by Area Median Income, Housing Type, & Tenure.	49

Figure H-26. Projected Housing Demand by Income in Tumwater & Urban Growth Area, 2020 to 2045.	51
Figure H-27. Change in Individual Race in Tumwater and Thurston County, 2013 and 2023.	60
Figure H-28. Change in Individual Ethnic Origin in Tumwater and Thurston County, 2013 and 2023.	61
Figure H-29. Percentage of Black, Indigenous, and People of Color Households by Census Block Groups & the Tumwater Opportunity Index.	64
Figure H-30. Household Income by Race of Householder in Tumwater, 2023.	65
Figure H-31. Household Income by Hispanic or Latino Origin of Householder in Tumwater, 2023.	65
Figure H-32. Total Housing Cost Burden (Percent of Household Income) by Racial & Ethnic Group in Tumwater, 2021.	67
Figure H-33. Number of All Households by Cost Burden in Tumwater, 2021.	68
Figure H-34. Number of Owner Households by Cost Burden in Tumwater, 2021.	69
Figure H-35. Number of Renter Households by Cost Burden in Tumwater, 2021.	70
Figure H-36. Areas of Housing Displacement Risk in Tumwater.	72
Figure H-37. Share of Age by Race/Ethnicity in Tumwater, 2023.	90
Figure H-38. Percentage of Household Tenure & Race in Tumwater, 2023.	91
Figure H-39. All Home Buyers Housing Affordability Index, Thurston & Nearby Counties, 2000-14.	93
Figure H-40. First Time Home Buyers Housing Affordability Index for Thurston & Nearby Counties, 2021-24.	94

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

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

HOUSING

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.*

Housing Element

Part 2 – Technical Information



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.

- **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 46,070 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.

Housing Element

Part 2 – Technical Information



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 communities with barriers.

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

Housing Element

Part 2 – Technical Information



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

Housing Element

Part 2 – Technical Information



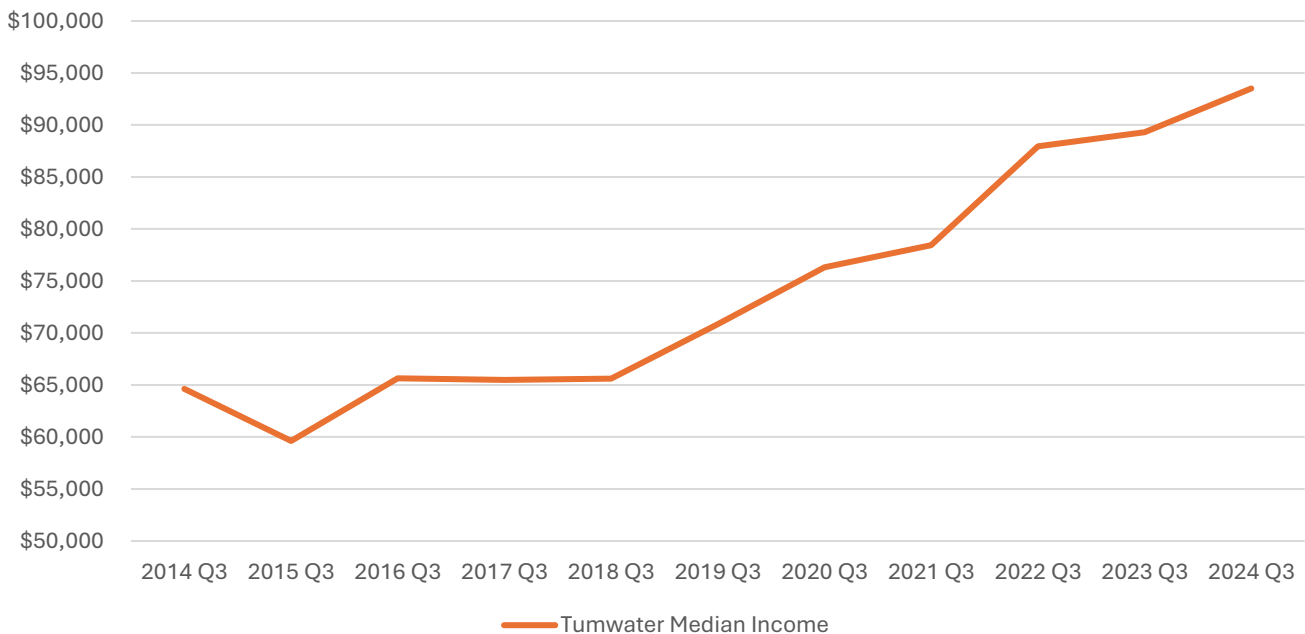
Urban Development allows up to 30 percent of a family's gross income to be available for gross housing costs, including mortgage payments or rent, and utility payments. The Housing Element uses the same definition of "affordable housing."

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.

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

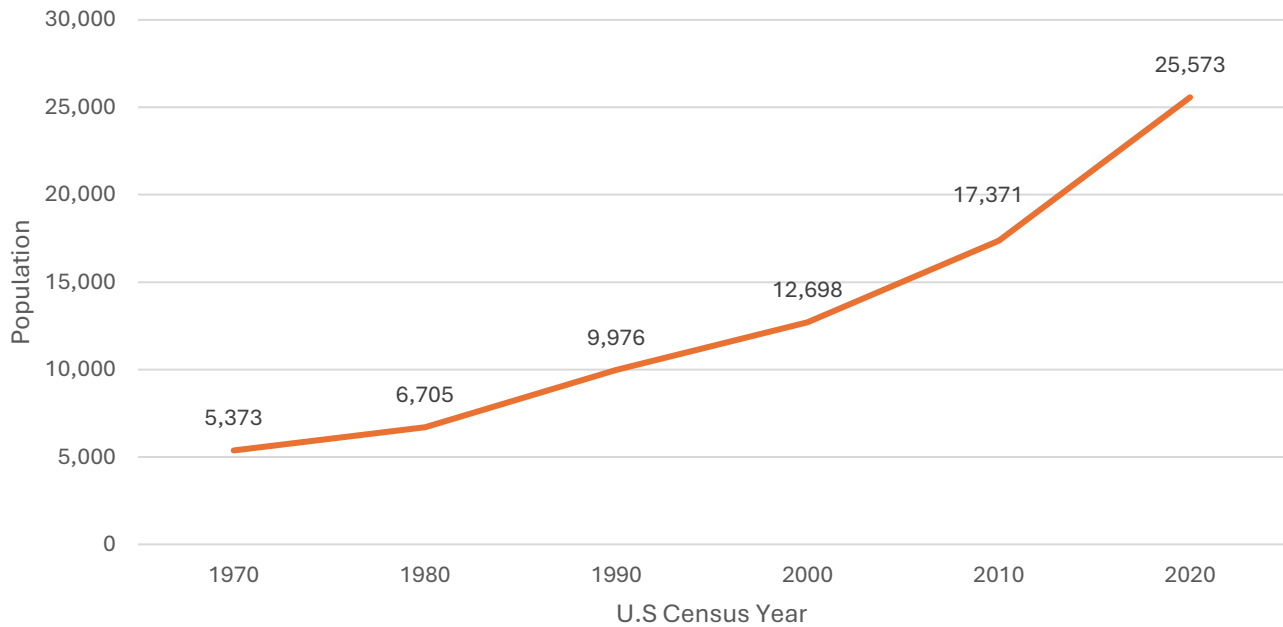
Part 2 – Technical Information



urban growth area population are anticipated to grow by 17,360 to reach 46,070 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

Housing Element

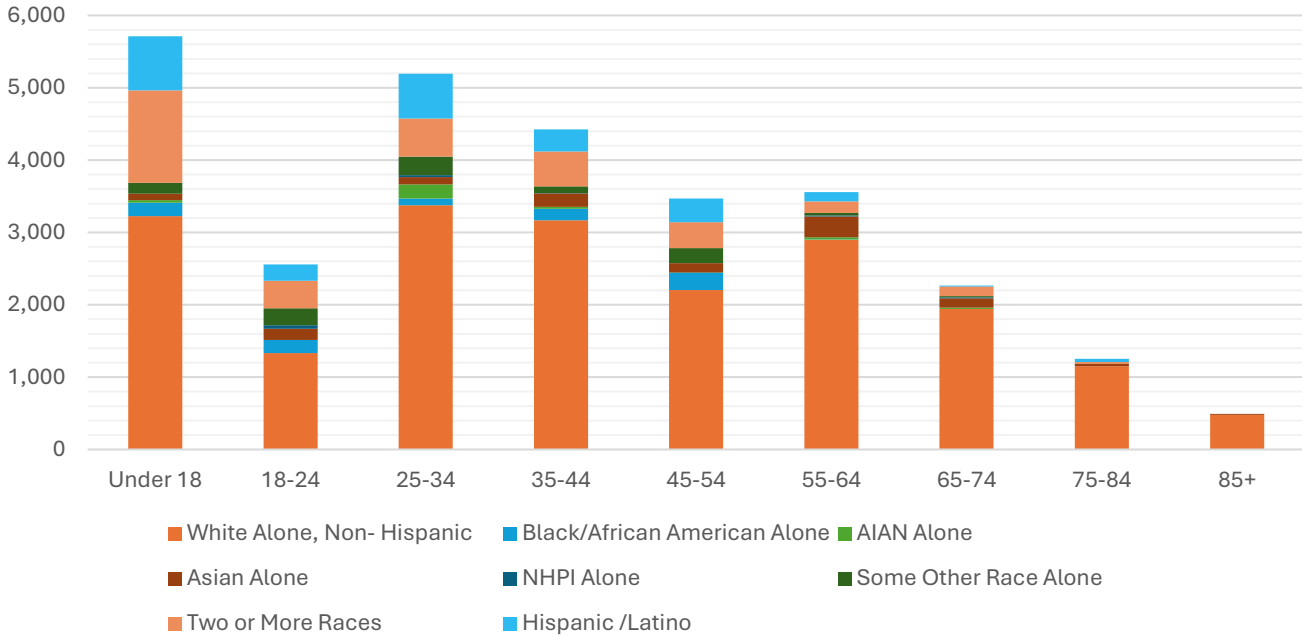
Part 2 – Technical Information



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.

Housing Element

Part 2 – Technical Information



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

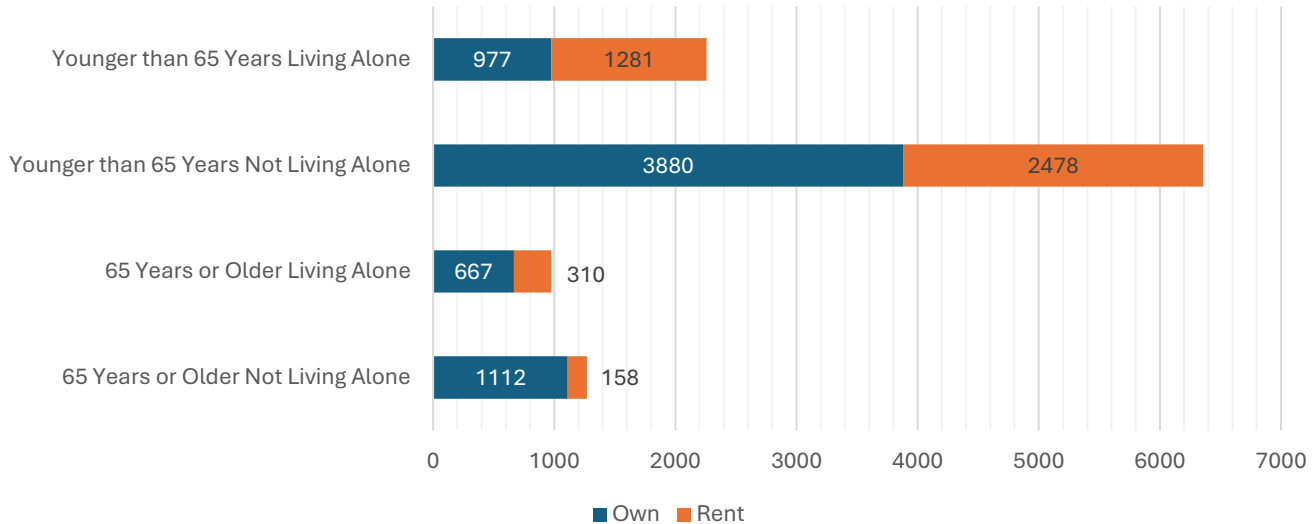
Housing Element

Part 2 – Technical Information



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.

Housing Element

Part 2 – Technical Information



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

Housing Element

Part 2 – Technical Information



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.

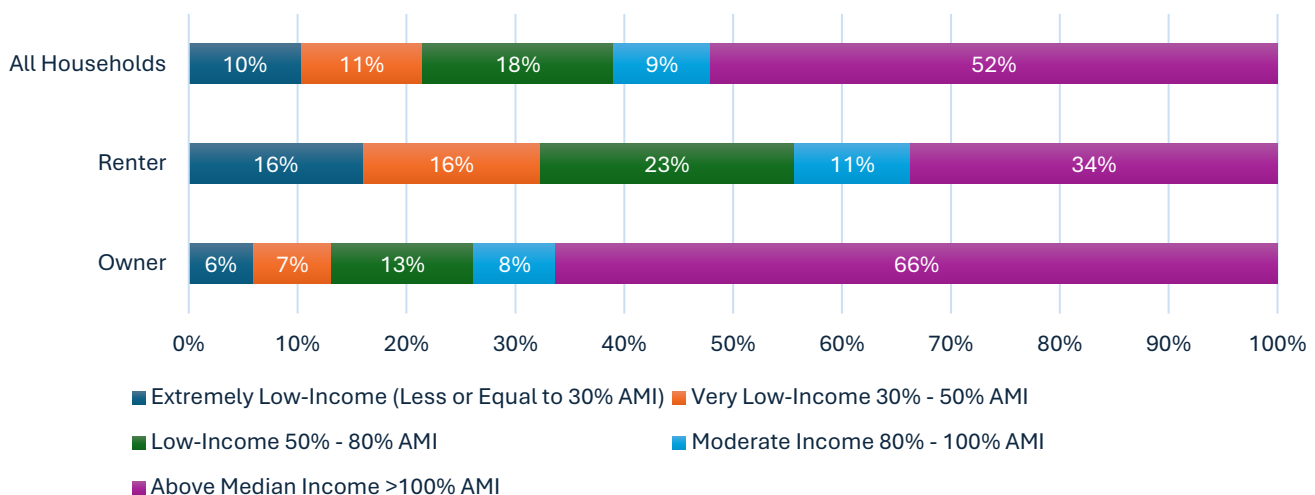
It takes more income to support a large family than a person living alone. For example, in 2025, a one-person household with a \$63,350 income is in the 80 percent area median income. A five-person household with an income of \$63,050 is in the 50 percent area median income.

