

# 2025 Comprehensive Plan Update Housing Displacement Risk Analysis

UNCOMMON BRIDGES BHC CONSULTANTS

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



Planning Commission Work Session, July 29, 2025

# Discussion



- What is Displacement?
- Housing Displacement Analysis
- Process & Engagement Emphasis
- Tumwater's local displacement risk
- Next steps

# Displacement- What is it?

When a household is forced to move from its community because of conditions beyond its control.

- Physical displacement: Households are directly forced to move for reasons such as eviction, foreclosure, natural disaster or deterioration in housing quality
- Economic displacement: Households are compelled to move by rising rents or costs of homeownership like property taxes
- Cultural displacement: Residents are compelled to move because the people and institutions that make up their cultural community have left the area



# Background

The Growth Management Act requires that Tumwater's Comprehensive Plan contain a Housing Element that identifies local policies, regulations, and areas that result in racially disparate impacts, displacement, and exclusion in housing



# Definitions

***Housing displacement:*** is when a household is forced to move from its community because of conditions beyond its control

***Racially Disparate Impacts:*** When policies, practices, rules or other systems result in a disproportionate impact on one or more racial groups

***Gentrification:*** The process in which the character of an area is changed, resulting in households being unable to remain in their neighborhood or move into a neighborhood that would have been previously accessible to them. This is also referred to as “neighborhood exclusionary change” or “exclusionary displacement”



\* Complete set of requirements may be found under RCW 36.70A.070(2)

# Indicators

Generally, housing displacement risk increases when:

- The population becomes more racially and ethnically diverse
- Households are spending more than 30% of their income on housing
- Rental units become unaffordable for extremely low-income residents (households earning between 30% and 50% of the Area Median Income (AMI))
- Poverty rates increase in a community
- Homeownership rates decline



# Discussion

What types of displacement affects Tumwater?

- **Physical displacement:** Households are directly forced to move for reasons such as eviction, foreclosure, natural disaster or deterioration in housing quality
- **Economic displacement:** Households are compelled to move by rising rents or costs of homeownership like property taxes
- **Cultural displacement:** Residents are compelled to move because the people and institutions that make up their cultural community have left the area



# Analysis

The analysis, completed by contractors Uncommon Bridges and BHC Consultants, answers the following questions for Tumwater:

- Who is at risk of housing displacement?
- How do we measure local housing displacement?
- What policies may help us to reduce the risks of housing displacement?





# Analysis Process

Data collection and inputs for the analysis included:

- Academic Background Research
- Local Policy Review
- Displacement Indicator Data Analysis
- Public Engagement
- Policy Recommendations



# Data – Racial Diversity

## Racial Diversity

**The fastest-growing racial and ethnic groups in Tumwater are Hispanic or Latino residents and White residents. Alternatively, Tumwater saw a 64% decrease in the American Indian and Alaska Native population between 2010 and 2023.**

<b>Change in # of Residents by Race &amp; Ethnicity</b>	<b>2010</b>	<b>2023</b>	<b>Difference</b>
American Indian and Alaska Native	395	241	-154
Asian	512	1120	608
Black or African American	192	947	755
Hispanic or Latino (of any race)	925	2409	1,484
Native Hawaiian and Other Pacific Islander	3	109	106
Other Race	84	554	470
Two or more races	474	2260	1,786
White	14,249	18879	4,630

# Data- Affordable units

## Rental Affordability

**Tumwater has limited rental availability across all income types, but especially for extremely low-income and very low-income households.**

Change in # of Rental Units by Affordability Rating	2017-2021	2015-2019	Difference
Extremely-Low Income (<30% AMI)	0	0	0
Very-Low Income (30-50% AMI)	0	45	-45
Low-Income (50-80% AMI)	80	70	10
Moderate-Income (80%-100% AMI)	80	75	5

# Data – Age

## Age

The fastest-growing age groups in Tumwater are #1) 60 to 64 years, #2) 65 to 69 years, and #3) 70 to 74 years.

% Change in Population by Age	2010 ACS	2023 ACS	Change
Total Population	<b>16,834</b>	<b>26,519</b>	<b>57.53%</b>
Under 5 years	5.50%	4.40%	-1.10%
5 to 9 years	6.60%	7.30%	0.70%
10 to 14 years	6.50%	4.90%	-1.60%
15 to 19 years	7.90%	4.00%	-3.90%
20 to 24 years	6.10%	7.00%	0.90%
25 to 29 years	8.30%	8.90%	0.60%

# Review Criteria – All Jurisdictions (Part 1)

Consultants reviewed the current Housing Element, Land Use Element, and Housing Action Plan against the following criteria:

- **Prevent or Repair Harm:** Does this policy prevent racially disparate impacts or work to repair past harm?
- **Economic Displacement:** Does this policy help prevent or mitigate economic displacement?
- **Physical Displacement:** Does this policy help prevent or mitigate physical displacement?



