Goals, Policies, and Implementation Actions

City of Tumwater 2025 Comprehensive Plan Balancing Nature and Community: Tumwater's Path to Sustainable Growth

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#### 1. Introduction

The Housing Element is part of Tumwater's Comprehensive Plan and was prepared in response to the Growth Management Act (Chapter 36.70A RCW). The Act requires a:

"...housing element recognizing the vitality and character of established residential neighborhoods that: (a) Includes an inventory and analysis of existing and projected housing needs; (b) includes a statement of goals, policies, and objectives for the preservation, improvement, and development of housing, including single family residences; (c) identifies sufficient land for housing, including, but not limited to, government-assisted housing, housing for low-income families, manufactured housing, multifamily housing, and group homes and foster care facilities;

and (d) makes adequate provisions for existing and projected needs of all economic segments of the community."

This section of the Housing Element specifies goals, policies, and implementation actions that set forth a direction to create and maintain housing in Tumwater. These goals, policies, and implementation actions also serve to ensure coordination with separate Comprehensive Plan Elements, regional plans, and County-Wide Planning Policies.

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

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

#### A. How to Read this Element

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

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

### 2. Growth Management Act - Element Goals

Chapter 36.70A RCW requires that Tumwater show how the Housing Element meets the relevant planning goals contained within the Act. The following is a listing of the applicable goals for the Housing Element and an analysis of how the Element addresses these goals:

 Urban growth. Encourage development in urban growth areas where adequate public facilities and services exist or can be provided in an efficient manner.

The Housing Element has policies supporting development in the urban growth area that support the goals of the Land Use Element.

 Reduce sprawl. Reduce the inappropriate conversion of undeveloped land into sprawling, low density development.

The Housing Element has goals and policies requiring urban growth to be phased outward from the urban core and supports the development of housing on vacant and underdeveloped properties to reduce urban sprawl.

4. Housing. Plan for and accommodate housing affordable to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock.

The Housing Element includes a variety of policies expressly designed to keep housing affordable, including a number of regulatory changes dispersed throughout the document.

7. **Permits**. Applications for both state and local government permits should be processed in a timely and fair manner to ensure predictability.

Tumwater tracks the time it processes permits and has historically achieved short turnaround times for permits.

11. Citizen participation and coordination.

Encourage the involvement of citizens in the planning process, including the participation of vulnerable populations and overburdened communities, and ensure coordination between communities and jurisdictions to reconcile conflicts.

During the 2025 Comprehensive Plan update, staff met with a housing stakeholder group made up of a wide range of individuals and groups involved in providing housing construction and services. Staff held and in person housing open house and an online housing story, conducted an informational survey and met regularly with the Planning Commission, General Government Committee, and City Council to discuss the development of the Element. The 2025 Comprehensive Plan update webpage was updated with all materials presented publicly. Tumwater staff also attended meetings with homeowner associations, civic and business This approach ensured public groups. participation in the planning process for the Housing Element.



### County-Wide Planning Policies

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

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

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

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

VIII. Affordable Housing

8.1 Increase housing choices to support all ranges of lifestyles, household incomes, abilities, and ages. Encourage a range of housing types and costs that are commensurate with the employment base and income levels of jurisdictions' populations, particularly for low, moderate and fixed income families.

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

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

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

8.3 Exploring ways to reduce the costs of housing.

The Housing Element's purpose is to support ways to reduce the cost of housing.

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

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



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

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

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

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

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

The Housing Element has language that urges the City Council to consider funding requests favorably for low income housing providers in Tumwater.



### 4. Summary of Plan Goals

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

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

Goals, Policies, and Implementation Actions



### 5. Plan Goals, Policies, and Implementation Actions

#### A. How to Read These Tables

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

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

#### 1) Housing Needs

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



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



**Supply.** Increase the inventory of housing for all households.



Variety. Increase the variety of housing types.



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



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



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



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

#### 2) Effort to Achieve

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



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



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

Low

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

#### 3) Effect on Housing Supply

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

High

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

**Commented [ES2]:** If we are incorporating most of the Housing Action Plan, I think it would be worthwhile to note why we incorporated the housing action plan- how it will strengthen the goals and policies or what the relationship is.



Medium

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

Low

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

#### B. Housing Goals, Policies, and Implementation Actions

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

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

#### 1) Why is this goal important?

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

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

### 2) How does the goal reduce housing costs?

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

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

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

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

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

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

Goals, Policies, and Implementation Actions



## 3) How do this goal address equity?

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

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

Rising home prices means homeownership, a way for disadvantaged households to build equity, becomes more difficult.

