

2025 Comprehensive Plan Update Housing Element

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



Planning Commission June 10, 2025

Intent

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



Who Are We Planning For?

- The State Growth Management Act requires Tumwater to **“plan for and accommodate housing affordable to all economic segments of the population”**
- Housing is one of the most important parts of the lives of Tumwater residents



Who Are We Planning For?

- One of Tumwater's top priorities continues to be to work to provide opportunities for residents to have a range of housing options within their budget so that their home is suitable and affordable
- As of April 1, 2025, the area median income for a two-person household in Thurston County was \$93,375 and four-person household was \$116,688

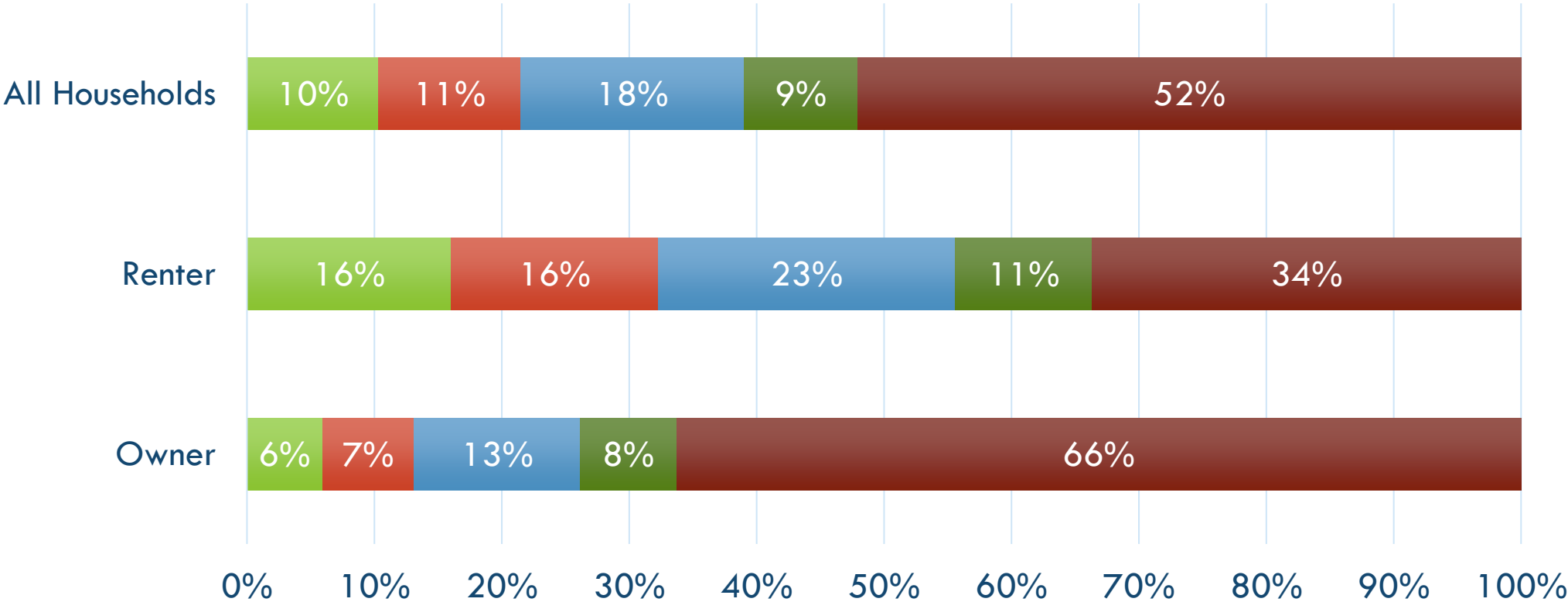


Household Income Categories in Tumwater

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

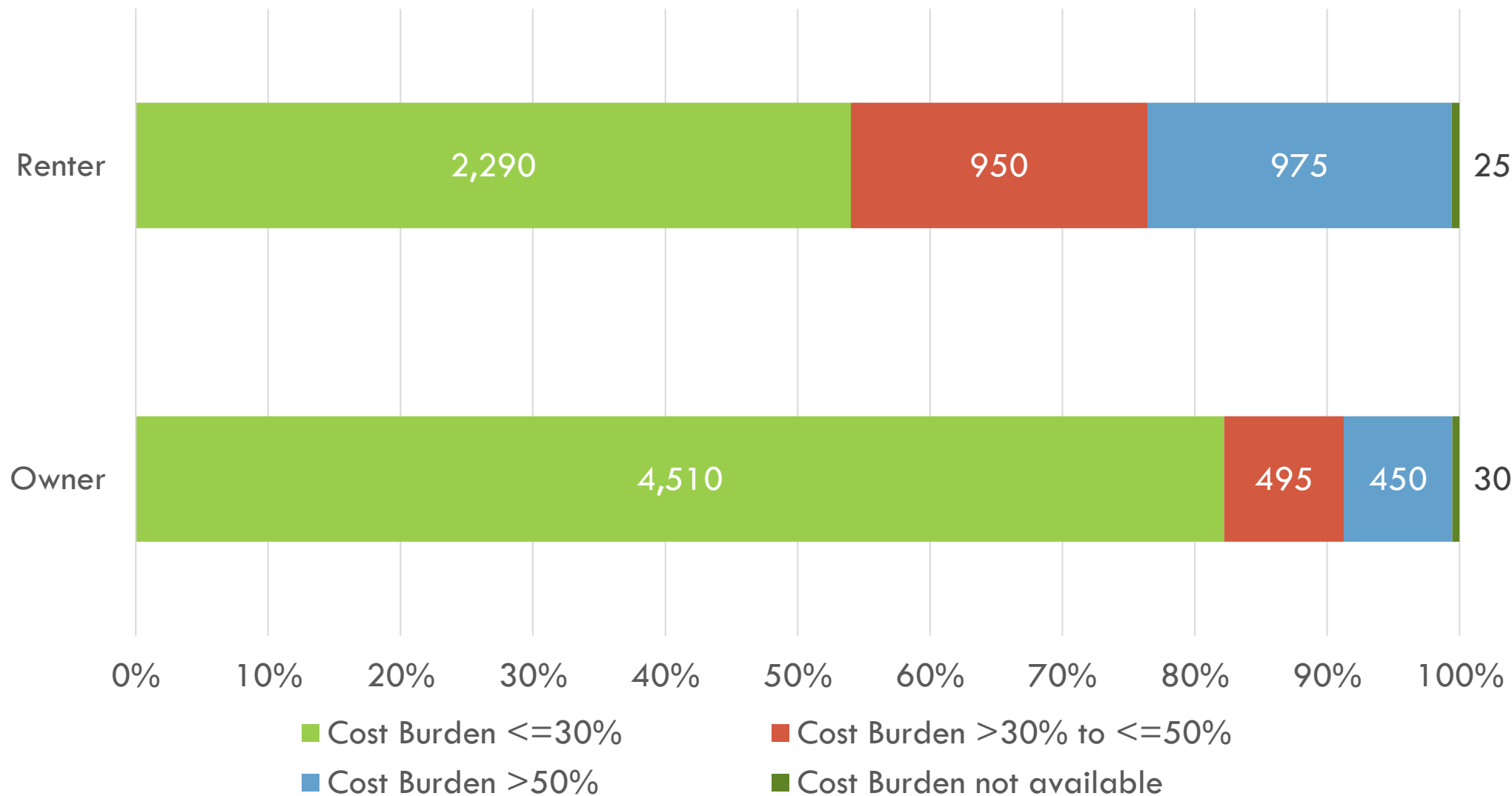


Household Income Categories in Tumwater (2021)