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.

Housing Element

Part 2 – Technical Information

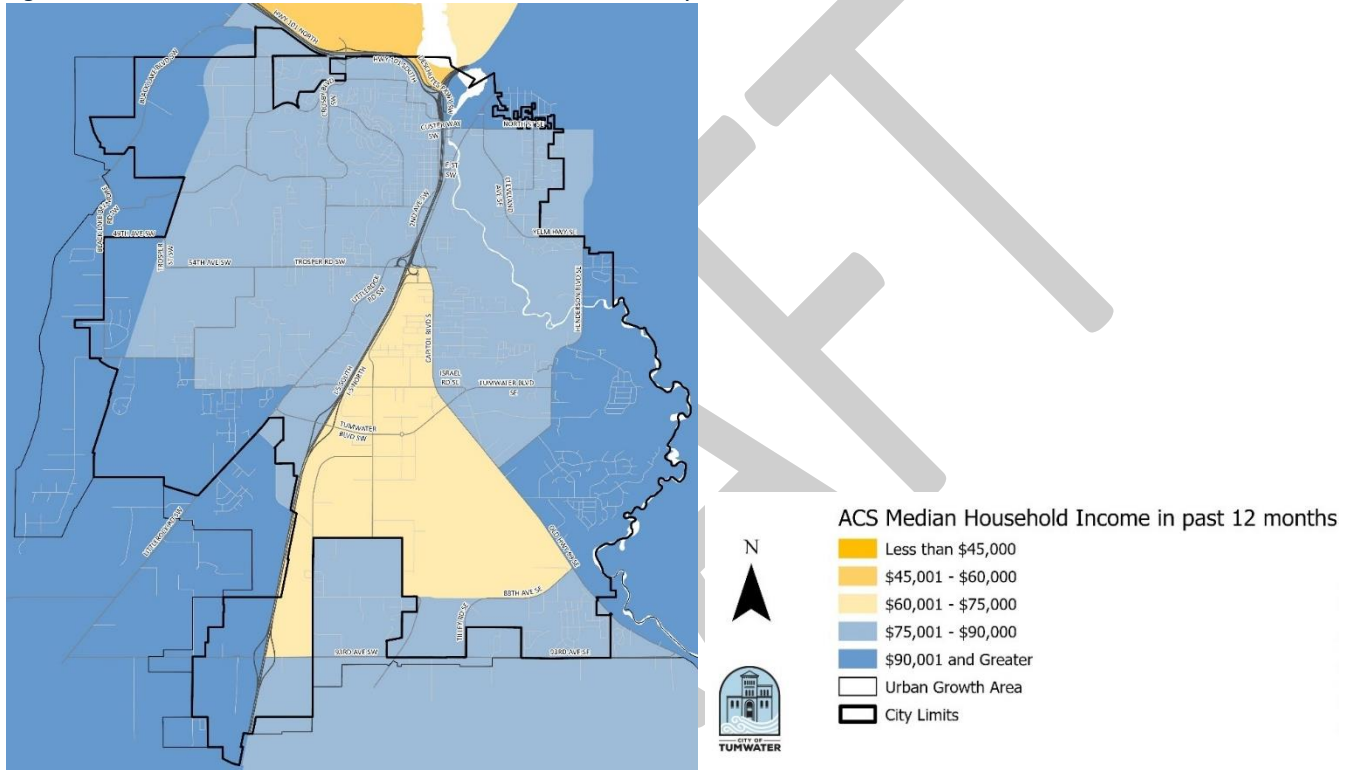


Figure H-6 and Table H-7 show the median household income in Tumwater, which is based on data from the U.S. Census Bureau. This number is different than area median income and varies across Tumwater.

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%

Housing Element

Part 2 – Technical Information

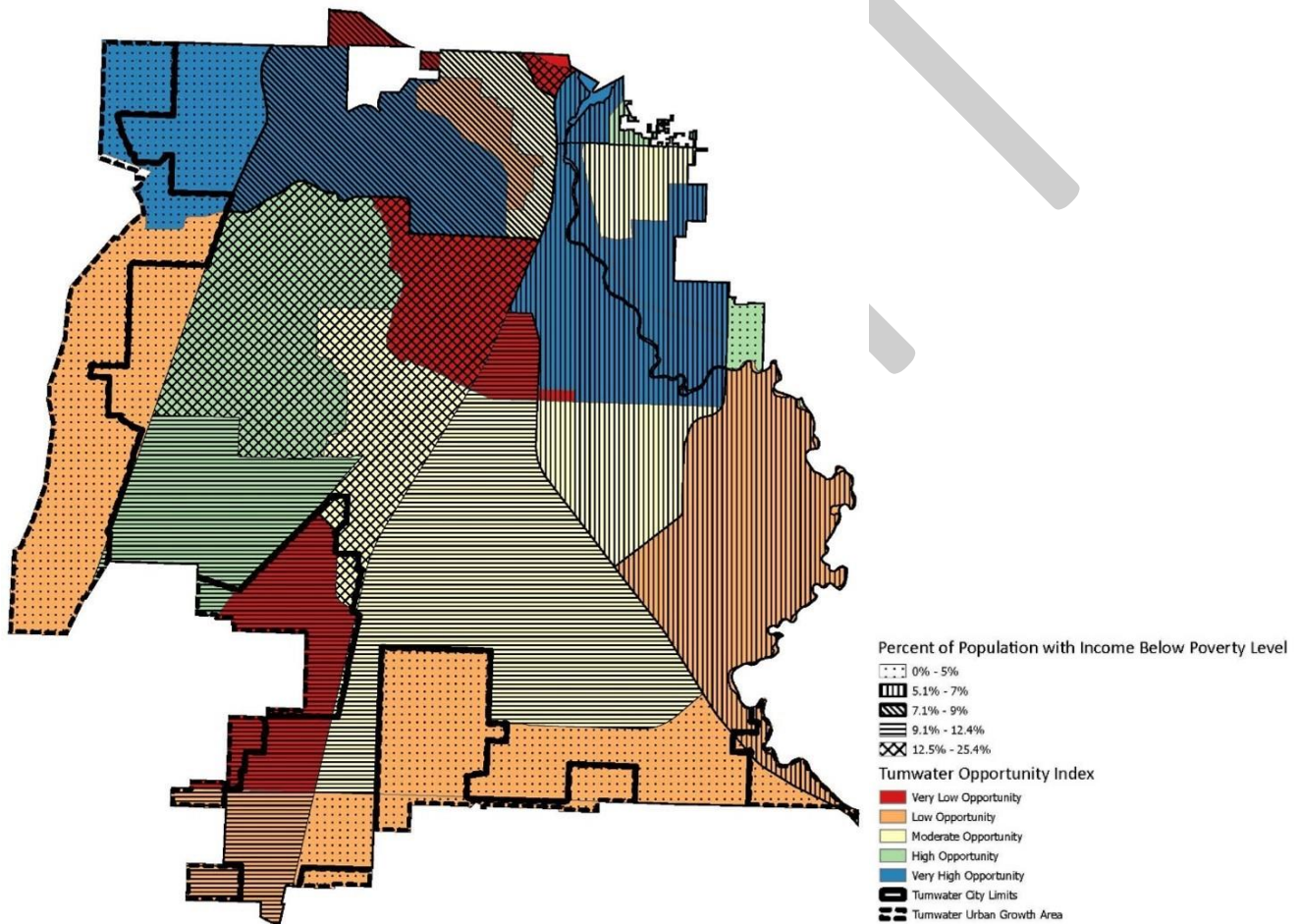


Household Income	Estimate
\$100,000 to \$149,999	23.1%
\$150,000 to \$199,999	10.5%
\$200,000 or more	13.1%
Median income (dollars)	\$93,635
Mean income (dollars)	\$115,276

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.

C. Housing Affordability

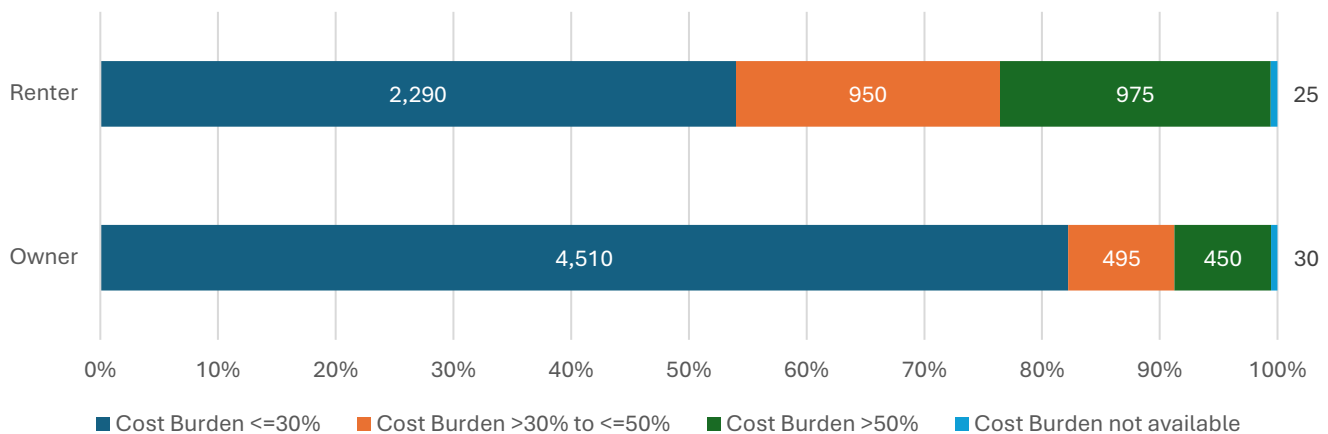
1) Household Cost Burden

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.

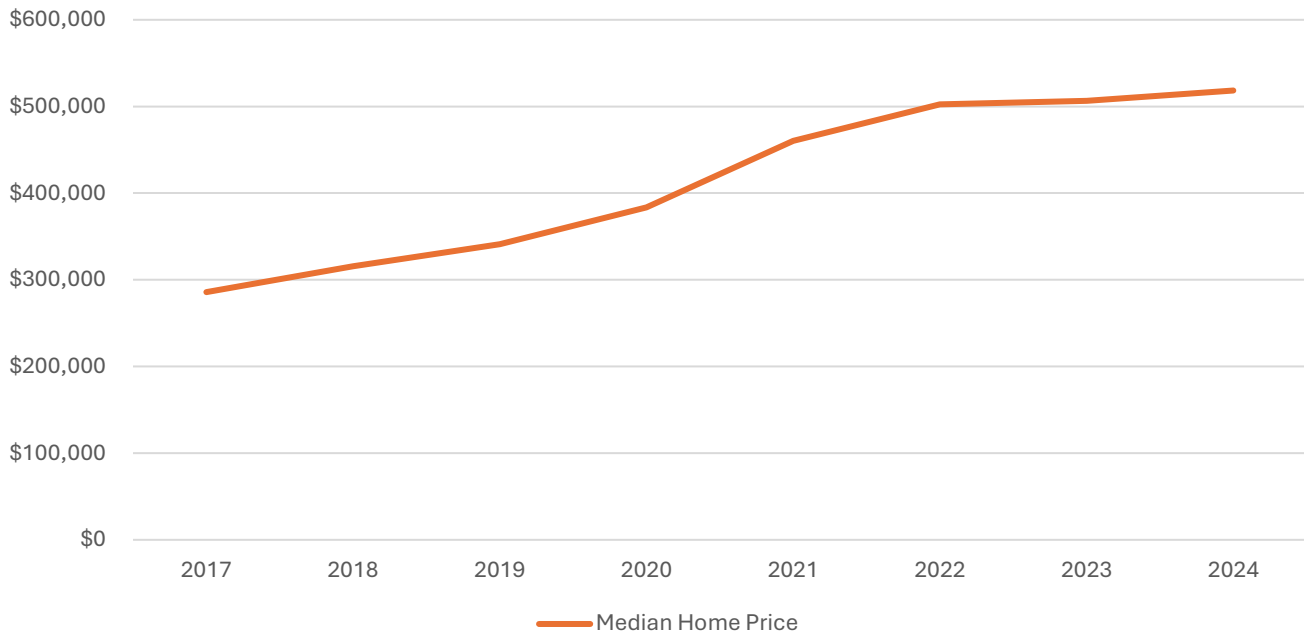
² Washington Housing Market Report, Fourth Quarter 2024, Washington Center for Real Estate Research.

Housing Element

Part 2 – Technical Information



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.