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

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

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

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

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

Commented [ES3]: does

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

Commented [BM5]: New policy.

**Commented [ES6R5]:** Stakeholder feedback: Add disability, protected classes, and veterans to H-1.1

**Commented [ES4]:** Stakeholder feedback: Identify the specific unique needs for housing in Tumwater, such as families and seniors.



Policies a	and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-1.1.1	Establish City programs to offset the displacement of community members by new housing development.	2026-28	M	L	<b>△</b> • • • • • • • • • • • • • • • • • • •
H-1.1.2	Develop programs to address racially disparate impacts and exclusion in housing caused by local policies, plans, and implementation actions.	2026-28	M	L	<b>₫ ₩</b> ₩
H-1.1.3	Evaluate the impact on housing affordability, especially for low-income households, as part of the Comprehensive Plan and development code amendment processes.	Term of the Plan	M	L	
H-1.1.4	Monitor the rental market in Tumwater and implement appropriate tenant protection programs that improve household stability.	Term of the Plan	н	M	<b>₫</b> ₩
Us lar	conjunction with the Land e Element, <mark>provide</mark> sufficient nd to meet projected future using needs	Term of the Plan	M	н	<u>~</u>
H-1.2.1	Designate sufficient land for all types of housing to accommodate the future needs of every income group and make the most efficient use of infrastructure and services.	Term of the Plan	M	Н	<b>△</b> • • • • • • • • • • • • • • • • • • •

Commented [ES7]: Stakeholder feedback: Ensure displacement analysis does not result in unnecessary barriers to housing productions.

Commented [BM8]: New implementation action.

Commented [BM9]: New implementation action.

Commented [BM10]: New implementation action based on Tumwater Housing Action Plan – Action 1.e.

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

Commented [BM11]: New implementation action based on Tumwater Housing Action Plan – Action 2.e.

The City has begun the work necessary to implement the

Commented [ES12R11]: Stakeholder feedback: Add disability, developers, managers, and renters.

Commented [ES13]: Stakeholder feedback: Identify areas of high priority for affordable housing and have long range planning involved with permitting process. Reduce roadblocks and permit timelines.

Commented [BM14]: Update of 2016 goals as a policy.

Commented [BM15]: Update of 2016 goals as a policy.



				TUMWATER	
Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed	
H-1.2.2 Determine the capacity of land for publicly assisted housing, housing for moderate, low, very low, and extremely low-income households, manufactured housing, middle housing, multifamily housing, group homes, foster care facilities, emergency bousing,	Term of the Plan	M	M	**************************************	Commented [ES16]: Based on our numbers from the
permanent supportive housing.					housing allocation should we try to strengthen or add some policies/actions for emergency housing?
H-1.3 In conjunction with the					Commented [ES17R16]: Relevant: H-2.2.4
Transportation Plan and Lands for Public Purposes Element, ensure that Tumwater's capital facilities planning meets projected future housing needs over the next 20 years.	Term of the Plan	M	Н	<u> </u>	Commented [BM18]: New implementation action.  Commented [BM19]: Updates 2016 policy.
H-1.3.1 Review transportation impacts and update the Transportation Plan and the Capital Facilities Plan as needed when making housing decisions affecting the location and density of housing.	Term of the Plan	M	M	<u></u>	Commented [BM20]: Updated 2016 policy as an
H-1.3.2 Review impacts to public utilities and services and update the Lands for Public Purposes Element and the Capital Facilities Plan when making housing decisions affecting the location and density of housing.	Term of the Plan	M	M	<u></u>	Commented [BM21]: Updated 2016 policy as an
update the Lands for Public Purposes Element and the Capital Facilities Plan when making housing decisions affecting the location and		M	M	•••	Commented [BM21]: Updated 2016 policy as an implementation action.



Polic	ies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-1	.3.3 Increase multimodal transportation options to allow for greater variety of housing.	2026-28	M	M	
H-1.4	Support the construction of affordable housing on vacant or unused lots, such as abandoned commercial buildings to minimize urban sprawl and reuse existing infrastructure.	Term of the Plan	L	L	<u>~</u> ~
H-1	.4.1 Donate or lease surplus Cityowned land to developers that provide permanent supported housing and establish a process for coordinating the acceptance of land donations from others.	Term of the Plan	M	M	<u></u>
H-1.5	Ensure the Housing Element supports the Economic Development Plan and Climate Element when identifying areas for housing.	Term of the Plan	M	M	<u>~~</u> ••••
H-1.6	Direct mixed use and high density residential development along transit corridors and into urban centers to support employment and place-making opportunities.	Term of the Plan	L	L	نبن مسا
H-1	6.1 Lower transportation impact fees for multifamily and mixed use developments near frequent transit service routes.	2026-28	Н	M	-65 -65

Commented [BM22]: New implementation action.