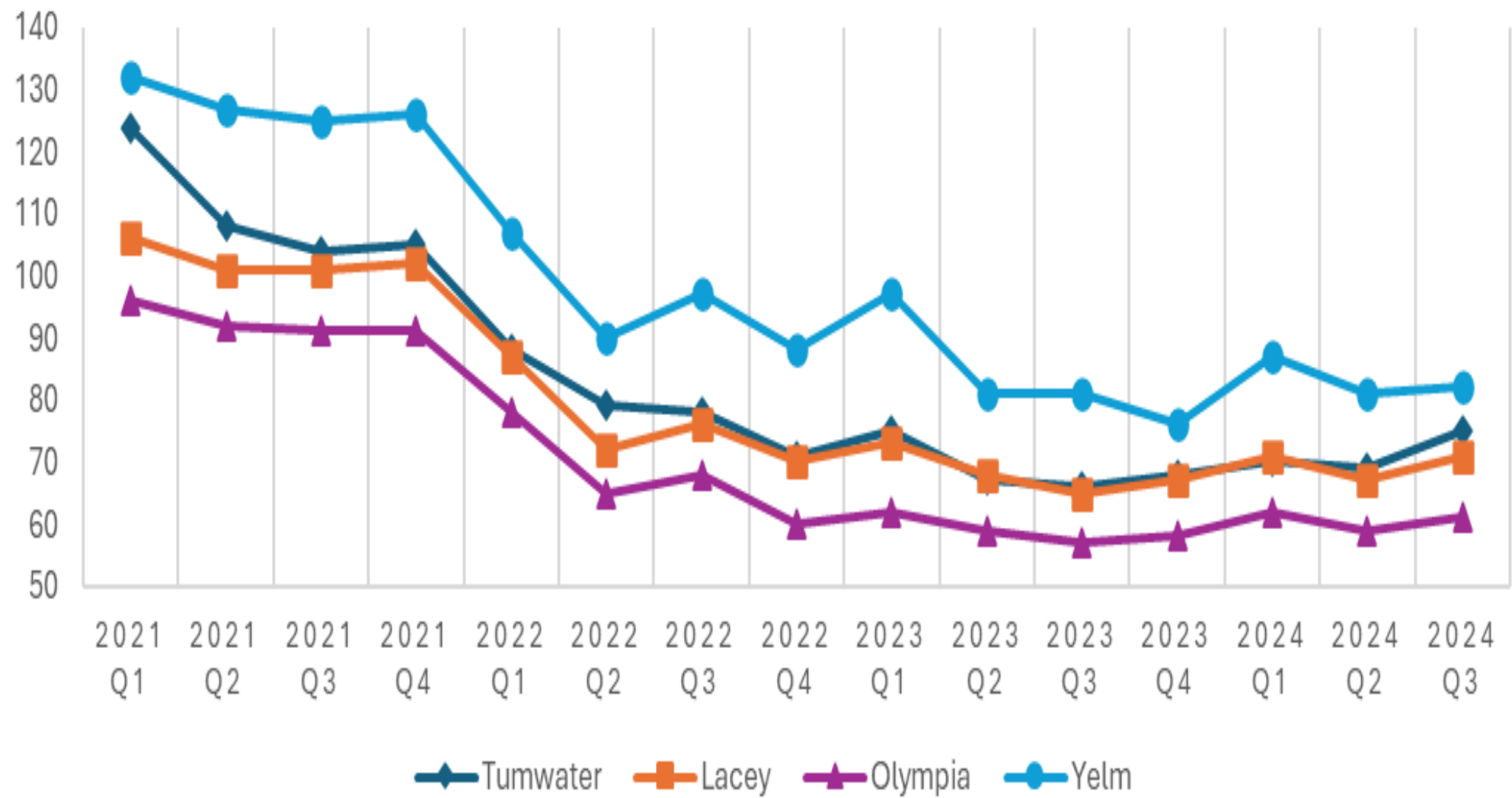


- Extremely Low-Income (Less or Equal to 30% AMI)
- Very Low-Income 30% - 50% AMI
- Low-Income 50% - 80% AMI
- Moderate Income 80% - 100% AMI
- Above Median Income >100% AMI