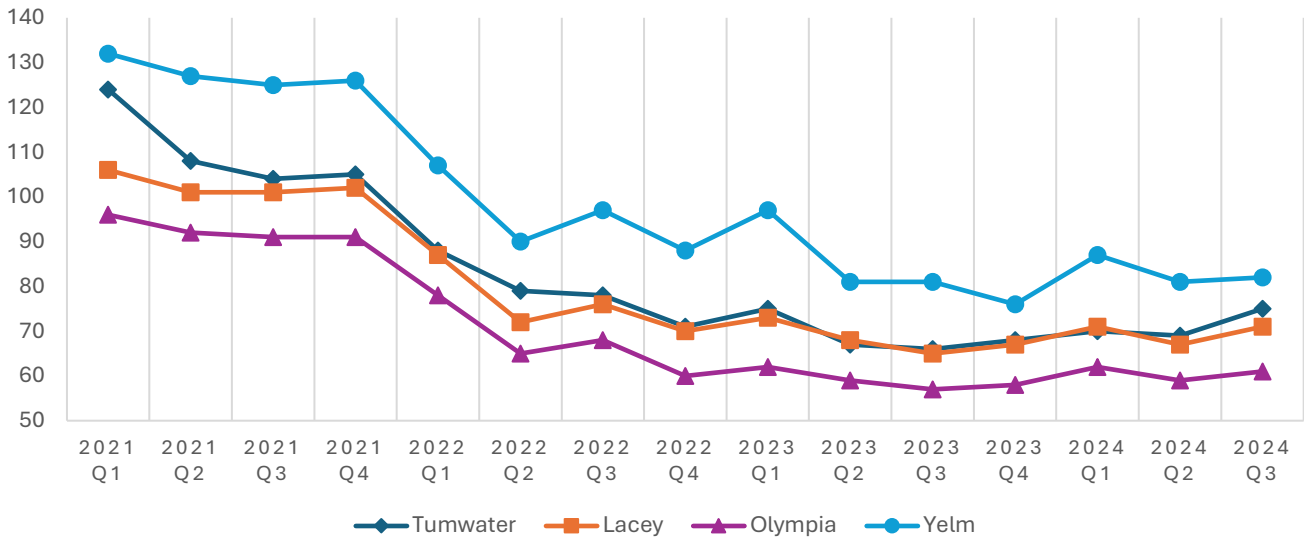
Affordability for both all and median home buyers has been declining for cities in Thurston County at approximately the same rate since 2010.

Housing Element

Part 2 – Technical Information



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



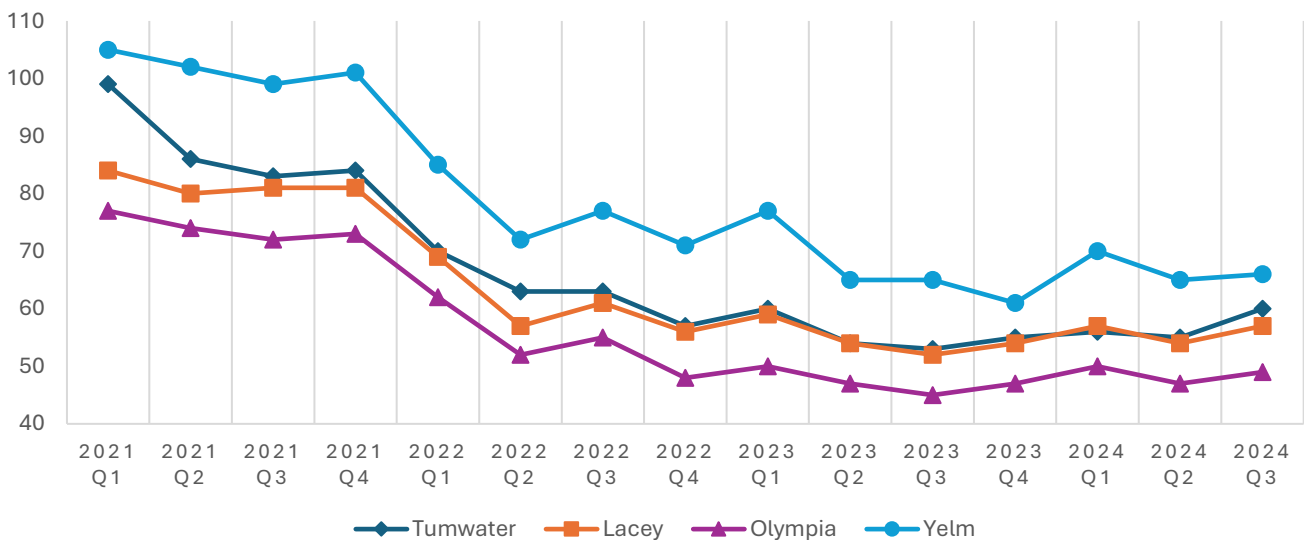
Source: Washington Center for Real Estate Research, 2024, Median Home Buyers Housing Affordability Index Data, 2024.

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.

Housing Element

Part 2 – Technical Information



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.

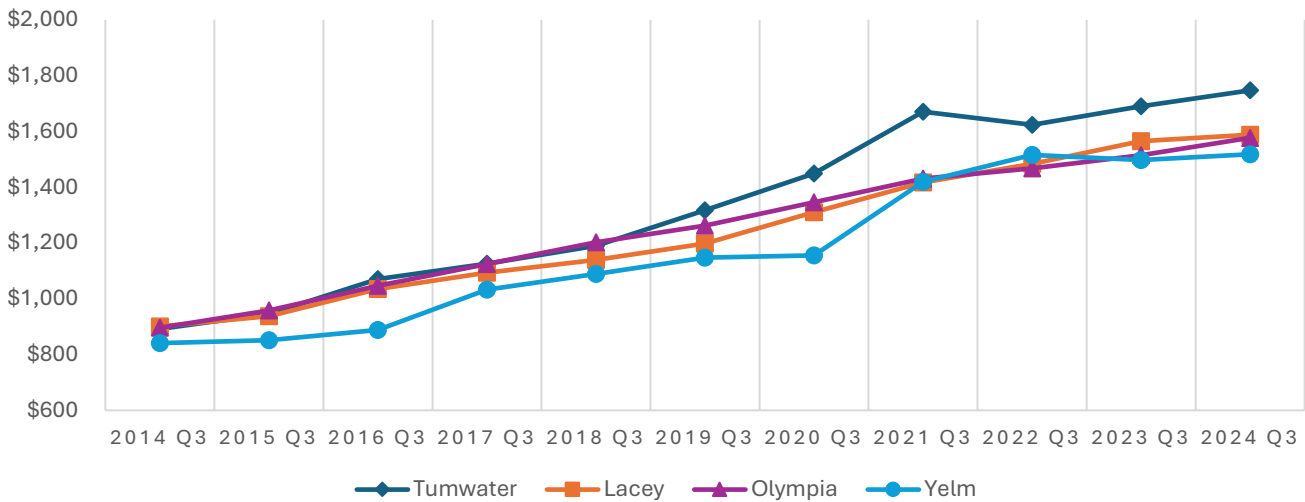
Depending on the cost of utilities, a studio or one-bedroom rental housing unit would be considered affordable.

Housing Element

Part 2 – Technical Information



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.

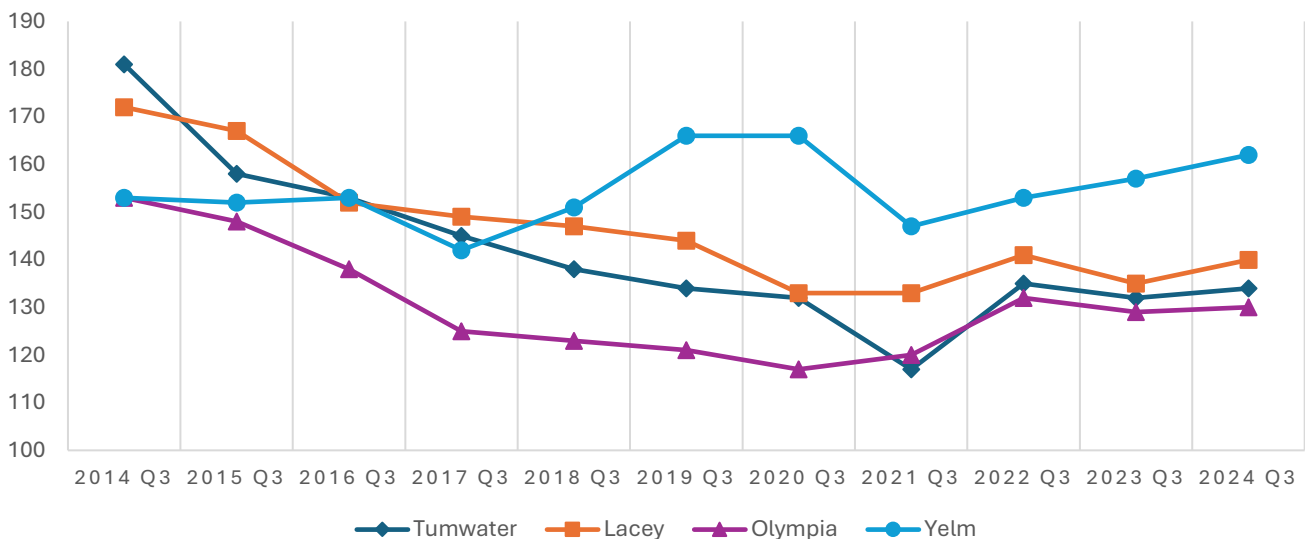
7) Affordability Index for Renters

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.

Housing Element

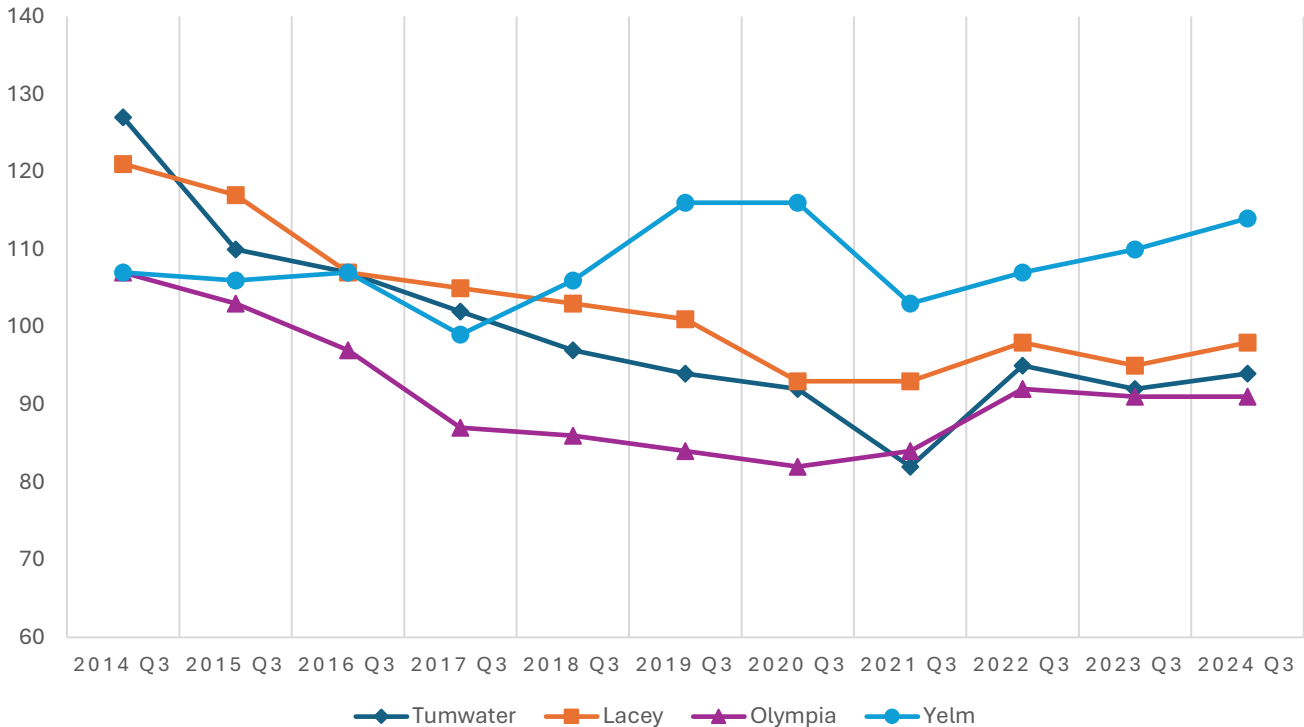
Part 2 – Technical Information



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.

Housing Element

Part 2 – Technical Information

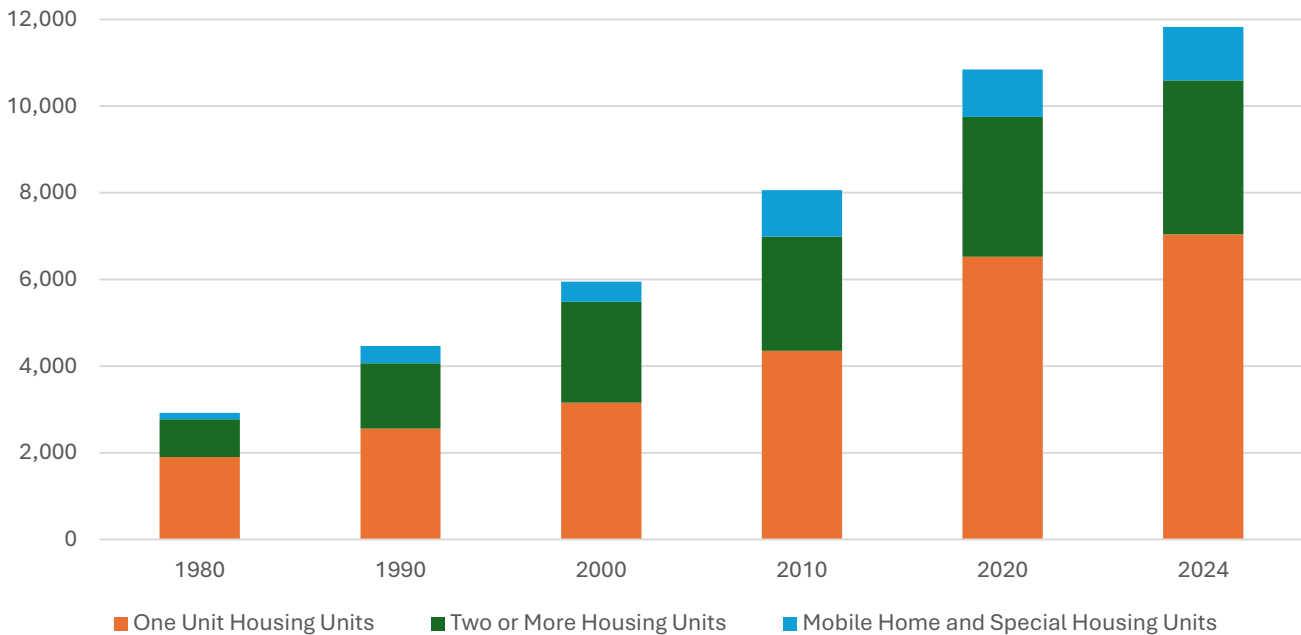


D. Housing Inventory

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 the 2020 Decennial U.S. Census. Between 2020

Housing Element

Part 2 – Technical Information



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.