Commented [BM23]: Updated 2016 policy.

Commented [ES24]: How much City owned land do we have to lease? Is this a strong goal/policy? Is it feasible?

Commented [BM25]: New implementation action based on Tumwater Housing Action Plan Action 1.a.

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

Commented [BM26]: Update of 2016 policy and implementation action as a new implementation action that addresses state goals, policies, and objectives for consideration of housing locations in relation to employment locations. RCW 36.70A.070(2)(d)

Commented [BM27]: Updated policy based on Tumwater Housing Action Plan – Action 3.d: Continue to look for placemaking opportunities along urban corridors.

Commented [BM28]: New implementation action based on Tumwater Housing Action Plan – Action 3.a.

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



Policies a	nd Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-1.6.2	Review options for deferring impact fee payments for desired housing types.	2026-28	M	L	<u>~</u>
coo pro the sec	pport innovative plans, des, standards, and ocedures to take advantage of e best private and public ctor approaches to creating using.	Term of the Plan	M	M	<u> </u>
H-1.7.1	Update the development code to allow for a range of housing for all income segments and housing types.	Term of the Plan	M	M	<b>1</b> 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
H-1.7.2	Develop incentives for the development of accessory dwelling units within new and existing single-family developments.	2026-28	M	L	<u> </u>
H-1.7.3	Collaborate with the development community to support the construction of life cycle housing, particularly for young adults and seniors.	2026-28	M	L	<b>☆ **</b> • • • • • • • • • • • • • • • • • •
H-1.7.4	Continually review permitting requirements and processes to streamline housing development review.	Term of the Plan	M	M	<b>☆☆☆</b>
H-1.7.5	Reduce off street parking requirements in appropriate locations served by other modes of transportation to allow for more housing.	2026-28	M	M	•

Commented [ES29]: Housing types or project types?

Commented [ES30R29]: Housing development types?

Commented [BM31]: New implementation action.

Commented [ES32]: Stakeholder feedback: Waive impact fees for certain affordability percentages, such as area

Commented [ES33]: Stakeholder feedback: Create clearer processes for lot splitting and condominium permitting and conversions.

Commented [ES34]: Stakeholder feedback:

Expand the multifamily tax exemption program to all zoning designations that allow multifamily housing.

Shared housing- Olympia Senior center.

Commented [BM35]: Update of policy.

Commented [BM36]: Update of 2016 policy as a new implementation action that addresses state goals, policies, and objectives for:

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

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

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

Commented [ES38R37]: Stakeholder feedback: Plan for and require more density at time of build such as potential accessory dwelling units.

Commented [BM39]: New implementation action.

Commented [BM40]: New implementation action.

Commented [BM41]: New implementation action.



Policies a	and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-1.7.6	Update permitting processes to support condominium ownership.	2026-28	L	L	<b>☆</b> ₩.₩
H-1.7.7	Identify where and how to extend public water and sewer to unserved areas to allow infill residential development in underdeveloped areas.	2026-28	Н	M	<u></u>
H-1.7.8	Use SEPA Planned Actions to reduce the need for SEPA reviews for individual residential developments.	2026-28	M	M	<u></u>
pa	pport manufactured home rks as a source of affordable using.	Term of the Plan	M	M	
H-1.8.1	Maintain the manufactured home park district land use designation and zone district to prevent conversion of affordable housing to other uses without replacement.	Term of the Plan	M	M	€ • • • • • • • • • • • • • • • • • • •
H-1.8.2	When locating the manufactured home park district land use designation and zone district, consider natural hazard risks, such as flooding and liquefaction, and the impacts of those	Term of the Plan	M	M	<u>~~</u> ••••
	hazards on the future residents, emergency responders, and the City.				

Commented [BM42]: New implementation action.

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

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

Commented [ES44]: Haven't we done this already? Or is there a chance we adopt state maximum exemptions?

Commented [BM45]: New implementation action based on Tumwater Housing Action Plan – Action 3.c.

Commented [BM46]: Update of 2016 policy.

Commented [ES47]: The areas have been located and established. There are existing critical areas. Is there a way we can change this into a more current action item? What will we do with the consideration?