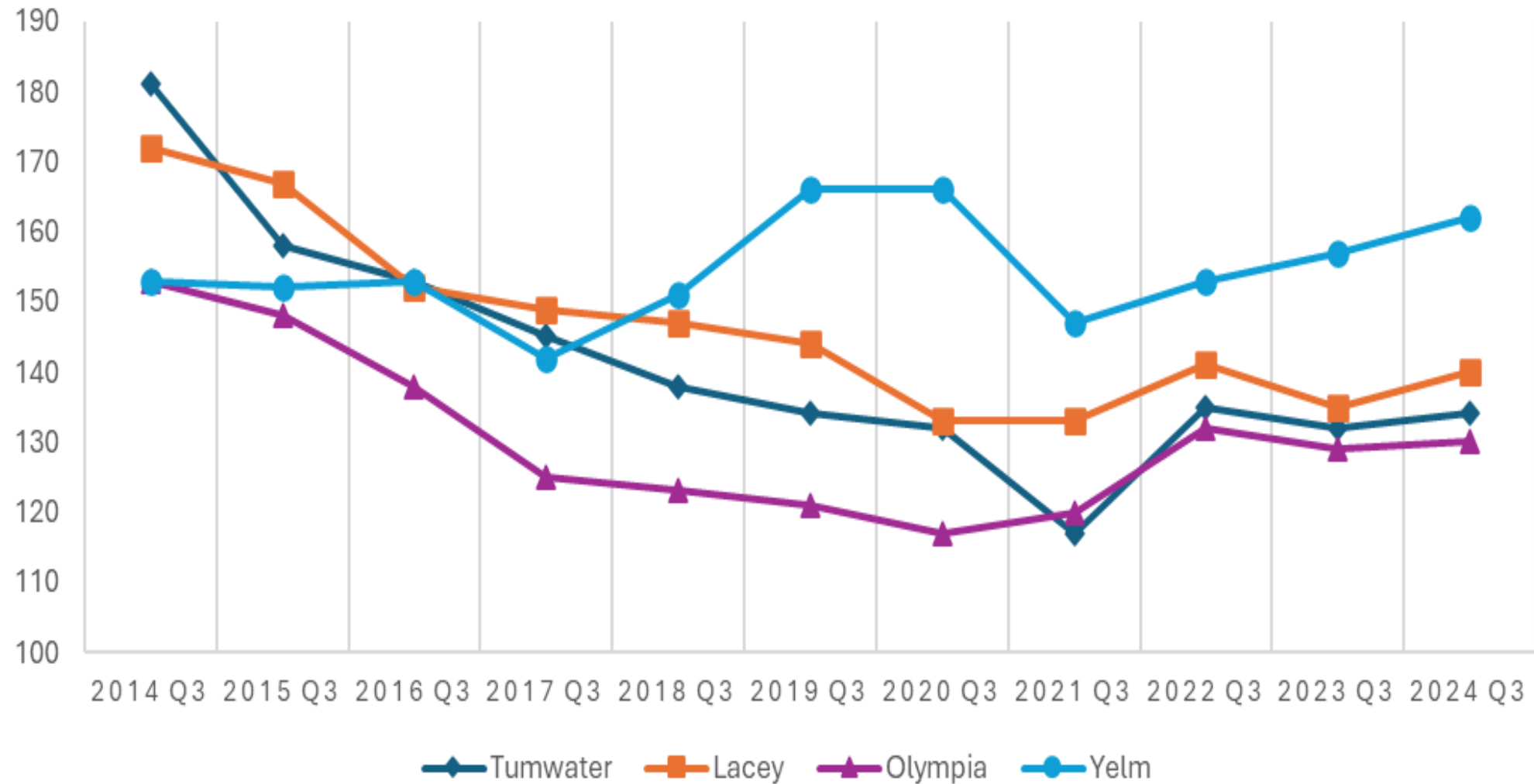
Cost Burden for Residents in Tumwater



Affordability Index for Median Home Buyers



Affordability Index for Median Renters



Need for Housing

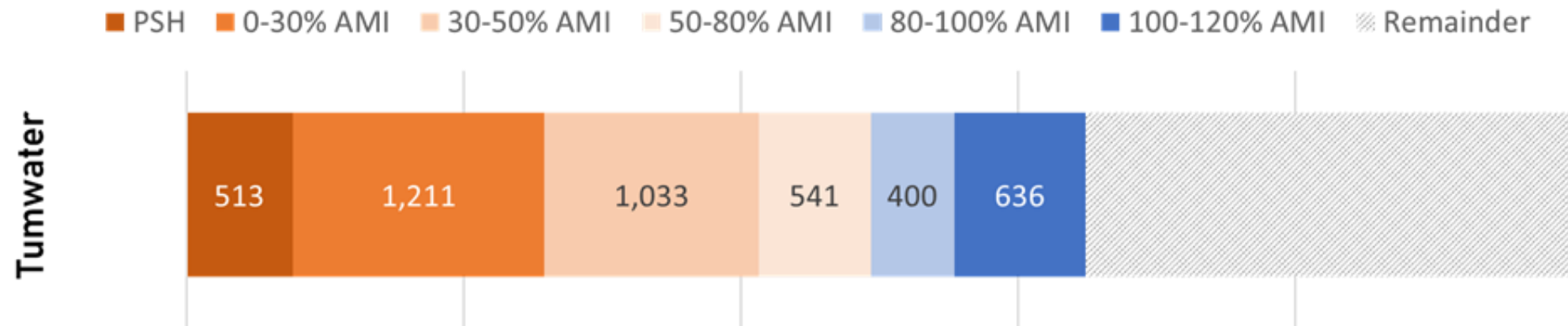
Thurston Regional Planning Council forecasted that Tumwater and its urban growth area will need to add **9,192 net new housing units** between 2020 and 2045 in Tumwater and its urban growth area

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



Housing Allocation By Income Group

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



Anticipated Future Housing Needs

0-30% AMI

31-50% AMI

51-80% AMI

81-120% AMI

Above 120% AMI

1,724 units

26% of total

1,033 units

15% of total

541 units

8% of total

1,036 units

16% of total

2,342 units

35% of total

Rental:

Public support needed
in all markets

Rental:

Public
support
needed in
most markets

Rental:

Incentives
needed in
many markets

**Home
Ownership:**

Subsidy or
incentives
needed in
many markets

**Rental or
Home
Ownership:**

Incentives or
zoning
flexibility
needed in
some markets

**Market Rent and Home
Ownership**



Land Capacity Analysis

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



Land Capacity Analysis – Summary

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

Land Capacity Analysis – Details

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



Racially Disparate Impacts

The Comprehensive Plan update has:

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



Displacement Risk

The Comprehensive Plan update has:

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

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



Populations at Risk of Displacement

30%

of All Households are
Cost Burdened

39%

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

50%

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

0%

of Vacant Rental Units
are for Extremely-Low
Income Residents

196%

Growth of non-White
population 2010-2023

22%

of Residents are 60+
Years Old

21%

of residents are Under
19 Years Old

1,280

Total Manufactured
Housing Units



Policies to Reduce Displacement Risk

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

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

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

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



Format for Part 1 – Goals, Policies, and Actions



Chapter 1 – Introduction



Chapter 2 – GMA Housing Element Goal