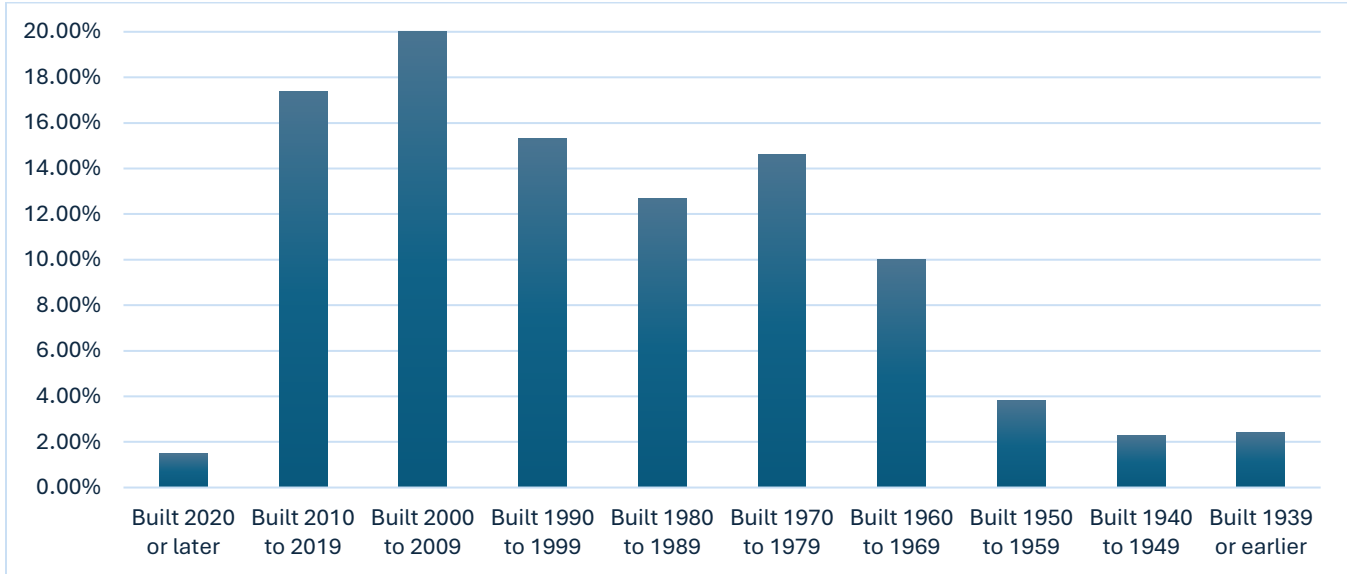
More than half of Tumwater's housing stock was built after 1990, which means that most of Tumwater is closer to current building standards.

Housing Element

Part 2 – Technical Information



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.

Housing Element

Part 2 – Technical Information



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:

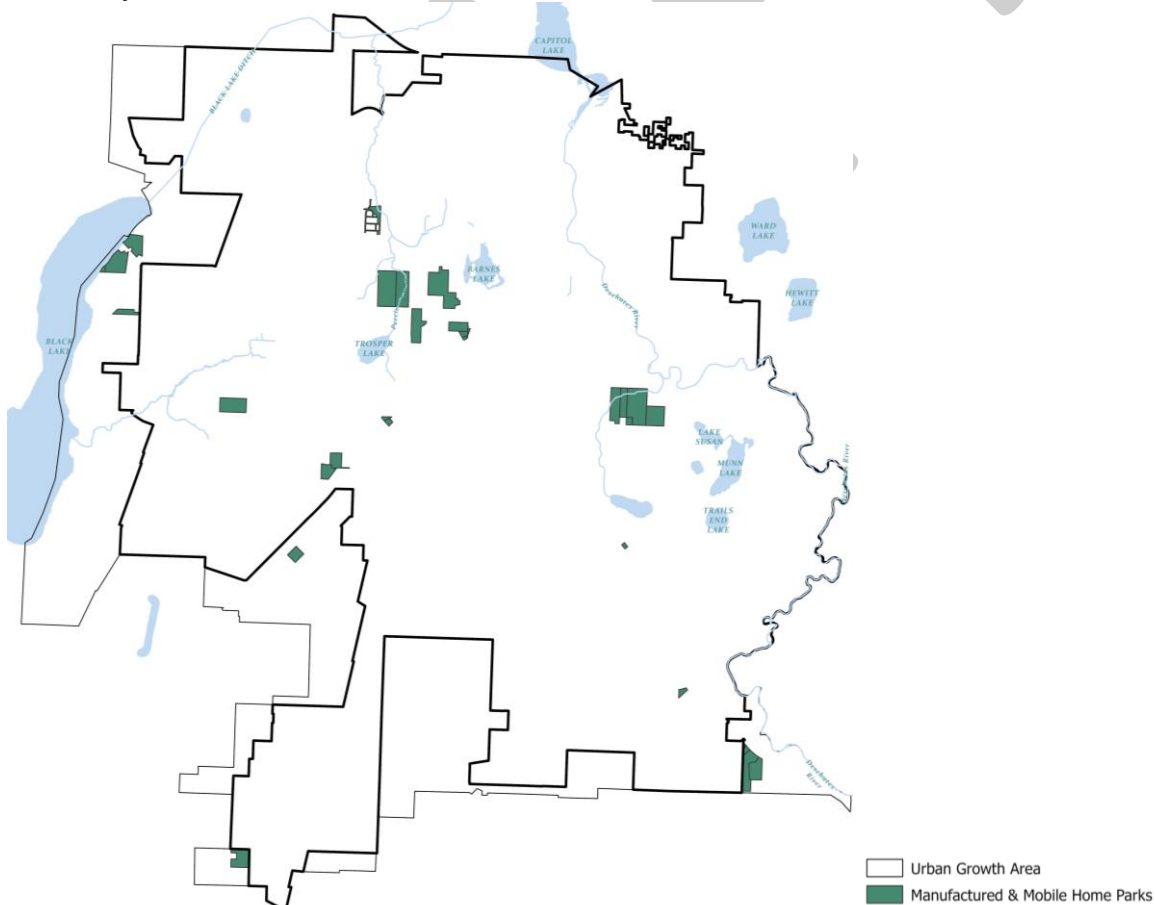
- By itself on a lot owned by the homeowner.
- An accessory unit to a primary home on a lot.

- 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.

Housing Element

Part 2 – Technical Information



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.

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.

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

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.

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.

Housing Element

Part 2 – Technical Information



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.

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.

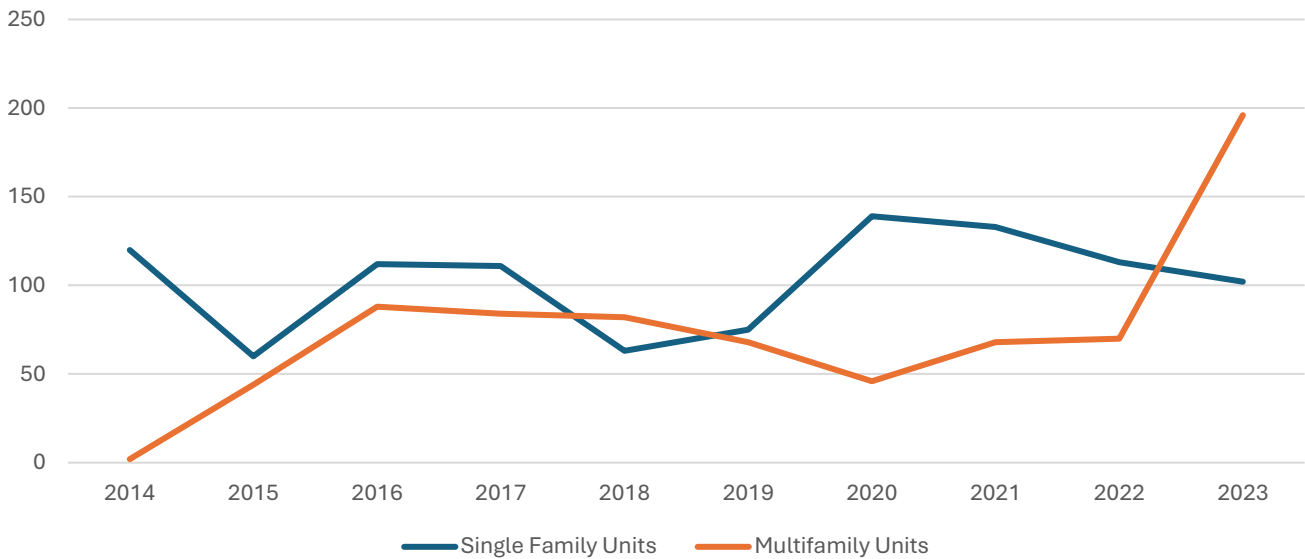
F. Housing Production Trends

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.

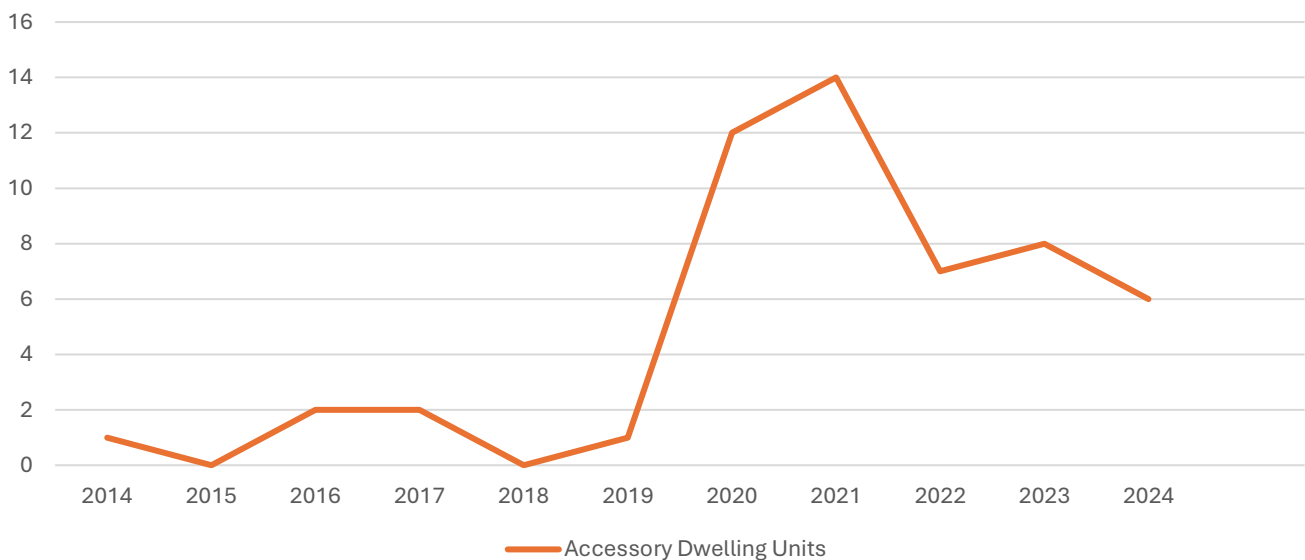
There were 53 accessory dwellings units permitted during this period and Figure H-19 shows the permits by year.

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.

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.

Housing Element

Part 2 – Technical Information



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.

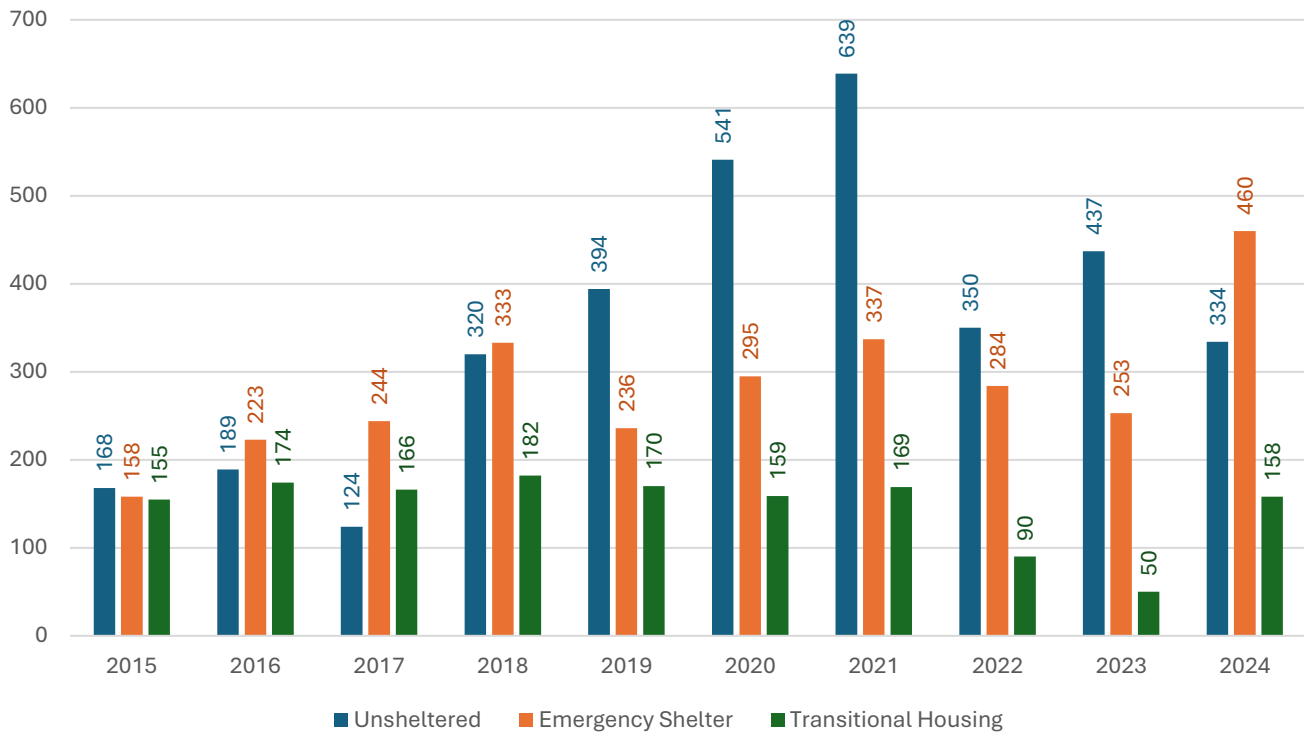
In Thurston County, the homeless population rose nearly 98 percent from 2015 to 2024 as shown in Figure H-20, while it was down 17 percent from a high in 2021. Note the 2021 data was collected differently than the counts in other years because of the pandemic.