Commented [ES48R47]: Can we strengthen by saying something along the lines making existing MHP's more resilient to natural hazard risks? And consider potential new areas to be designated for MHP's and whether they are in natural hazard areas? What is the likelihood we will acquire more MHP's?

Commented [BM49]: Update of 2016 policy.



Policies a	and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
fo pa	pport housing opportunities r those with special needs, articularly those <mark>related</mark> to age	2026-28	M	L	<u>~~</u>
or	disability.				
H-1.9.1	Require housing to meet the needs of those with special housing requirements throughout Tumwater.	2026-28	M	L	<u>~</u>
H-1.9.2	Support social and health service organizations, which offer support programs for those with special needs, particularly those programs that help people remain in Tumwater.	2026-28	M	L	<u>~~</u>
H-1.9.3	Support actions to secure grants and loans tied to the provision of special needs housing by agencies, private developers, and nonprofit organizations.	2026-28	L	L	
H-1.9.4	Work with agencies, private developers, and nonprofit organizations to locate housing to serve Tumwater's special needs populations, particularly those with challenges related to age, health or disability.	2026-28	M	L	<u>~</u> ♣ <sup>**5</sup> <u>~ </u> <b>£</b> **

**Commented [ES50]:** Stakeholder feedback: Create programs and support services for mental health, job training, life skills training, and laundry services.

Commented [BM51]: Update of 2016 goal as a policy.

Commented [BM52]: Update of 2016 policy as an implementation action.

Commented [BM53]: Update of 2016 policy as an implementation action.

Commented [BM54]: New implementation action.



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-1.9.5 Strive to increase the range of housing types for seniors affordable at a variety of incomes, including independent various degrees of independent and assisted living and skilled nursing care facilities.	2026-28	M	L	
H-1.10 Ensure housing is compatible in quality and design with surrounding land uses, traffic patterns, public facilities, and environmentally sensitive areas through use of innovative designs that enhance the appearance and quality of Tumwater's neighborhoods.	Term of the Plan	M	L	<b>;</b> •;•
H-1.10.1 Update Citywide Design Guidelines for residential uses on a regular basis	Term of the Plan	M	L	÷;
H-1.10.2 Adopt a form-based code that would allow more flexibility in incorporating different housing types into development projects and addressing compatibility in neighborhoods.	2029- 2030	Н	M	<b>☆ ₩</b>
H-1.10.3 Strategically allow live/work units in nonresidential zones.	2026-28	L	L	<b>₫₩</b>

Commented [BM55]: Update 2016 goals as a policy.

Commented [BM56]: New implementation action.

Commented [BM57]: Based on Tumwater Housing Action

Commented [BM58]: Based on Tumwater Housing Action Plan – Action 4.b.

Goals, Policies, and Implementation Actions



Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-1.10.4 Work with the development community to support innovation and variety in housing design and development to build housing with unique individual character.	Term of the Plan	M	L	<u>~</u>

**Commented [ES59]:** Stakeholder feedback: Open opportunities to create communities, not just cookie cutter homes.

**Commented [BM60]:** Update of 2016 policy as an implementation action.

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

Gola H-2 includes implementation actions that increase the supply of housing affordable to low-income households (those making 80 or less percent of the area median family income) and implementation actions that support the providers of low-income housing.

#### 1) Why is this goal important?

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

### 2) How does this goal reduce housing costs?

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

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

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

### 3) How does this goal address equity?

People of color disproportionately head the lowest income households in Thurston County. The same is true for people experiencing

**Commented [BM61]:** New goal, based in part on the Tumwater Housing Action Plan Strategy 1:

"Increase the supply of permanent, income-restricted affordable housing."

Goals, Policies, and Implementation Actions



homelessness. Permanent, income restricted housing directly benefits both of these populations by providing affordable, stable housing options.

Housing affordable to households with the lowest incomes can be rental or owner units, both of which help stabilize households.

Programs that expand homeownership opportunities can significantly improve a household's wealth; this is especially important to addressing inequities for households of color stemming from historical policies like redlining and zoning.