## Review Criteria – All Jurisdictions (Part 2)

- **Cultural Displacement:** Does this policy help prevent or mitigate cultural displacement?
- **Housing Exclusion:** Does this policy prevent the exclusion of historically marginalized or other vulnerable populations from accessing safe and affordable housing appropriate for their needs?
- **Implementation Considerations:** Does the city have the staff and resources necessary to implement this policy effectively



# Tumwater Specific Criteria

- Does this policy encourage the preservation of naturally occurring affordable housing such as manufactured home parks and other existing affordable units?
- Does this policy incentivize and support the development of affordable and deeply affordable housing?
- Does this policy encourage adaptive reuse of existing residential units or other buildings where feasible?
- Does this policy incentivize or reduce barriers to developing diverse housing types including smaller homes?



# Public Engagement



4

Planning Staff Meetings

4

Affinity Group Roundtables

167

Survey Responses

**We heard from members of our community that are rarely offered such a prominent and direct line to our planning processes**

Diverse, real, and engaged voices contributed to the findings of this analysis through written, audio & video recording, and facilitated points of engagement



# Affinity Group Roundtables

Affinity Group Roundtables were held among manufactured housing communities, communities of low-wage workers, military families & households, and accessory dwelling unit households



# Affinity Group Insights (Part 1)

- Displacement can happen to anybody
- Economic impacts drive displacement
- There are significant language barriers - landlords do not or cannot effectively communicate eviction notices and warnings
- There is a high correlation between displacement and homelessness
- Displacement is escalating throughout the county



# Affinity Group Insights (Part 12)

- Watch the model that Thurston Regional Planning Council has put in place is creating change faster to learn best practices
- The perceived social safety net doesn't exist
- We need a greater focus on houselessness prevention
- There is a need for municipal collaboration on providing housing services



# Policy Review – Tumwater

## Assets

- Manufactured Home Park zoning
- Higher density homes after HB 1110
- Housing Action Plan shows the City has begun work to implement anti-displacement policies

## Challenges

- Maintaining housing affordability
- Revive market for affordable housing developers
- Adaptive reuse of buildings
- Weak language



# Tumwater Policy Recommendations

**Community  
land trust  
program**

*For mobile  
home  
communities*

**Mobile home  
ownership**

*At the private,  
local, small  
scale to  
preserve  
existing  
affordable  
stock*

**Streamline  
ADU  
processing**

*With increased  
staffing  
capacity and  
attention*



# Next Steps

- Staff incorporated suggested policies and language amendments into the draft Housing Element
- Identify, develop, and maintain community partnerships and collaboration with other jurisdictions, developers, and service providers
- Pursue funding for programs and draft initiatives identified in the Comprehensive Plan Update and Housing Action Plan



# Project Web Site

## Balancing Nature & Community

### Tumwater's Path to Sustainable Growth

Every ten years, the City is required by the state to conduct a periodic update of its Comprehensive Plan and related development regulations to ensure that they comply with the Growth Management Act and respond to changes in the City.

GET INVOLVED	+
PROJECT SCHEDULE	+
PUBLIC ENGAGEMENT	+
CITY MEETINGS	+
DRAFT ELEMENTS	+
GUIDANCE DOCUMENTS	+
CITY PRESENTATIONS	+
CITY PUBLIC ENGAGEMENT	+
CITY STAFF REPORTS	+



All documents related to the periodic update are on the [City's periodic update webpage](#), including:

- Information on all meetings
- State guidance materials
- Drafts of the Elements as they are prepared
- Staff reports and presentations

# Submitting Comments or Questions

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

- Update website: [2025 Comprehensive Plan Update](#)
- Periodic update email: [compplan@ci.tumwater.wa.us](mailto:compplan@ci.tumwater.wa.us)
- City of Tumwater contact:  
Community Development Department  
555 Israel Road SW  
Tumwater, WA 98501  
Phone: 360-754-4180  
Email: [compplan@ci.tumwater.wa.us](mailto:compplan@ci.tumwater.wa.us)