Housing Element

Part 2 – Technical Information



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.

Housing Element

Part 2 – Technical Information



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

Housing Element

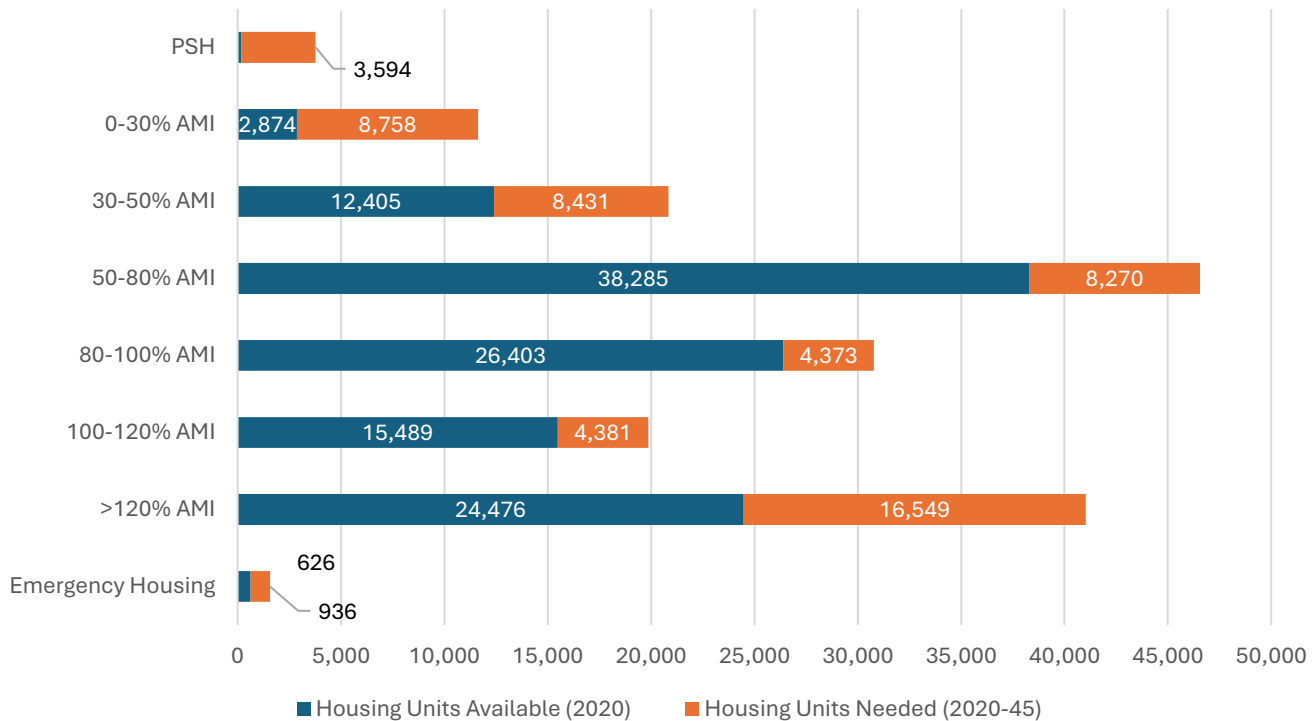
Part 2 – Technical Information



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

Housing Element

Part 2 – Technical Information



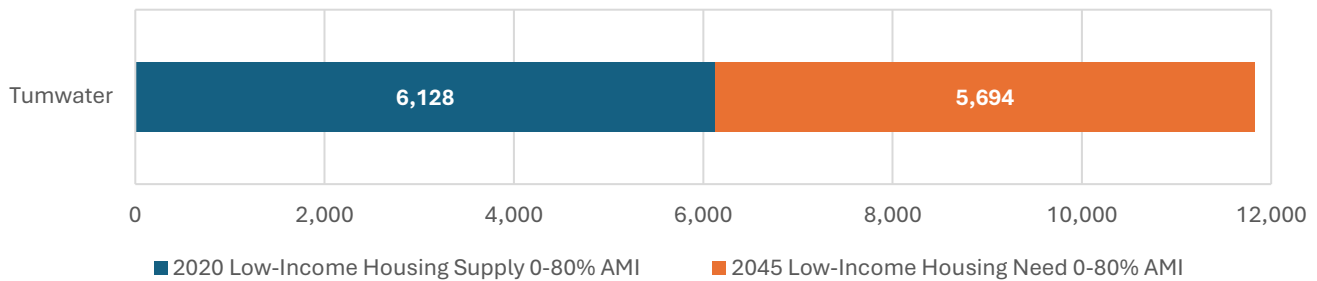
percent area median income is shown in Figure H-23.

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.



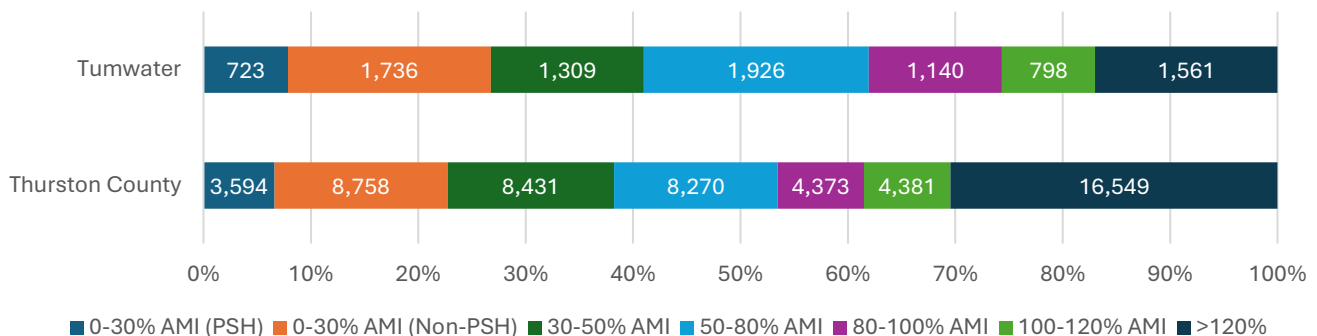
Source: Thurston Regional Planning Council, Planning for and Accommodating Housing Needs in Thurston County, 2025.

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

Housing Element

Part 2 – Technical Information



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.

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.

Housing Element

Part 2 – Technical Information



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)

Housing Element

Part 2 – Technical Information



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.

Housing Element

Part 2 – Technical Information



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& Its Urban Growth Area.

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& Its Urban Growth Area in 2045.

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. AMI is area median income.

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

Housing Element

Part 2 – Technical Information



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 H-24. Details of Housing Surplus or Deficit in Tumwater& Its Urban Growth Area in 2045.

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: Income level is the area median income level. 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. 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 for land use designations

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.

Housing Element

Part 2 – Technical Information



C. Area Median Income, Housing Type, & Tenure

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.

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.

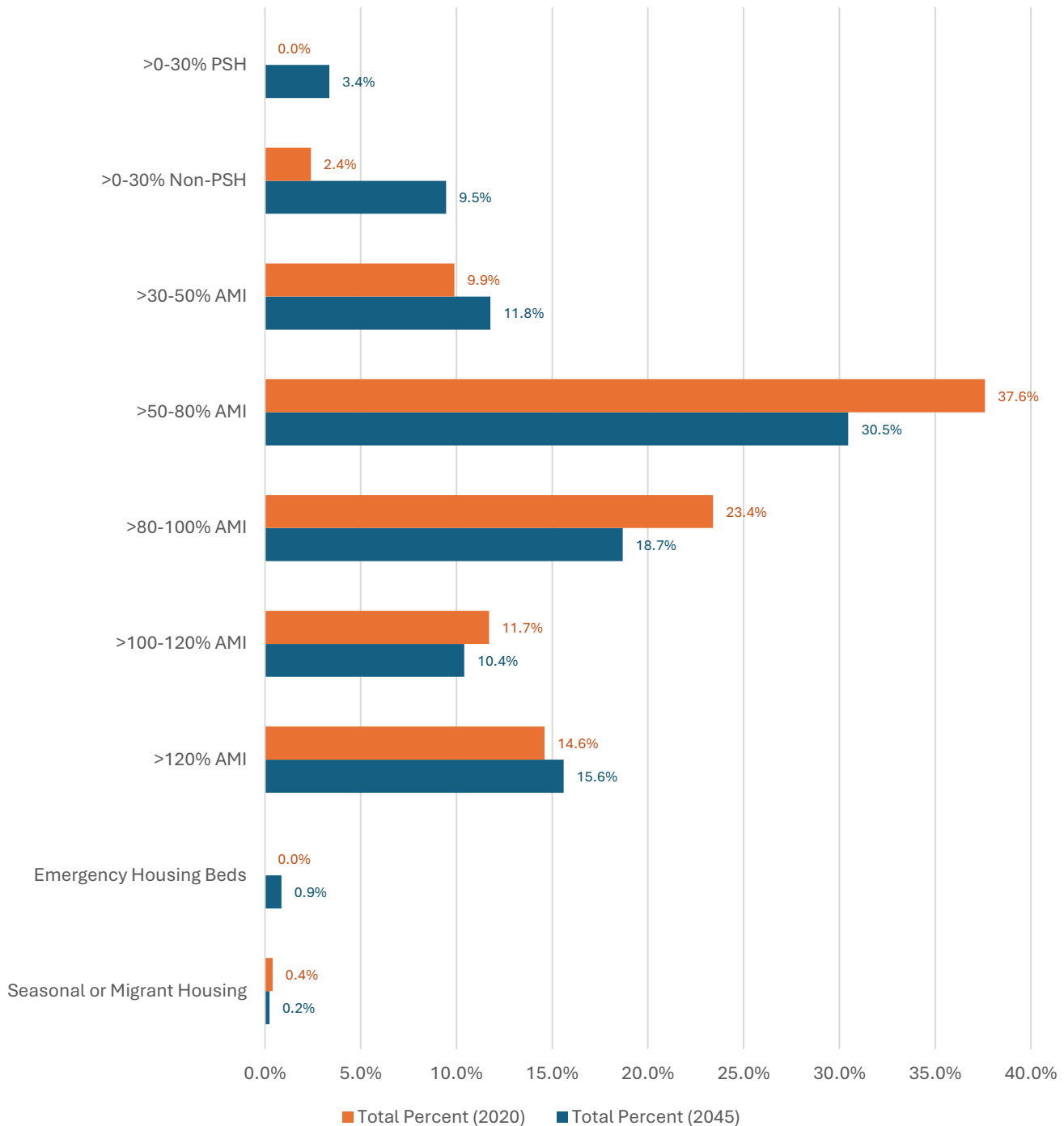
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Housing Element

Part 2 – Technical Information



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



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.

Housing Element

Part 2 – Technical Information



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.

Housing Element

Part 2 – Technical Information



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.	

Housing Element

Part 2 – Technical Information



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

Housing Element

Part 2 – Technical Information



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.

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 susceptible to housing insecurity and displacement caused by rising rents.
- Higher poverty rates in certain lower income and 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.