Policies a	and <b>implementation</b> Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
re va de	pport permanent, income- stricted affordable housing in riety of locations, types, and esigns that is safe, and near bs and daily activities.	Term of the Plan	Н	M	<u>~</u> • • • • • • • • • • • • • • • • • • •
H-2.1.1	Expand incentives to incorporate permanent, income-restricted affordable housing into residential developments.	2029-30	Н	M	<u>€2:4:25</u>
H-2.1.2	Develop regulations that require a portion of a new Planned Unit Development used for residential development be permanent, income-restricted affordable housing units.	2029-30	Н	M	<u>~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~</u>
H-2.1.3	Mix market rate and low- income housing to avoid creating areas of concentrated low-income housing.	Term of the Plan	M	L	<b>⊹</b> ∳:
re th	pport permanent, income- stricted affordable housing rough budgeting and funding ccisions.	Term of the Plan	Н	M	<u>~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~</u>

Commented [ES62]: Stakeholder feedback:

Obtain land for asset limited homes.

Expand the City's multifamily tax exemption program to add options for renewing 12 year exemptions and a new 20 year option.

**Commented [BM63]:** Update goal as a policy that addresses state goals, policies, and objectives for consideration of housing locations in relation to employment locations. <u>RCW 36.70A.070(2)(d)</u>.

**Commented [BM64]:** New implementation action that addresses Tumwater Housing Action Plan – Action 1.h.

Commented [ES65]: Only PUD?

**Commented [ES66]:** Is there opportunity to require different housing sizes for different housing life cycle needs?

**Commented [BM67]:** New implementation action that addresses Tumwater Housing Action Plan – Action 1.b.

**Commented [BM68]:** New implementation action based on Tumwater Housing Action Plan – Action 3.e.



					TUMWATER
Policies a	and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-2.2.1	Review and update deferral of park and transportation impact fee payments and utility connection charges for permanent, incomerestricted affordable housing.	2026-28	M	M	<u>≈ ~ 274</u>
H-2.2.2	Review and update permit fee waivers for low-income housing developments.	2026-28	M	M	<u> </u>
H-2.2.3	Fund projects by nonprofit developers that increase permanent, incomerestricted affordable housing through federal, state, or local grants or loans.	Term of Plan	Н	M	
H-2.2.4	Assist social service organizations in their efforts to seek funds for construction and operation of emergency, transitional, and permanent supportive housing.	Term of Plan	M	M	
H-2.2.5	Conduct education and outreach around City programs that support affordable housing.		M	M	<b>♠</b>
H-2.2.6	Provide funding for the Housing Authority of Thurston County and other non-profit organizations to buy income-restricted units proposed to be converted to market rate housing.	Term of Plan	Н	M	<b>क़</b>

Commented [ES62]: Stakeholder feedback:

Obtain land for asset limited homes.

Expand the City's multifamily tax exemption program to add options for renewing 12 year exemptions and a new 20 year

Commented [BM69]: New implementation action based on Tumwater Housing Action Plan – Action 1.g.

Commented [BM70]: Update of 2016 policy as an implementation action and new implementation action based on Tumwater Housing Action Plan – Action 1.i.

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

Commented [BM71]: Update of 2016 policy as an implementation action.

Commented [ES72]: How often do we educate and perform outreach? Is this a strong goal? Can we revise to say "meet regularly with housing providers and developers and help inform and educate on programs that support

Commented [ES73R72]: Based on stakeholder feedback.

Commented [BM74]: New policy based on Tumwater  $\label{eq:Housing Action Plan-Action 5.a.} Housing Action Plan-Action 5.a.$ 

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

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



#### Goal H-3 Maintain and improve existing housing stock.

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

#### 1) Why is this goal important?

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

### 2) How does the goal reduce housing costs?

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

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

### 3) How does this goal address equity?

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

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

Policies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-3.1 Support efforts to maintain existing housing stock as healthy and safe.	Term of the Plan	Н	M	<u>~</u>
H-3.1.1 Expand Tumwater's code enforcement procedures to create a formal maintenance and rehabilitation program.	2029-30	н	M	<u>~</u> ~

Commented [ES76]: Stakeholder feedback: Connect with and help fund programs that do critical repairs so homeowners can stay in place.

**Commented [ES77]:** Stakeholder feedback: Create a hub for information, resources, and rebates for energy score.

**Commented [BM78]:** Update of 2016 implementation action as a policy based on Tumwater Housing Action Plan – Action 1.k.