Chapter 3 – County-Wide Planning Policies



Chapter 4 – Element Goals and Policies



Appendix A – Draft Implementation Actions

Draft Implementation Actions

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



Format for Part 2 – Technical



Chapter 1 – Introduction



Chapter 2 – Housing Needs Assessment



Chapter 3 – Land Capacity Analysis



Chapter 4 – Racially Disparate Impacts, Exclusion, & Displacement



Chapter 5 – Housing Provisions



Appendices A - H

Chapter 2 – Housing Needs Assessment

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



Chapter 3 – Land Capacity Analysis



Analysis



Emergency Housing



Area Median Income, Housing Type, and Tenure



Other Specific Housing Needs

Chapter 4 – Racially Disparate Impacts, Exclusion, & Displacement



Background



Historical Context



Communities of Interest



Racially Disparate Impacts



Exclusion



Displacement Risk



Policy Evaluation

Chapter 5 – Housing Provisions



Protection of Housing Stock



Low- & Moderate-Income Provisions



Employment & Unemployment



Gaps in Local Funding



Regulatory Barrier Assessment



Programs and Actions to Achieve Housing Availability

How to Read the Policy and Action Tables

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



Goal H-1

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

Highlights:

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

Goal H-2

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

Highlights:

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

Goal H-3

Maintain and improve existing housing stock

Highlights:

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

Goal H-4

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

Highlights:

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

Goal H-5

Continually develop partnerships to improve implementation of housing strategies

Highlights:

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



Goal H-6

Explore a permanent source of funding for low-income housing



Highlights:

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

Questions to Guide Discussion

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



Questions to Guide Discussion

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



Next Steps in the Review Process

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



Submitting Comments or Questions

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

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