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 susceptible 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,

Housing Element

Part 2 – Technical Information



there are still policies in effect today that hold Tumwater back from correcting these systemic harms. These can include policies that reference 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 Addition ¹	1940	55	Deed
F.W. Carlyon Fair Ground Acres Tracts Division Number 1 ¹	1935	7	Deed
F.W. Carlyon Fair Ground Acres Tracts Division Number 3 ¹	1927	16	Deed
F.W. Carlyon Sunset Addition ¹	1940	55	Deed
Glennwood Park	1941	59	Deed
Manschraek’s	1940	18	Deed
Mountain View Addition ¹	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

Housing Element

Part 2 – Technical Information



proportion of 690 non-white residents remained miniscule and exclusionary practices ensured

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%

Housing Element

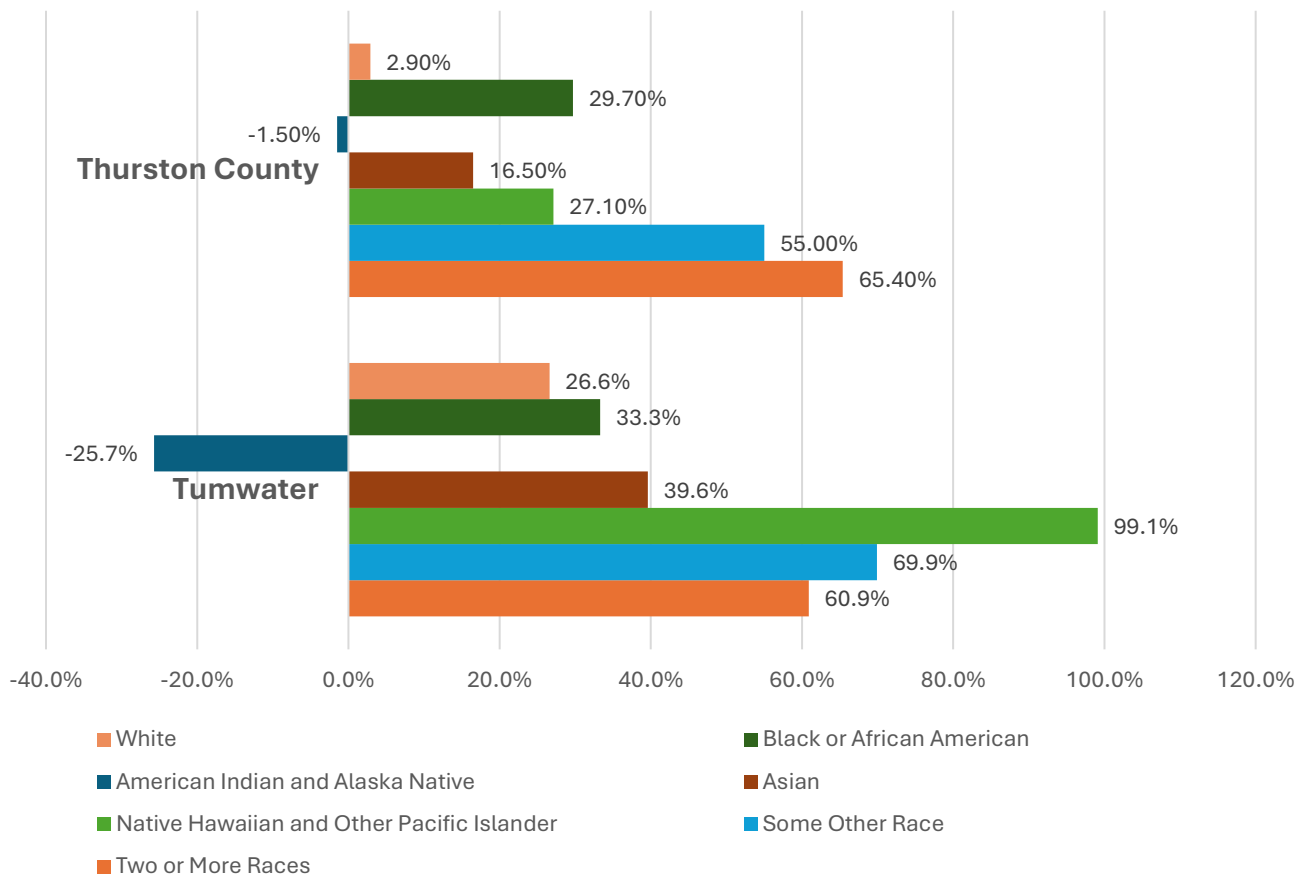
Part 2 – Technical Information



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.



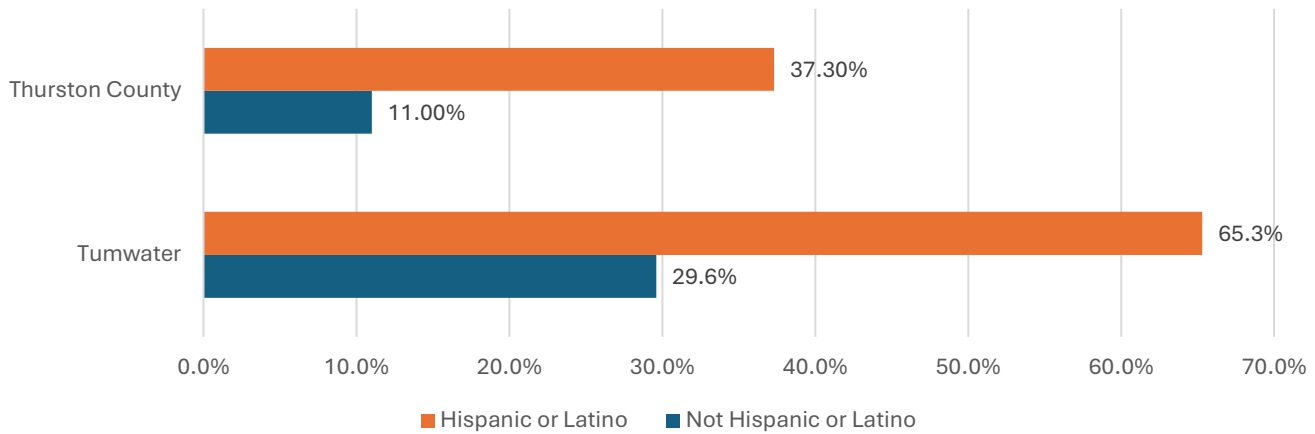
Source: 2013 and 2023 U.S. Census American Community Survey 5-Year Estimates, Table DP05, Thurston County and Tumwater.

Housing Element

Part 2 – Technical Information



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

Housing Element

Part 2 – Technical Information



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.

Housing Element

Part 2 – Technical Information



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.

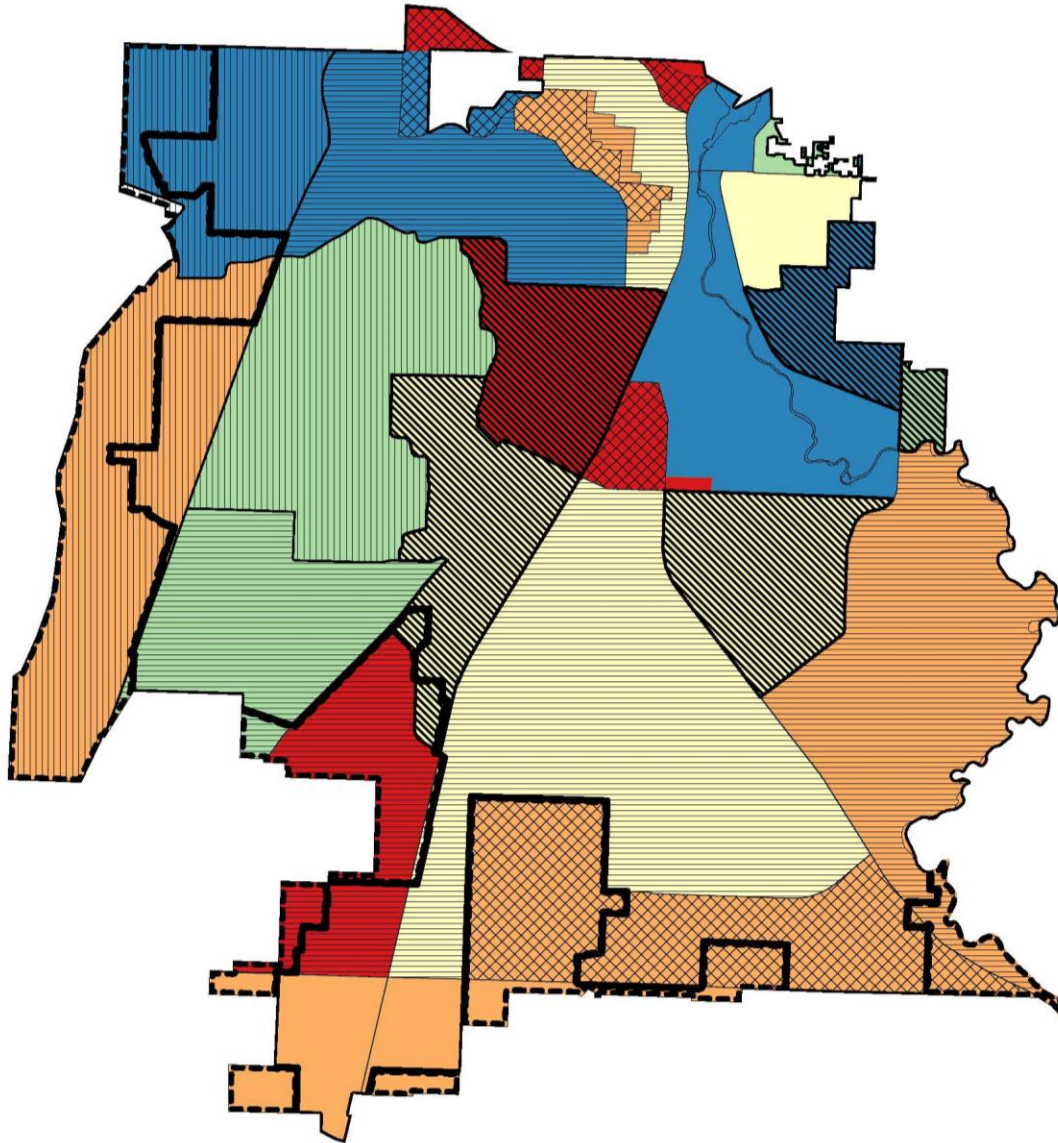
Figure H-29 combines the percentage of Tumwater's Black, Indigenous, and People of Color Households with an income below poverty level with the Tumwater Opportunity Index.

Housing Element

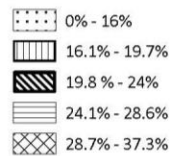
Part 2 – Technical Information



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.

Housing Element

Part 2 – Technical Information

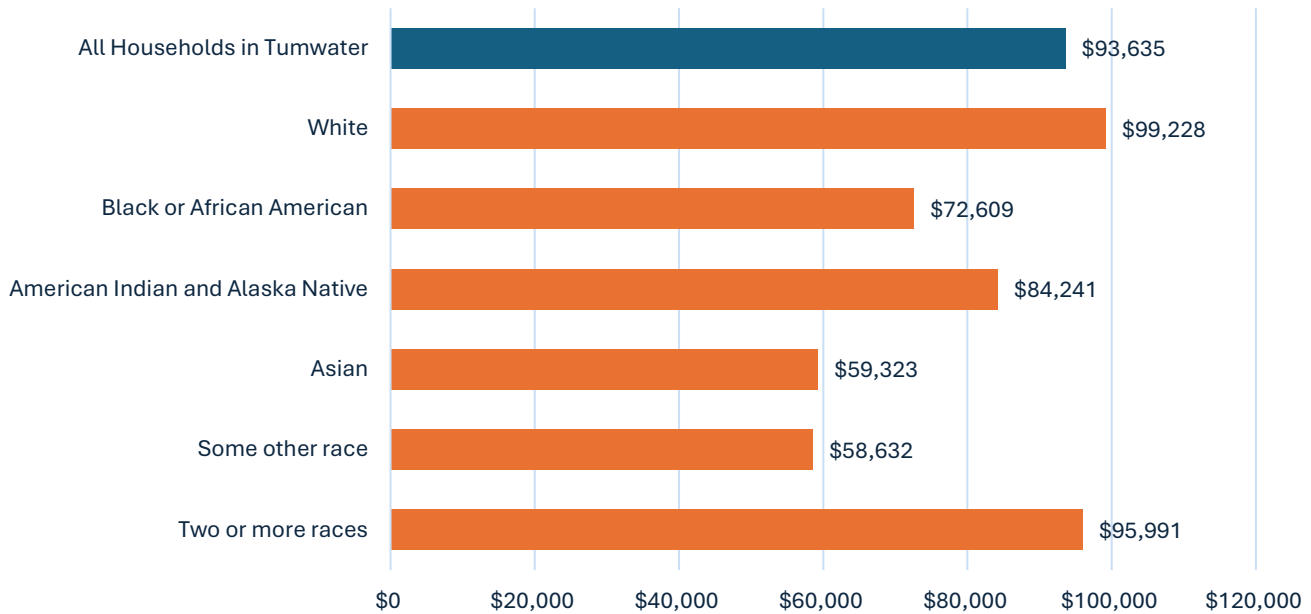


Figures H-30 and H-31 and Table H-34 show the median income by race and ethnicity in Tumwater.

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.

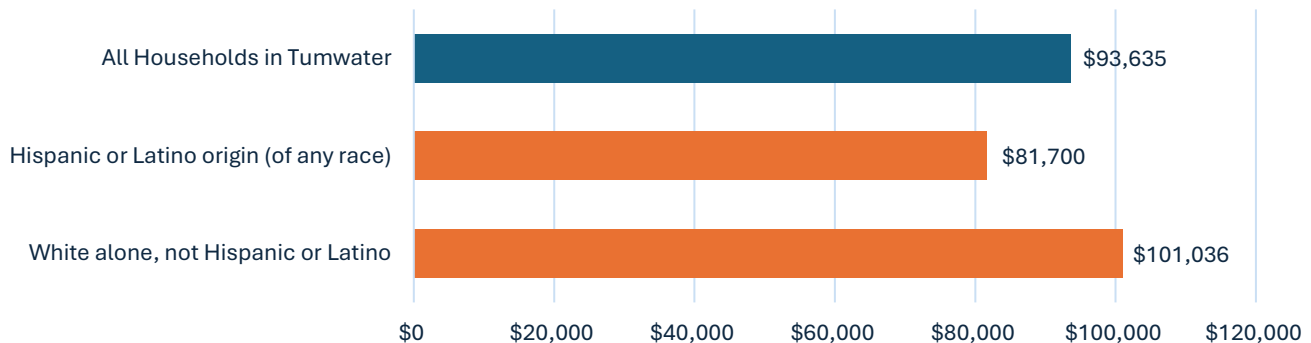
Figure H-30. Household Income by Race of Householder in Tumwater, 2023.



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.

Housing Element

Part 2 – Technical Information



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.