Policies	and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-3.1.2	Work with nonprofit providers to support services that work with property owners and renters to maintain housing in good condition.	Term of the Plan	M	M	*****
	ursue Federal, State, and local nancing opportunities to				+65
m	aintain the existing housing	Term of the Plan	M	M	
	ock and assist with upgrades nd retrofits.				<u> </u>
H-3.2.1	Build and maintain public and private partnerships to assist with renovations of unfit structures for use as permanent, incomerestricted affordable housing.	Term of the Plan	M	M	**************************************
H-3.2.2	Provide funding for low income and special needs residents to purchase housing through community land trusts.	Term of the Plan	н	L	**************************************
H-3.2.3	Fund an energy assistance program for rental housing to assist landlords with making upgrades when the unit is sold.	2029-30	M	L	<b>&gt;</b> ₩
is cc in	nsure equity and quality of life achieved by improving ommunity surroundings and frastructure in residential reas.	Term of the Plan	Н	M	<b>产</b> 偷

Commented [ES79]: Stakeholder feedback: Prioritize septic/well conversions for more housing capacity & density.

Commented [ES80]: Can we add or revise an action item to include the conversion of rentals into condo's or ownership?

Commented [BM81]: New policy.

Commented [BM82]: Update of 2016 implementation action as a policy.

Commented [BM83]: Based on Tumwater Housing Action Plan – Action 1.f.

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

Commented [BM84]: New implementation action based on Tumwater Housing Action Plan – Action 2.h.

Commented [ES85R84]: Just rental? What about

Stakeholder feedback: Create financial assistance or initiatives as part of the goals and policies for transitioning to electrification.

Commented [BM86]: Updated 2016 policy.

Goals, Policies, and Implementation Actions



entation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
rovements on ce, transportation, es in areas that are ened and at isk of displacement equity and health.	Term of the Plan	Н	M	<b>产</b> 偷
ufactured home tain existing ordable housing.	Term of the Plan	M	M	***************************************
a program to and maintain nd viable ured home parks.	2029-30	M	M	<b>♣</b>
profits in the facquiring mobile ks to turn them c trusts so that lot scan be managed.	Term of the Plan	Н	M	*65
	rovements on ce, transportation, es in areas that are ened and at isk of displacement equity and health.  Ifactured home tain existing ordable housing.  a program to and maintain and viable ured home parks.  -profits in the cacquiring mobile ks to turn them c trusts so that lot	rovements on ce, transportation, es in areas that are ened and at isk of displacement equity and health.  Ifactured home tain existing ordable housing.  Term of the Plan  Term of the Plan  2029-30  Term of the Plan  Term of the Plan	rovements on ce, transportation, es in areas that are end and at isk of displacement equity and health.  Ifactured home tain existing ordable housing.  Term of the Plan  Term of the Plan  Term of the Plan  Ifactured home tain existing ordable housing.  Term of the Plan  Term of the Plan  Term of the Plan  Ifactured home tain existing ordable housing.  Term of the Plan  Term of the Plan	rovements on ce, transportation, es in areas that are ened and at isk of displacement equity and health.  Infactured home tain existing ordable housing.  Term of the Plan  Term of the Plan

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

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

#### 1) Why is this goal important?

Housing stability is an important component of housing affordability. When households face housing insecurity due to income or other issues, there can be a fine line between being housed and being homeless. Evictions and foreclosures are both destabilizing and can lead to long-term poverty. These events also make it

more likely a household will experience homelessness.

### 2) How does this goal reduce housing costs?

For Tumwater, preventing homelessness in the first place is more cost-effective than housing someone experiencing homelessness. Households that can avoid evictions and foreclosures also avoid increases in their monthly housing costs, if they are even able to find a new home to live in. For renters, this can

Commented [BM87]: New implementation action.

Commented [BM88]: New policy.

**Commented [BM89]:** Based on Tumwater Housing Action Plan – Action 1.j.

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

**Commented [BM90]:** Based on Tumwater Housing Action Plan – Action 2.g.

**Commented [BM91]:** New goal based on Tumwater Housing Action Plan – Strategy 2.

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

### 3) How does this goal address equity?

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

People of color are more likely to rent and more likely to have a lower income than their white, non-Hispanic counterparts. This makes them particularly vulnerable to being evicted when rent increases exceed their ability to pay. This

concern is reflected in the population experiencing homelessness, which are also disproportionately people of color.

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

Polici	es and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-4.1	Assist and promote social service organizations in their efforts to help prospective homeowners with financial assistance.	Term of the Plan	M	M	<u> </u>
H-4.	1.1 Support down payment assistance programs for homeownership and programs that assist people entering the rental market.	2031-32	н	M	<b>क़</b>
H-4.2	Develop policies that protect vulnerable populations from displacement and inflated housing costs when on fixed incomes.	2026-28	M	M	+65
H-4.	2.1 Work with non-profits and organizations that help those on fixed incomes stay housed	Term of the Plan	M	M	**55

**Commented [ES92]:** Stakeholder feedback: Create a GIS/zoning map - housing database showing affordable housing and inventory.

**Commented [ES93]:** Stakeholder feedback: Have counseling and education for people available before they are displaced.

Commented [BM94]: New policy.

**Commented [BM95]:** New implementation action based on Tumwater Housing Action Plan – Action 2.d.

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

**Commented [ES96]:** Stakeholder feedback: Tumwater should create revolving funds for downpayments and programs to help risky rentals or renters with high risk backgrounds.

**Commented [ES97]:** Stakeholder feebdack:Create processes for room rentals that address protection and liability, especially if owner does not occupy.

Commented [BM98]: New policy.

**Commented [ES99]:** Can we make this more specific to developing policies?

Commented [BM100]: New implementation action.

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Policies a	nd Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-4.2.2	Identify areas at risk of displacement and update policies and regulations to address.	2026-28	M	M	<b>₫</b>
H-4.2.3	If displacement is unavoidable with new development, require developers to provide residents displaced by redevelopment with relocation assistance.	2029-31	Н	M	<b>₩%</b>
H-4.2.4	Adopt short-term rental regulations to minimize impacts on long-term housing availability.	2029-31	Н	L	

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

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

#### 1) Why is this goal important?

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

### 2) How does this goal reduce housing costs?

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

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

Commented [BM101]: New implementation action.

**Commented [BM102]:** New implementation action based on Tumwater Housing Action Plan – Action 2.a.

More details would need to be provided for the action. It may be best implemented through funding to nonprofits, CDBG funding, and work through policies from the Regional Housing Council.

**Commented [BM103]:** New implementation action based on Tumwater Housing Action Plan – Action 2.c.

**Commented [BM104]:** New goal based on Tumwater Housing Action Plan – Strategy 5.

Goals, Policies, and Implementation Actions



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

### 3) How does this goal address equity?

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

The people who typically engage in public review processes, especially land use processes, are often white and have a higher income. Developing relationships with organizations that work with or represent communities of color and disadvantaged groups can help Tumwater better:

 Identify who benefits or is burdened by an action.

- Examine potential unintended consequences of taking an action.
- Mitigate unintended negative consequences of taking an action.
- Build in strategies to advance racial equity.

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

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

Polic	ies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-5.1	Maintain relationships with for profit housing developers and services.	Term of the Plan	M	M	<b>1</b>
H-5	.1.1 Collaborate with the development community on mixed use, infill, and reuse of existing buildings for housing.	Term of the Plan	L	L	<b>☆</b> ₩:
H-5	.1.2 Work with builders on construction practices and alternative building designs and methods that exceed the minimum standards.	Term of the Plan	M	L	·!:->

Commented [ES105]: Stakeholder feedback: Share property information and permitting history to allow people to use wetland and other reports previously submitted to lower costs for permitting/review, such as Thurston County records. Make earlier submittals public.

Expand the multifamily tax exemption program to all zoning designations that allow multifamily housing.

Tumwater should try to buy land to sell to non-profits and affordable housing developers.

Tumwater should start its own Home Fund.

**Commented [ES106]:** Stakeholder feedback: Have the City start a local housing stakeholder group or committee that meets at scheduled intervals to continue collaboration. Send emails with updates.

Commented [BM107]: New policy.

**Commented [BM108]:** Update of 2016 policy as an implementation action.

**Commented [BM109]:** Update of 2016 policy as an implementation action.



Policies a	nd Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-5.1.3	Partner with a public or private developer to build a townhouse or row house demonstration project.	<del>2029-30</del>	Н	<u> </u>	<u>~</u> :::
H-5.1.4	Work with local landlords to identify incentives to increase the amount of rental housing and units that accept housing vouchers and housing assistance.	2026-28	M	M	<u></u>
H-5.1.5	Work with developers and home lenders to make middle housing more desirable and financially feasible.	2026-28	M	L	<u> </u>
H-5.1.6	Work with regional partners to develop a technical assistance program for small landlords	2026-28	M	L	<u>₩</u> ;;/
no	aintain relationships with nprofits housing providers d services.	Term of the Plan	M	M	<u>~</u> • • • • • • • • • • • • • • • • • • •
H-5.2.1	Partner with low-income housing developers to expand homeownership opportunities.	Term of the Plan	M	M	<b>€</b> \$
H-5.2.2	Work with regional partners on housing strategies for homeless youth, which may include Host Homes.	2026-28	M	L	<u> </u>
H-5.2.3	Collaborate with financial institutions and non-profits to create housing land trusts for manufactured home parks.	2029-30	M	L	***************************************

Commented [ES105]: Stakeholder feedback: Share property information and permitting history to allow people to use wetland and other reports previously submitted to lower costs for permitting/review, such as Thurston County records. Make earlier submittals public.