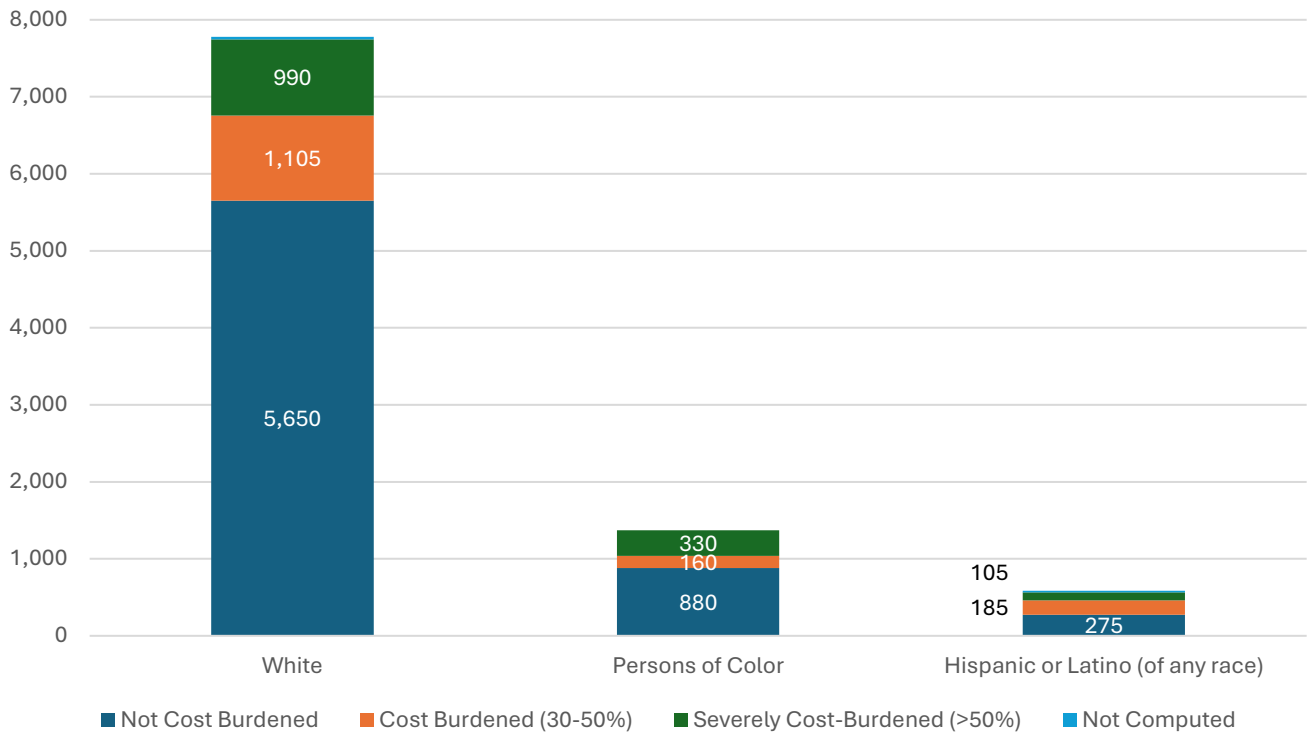
Figure H-32 shows the housing cost burden as a percent of household income by racial and ethnic groups in Tumwater.

Housing Element

Part 2 – Technical Information



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

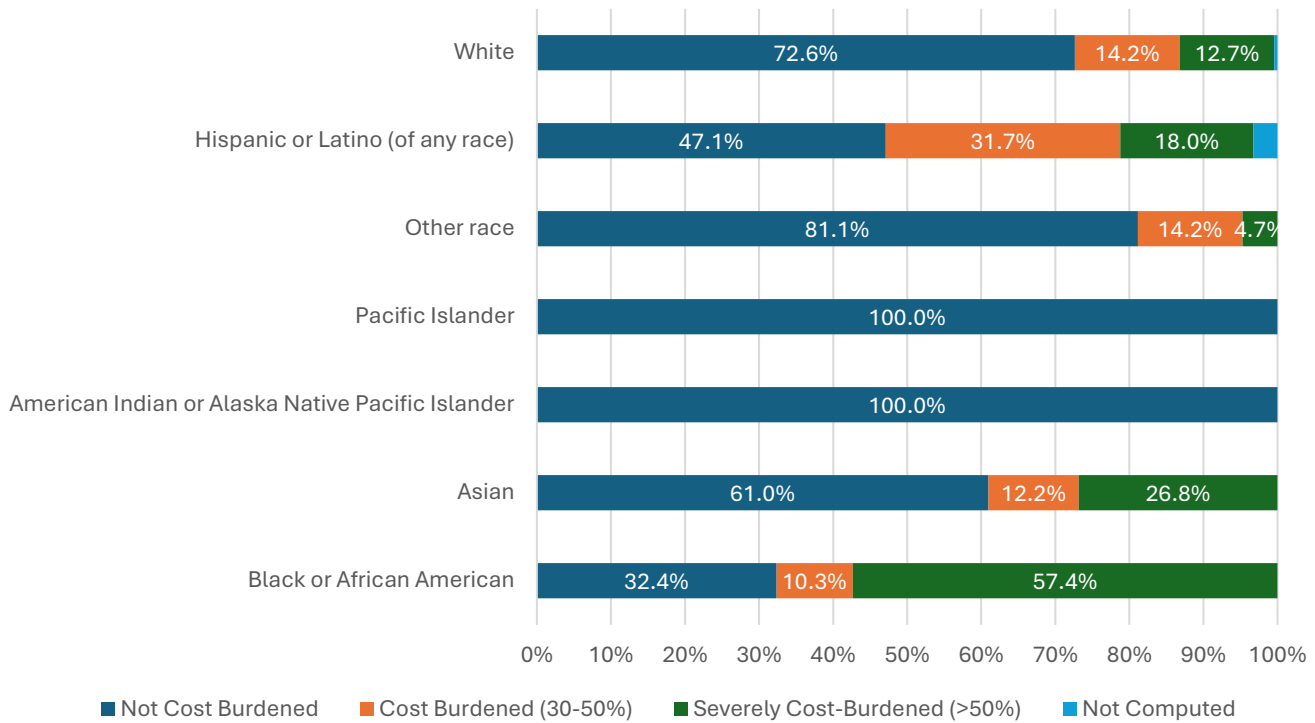
Tumwater by income level for several racial and ethnic groups.

Housing Element

Part 2 – Technical Information



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

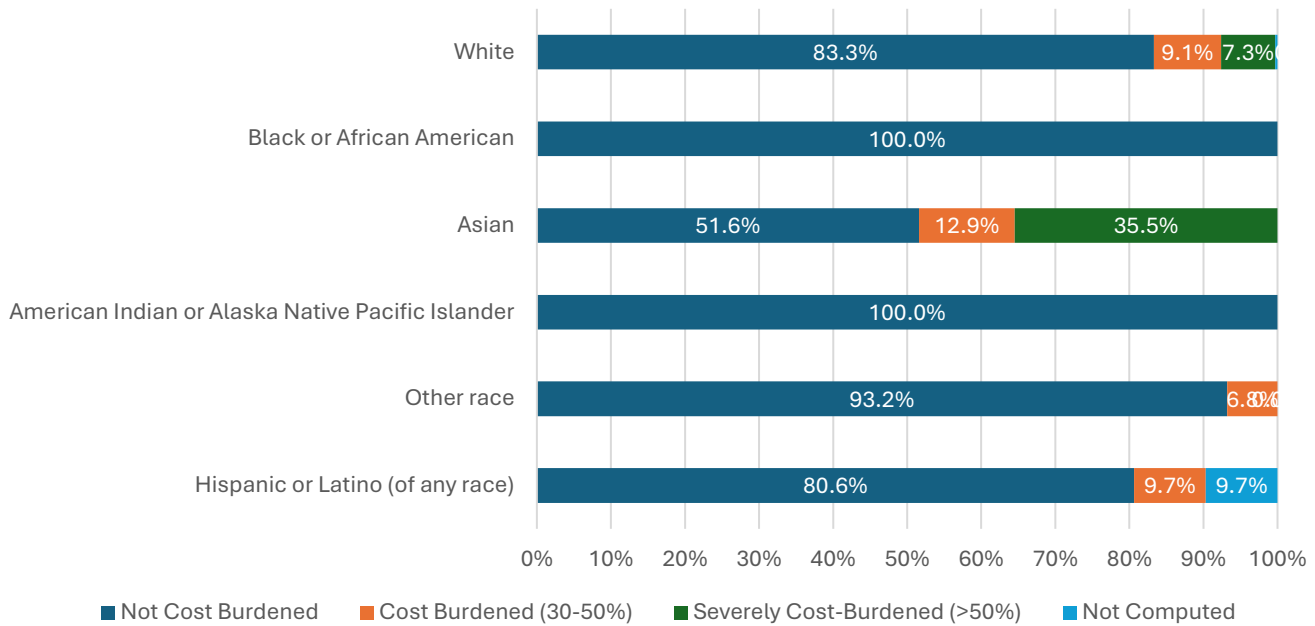
households in Tumwater by income level for several racial and ethnic groups.

Housing Element

Part 2 – Technical Information



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

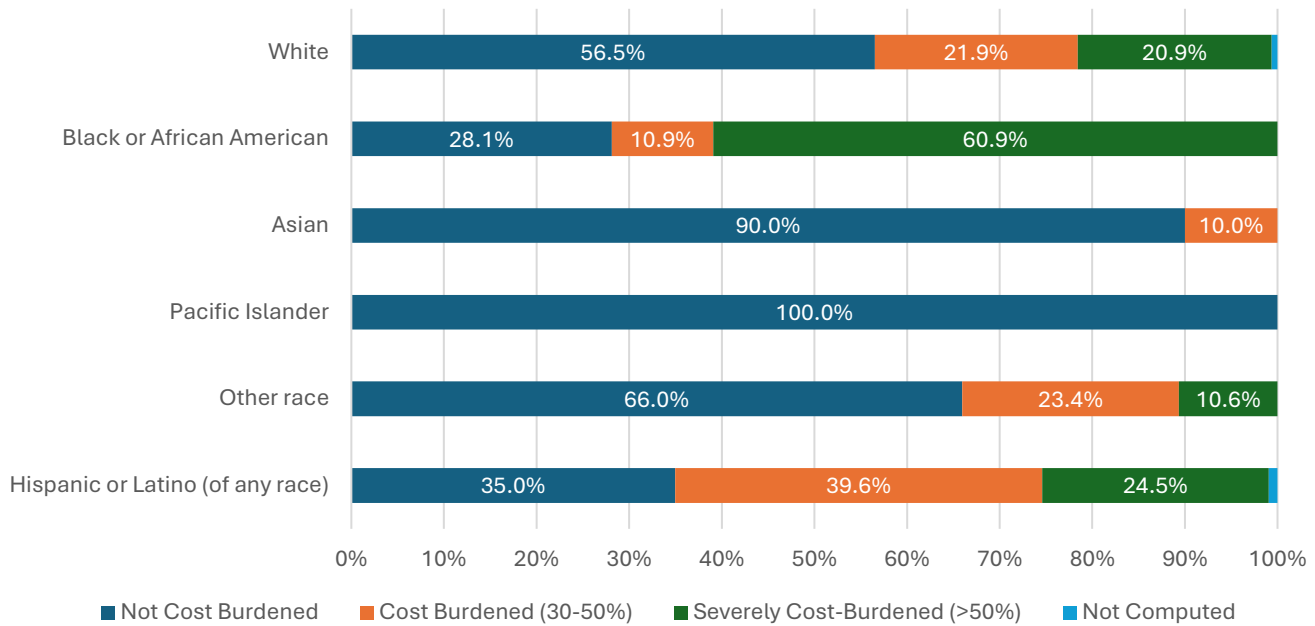
Source: U.S. Department of Housing and Urban Development Affordability Strategy (CHAS), Table 9, 2021

Housing Element

Part 2 – Technical Information



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.

Housing Element

Part 2 – Technical Information



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.

Housing Element

Part 2 – Technical Information



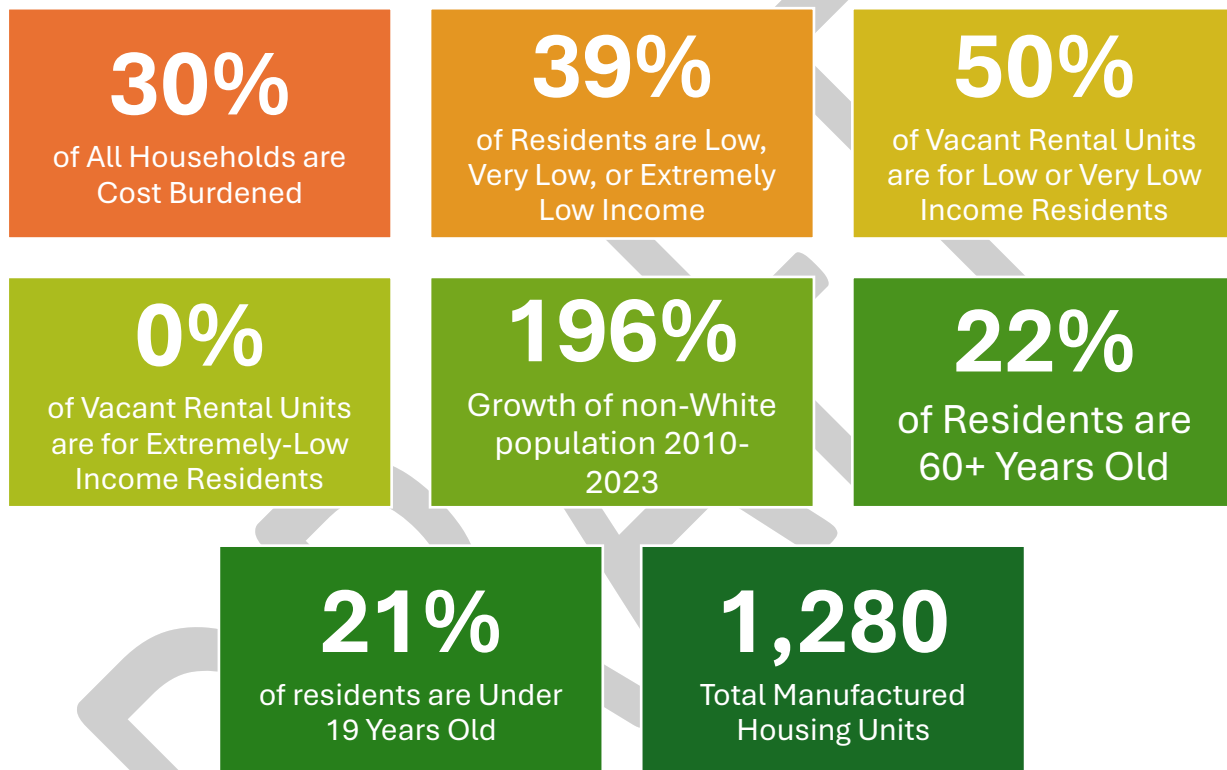
Economic displacement was the most prominent displacement risk identified in the report in Tumwater.

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.

Housing Element

Part 2 – Technical Information



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.

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.

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).

Housing Element

Part 2 – Technical Information



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.

Housing Element

Part 2 – Technical Information



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

Housing Element

Part 2 – Technical Information



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

Housing Element

Part 2 – Technical Information



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' front line communities. 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

Housing Element

Part 2 – Technical Information



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 also the Land Use Element • City of Tumwater Housing Action Plan (2021) • Thurston County County-Wide Planning Policies (2025)
Homelessness	<ul style="list-style-type: none"> • Accountability Audit Report, Housing Authority of Thurston County (2025) • Point-in-Time Count Homeless Census Report, Thurston County, WA (2024)
Housing Trends and Projections	<ul style="list-style-type: none"> • See also the Land Use Element • Annual Population Estimates, Washington Office of Financial Management (2025) • 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 Displacement Risk Analysis for the Cities of Lacey, Olympia, Tumwater, and Yelm (2025) • 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) • Profile and Population, Housing, and Employment Data, Thurston Regional Planning Council (2024) • U.S. Census Data (2020 (Decennial) and 2023 (American Community Survey))

Appendix B Housing Needs Assessment

The Housing Needs Assessment is attached as a separate document.

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Appendix C Planning for and Accommodating Housing Needs in Thurston County

Planning for and Accommodating Housing Needs in Thurston County is attached as a separate document.

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Appendix D Tumwater Housing Action Plan

The Tumwater Housing Action Plan is attached as a separate document.

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Appendix E Housing Displacement Risk Analysis

The Housing Displacement Risk Analysis is attached as a separate document.

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Appendix F Housing Displacement Analysis and Comprehensive Plan Recommendations for the cities of Lacey, Olympia, Tumwater, and Yelm

The Housing Displacement Analysis and
Comprehensive Plan Recommendations for the

cities of Lacey, Olympia, Tumwater, and Yelm is
attached as a separate document.

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Appendix G Policy Evaluation Matrix

The Tumwater Policy Evaluation Matrix is 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.

Housing Element

Part 2 – Technical Information



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.

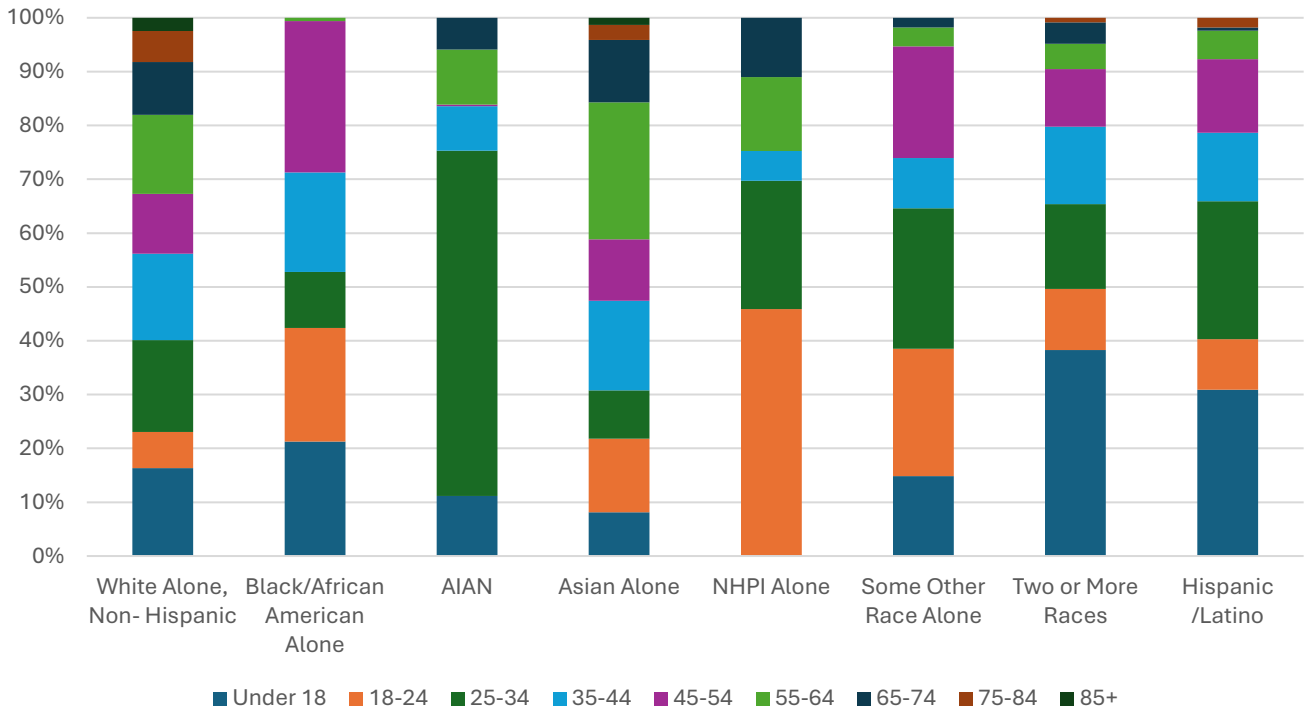
Notes: "AIAN Alone" are people who are American Indian and Alaska Native alone. NHPI Alone" are people who are Native Hawaiian and Other Pacific Islander alone.

Housing Element

Part 2 – Technical Information



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%

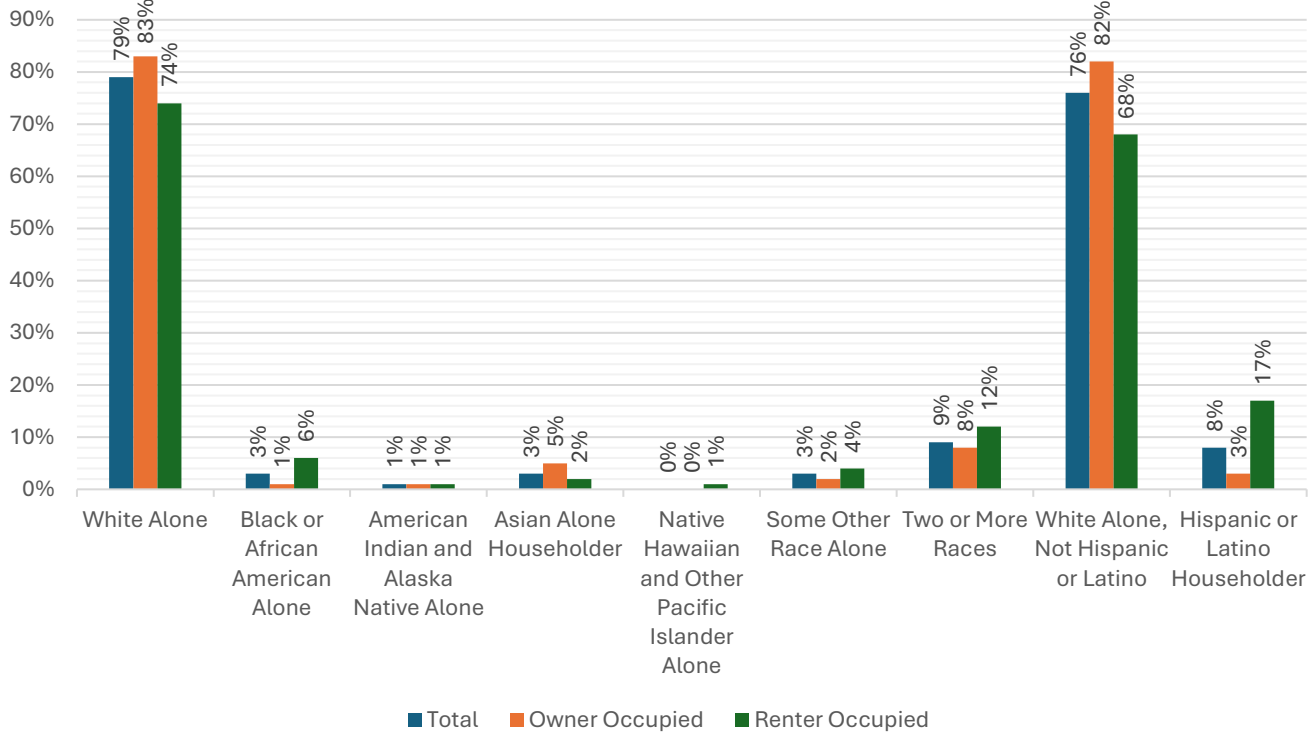
Sources: 2023 U.S. Census American Community Survey 5-Year Estimates, Tables B25003 and B25003A - B25003I.

Housing Element

Part 2 – Technical Information



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

Housing Element

Part 2 – Technical Information



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

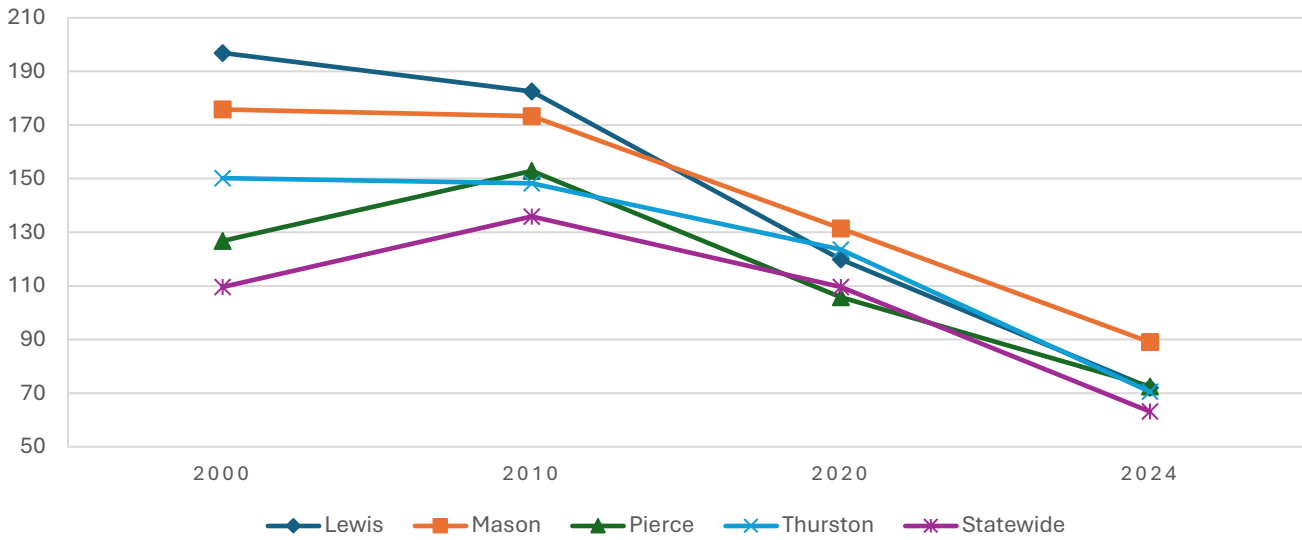
Source: U.S. Department of Housing and Urban Development Affordability Strategy (CHAS), 2021.

Housing Element

Part 2 – Technical Information



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

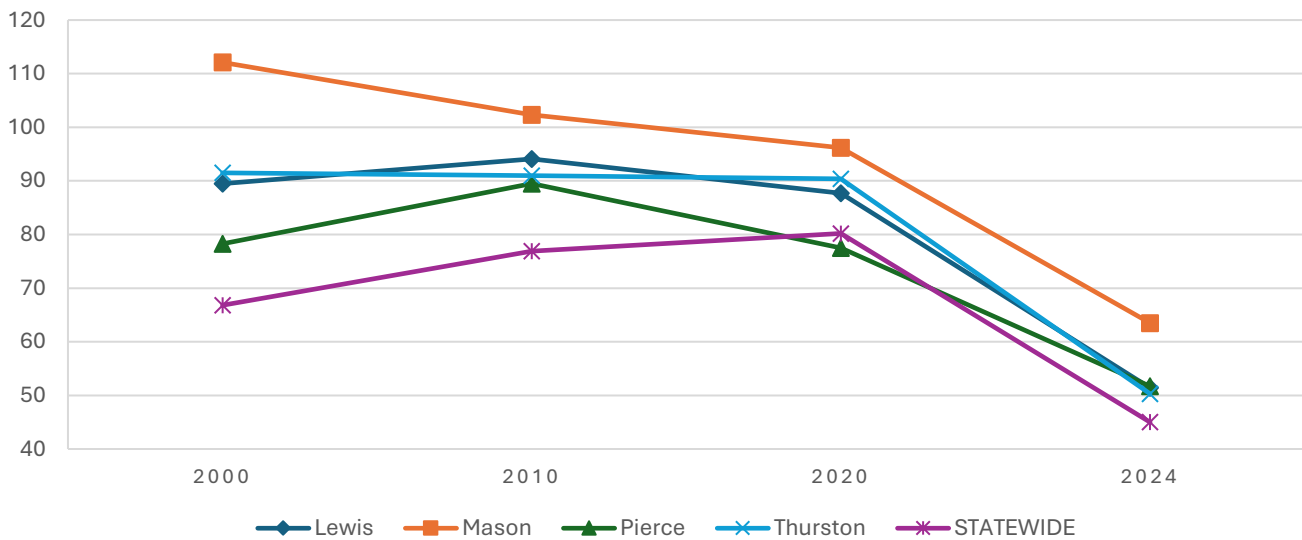


Period	Yelm	Tumwater	Lacey	Olympia	Grand Total
2023 Q4	76	68	67	58	67
2024 Q1	87	70	71	62	72
2024 Q2	81	69	67	59	69
2024 Q3	82	75	71	61	72

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

Part 2 – Technical Information



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.