Expand the multifamily tax exemption program to all zoning designations that allow multifamily housing.

Tumwater should try to buy land to sell to non-profits and affordable housing developers.

Tumwater should start its own Home Fund.

Commented [ES110]: Why these specifically? Why not a co-op? Why not dorm housing?

Commented [ES111R110]: Or any demonstration

Commented [BM112]: New policy based on Tumwater Housing Action Plan – Action 5.e.

Commented [BM113]: New implementation action.

Commented [BM114]: New implementation action.

Commented [BM115]: New implementation action based on Tumwater Housing Action Plan – Action 2.f.

Commented [BM116]: New policy.

Commented [BM117]: New implementation action based on Tumwater Housing Action Plan Action 1.l.

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

Commented [ES118]: School districts?

Commented [BM119]: Update of 2016 policy as an implementation action.

Commented [BM120]: New implementation action based on Tumwater Housing Action Plan Action 1.f.



Policies a	nd Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-5.2.4	Work with non-profits, financial institutions, and other agencies to increase opportunities for home ownership, especially within BIPOC communities, lower income households, and families with children.	Term of the Plan	M	L	<b>€</b> ₩ ₩
H-5.2.5	Identify and develop partnerships with organizations that provide or support low-income, workforce, and senior housing as well as other populations with unique housing needs.	2026-28	M	M	
H-5.2.6	Partner with local trade schools to provide renovation and retrofit services for low-income households as part of onthe-job-training.	2029-30	M	L	<u> </u>
jur Re ad aff	ork with the other risdictions as part of the gional Housing Council to dress homelessness and fordable housing in Thurston unty.	Term of the Plan	M	M	
H-5.3.1	Coordinate allocation of housing for all income groups in cooperation with other jurisdictions in Thurston County.	Term of the Plan	M	M	**************************************
H-5.3.2	Track data on affordable housing at the regional level.	2029-30	M	M	<u>~~</u>

Commented [ES105]: Stakeholder feedback: Share property information and permitting history to allow people to use wetland and other reports previously submitted to lower costs for permitting/review, such as Thurston County records. Make earlier submittals public.

Expand the multifamily tax exemption program to all zoning designations that allow multifamily housing.

Tumwater should try to buy land to sell to non-profits and affordable housing developers.

Tumwater should start its own Home Fund.

Commented [BM121]: Update of 2016 policies as an implementation action.

Commented [BM122]: New policy based on Tumwater Housing Action Plan - Action 5.c.

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

Commented [ES123]: Are these actions truly going to be pursued by City and staff? Is this common in the area? Are there existing schools that do this?

Commented [BM124]: New implementation action based on Tumwater Housing Action Plan – Action 2.b.

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

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

Commented [BM125]: Update of 2016 policy.

Commented [BM126]: Update of 2016 policy as an implement action.

Commented [BM127]: New implementation action based on Tumwater Housing Action Plan – Action 5.f.

Goals, Policies, and Implementation Actions



Polici	es and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-5.4	Maintain partnerships with agencies that provide or support housing.	Term of the Plan	M	M	<b>△</b> • • • • • • • • • • • • • • • • • • •
H-5.	4.1 Work with local post- secondary schools to develop strategies for developing off campus housing	2026-28	M	L	<b>€</b>
H-5.	4.2 Work with the Tumwater School District, Thurston County Housing Authority, and other nonprofits to pursue grant funding and implement transitional housing strategies for families with children.	Term of Plan	M	M	<u>~</u> • 655 <b>%</b>
H-5.	4.3 Fund Housing Navigators to assist households, renters, homeowners, and landlords with housing issues.	2029-30	Н	M	<u>~24</u>

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

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

#### 1) Why is this goal important?

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

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

## 2) How does this goal reduce housing costs?

Providing affordable housing for the lowest income households and those experiencing homelessness requires significant public resources; right now, those resources are scarce, leaving many households unable to afford a

Commented [ES105]: Stakeholder feedback: Share property information and permitting history to allow people to use wetland and other reports previously submitted to lower costs for permitting/review, such as Thurston County records. Make earlier submittals public.

Expand the multifamily tax exemption program to all zoning designations that allow multifamily housing.

Tumwater should try to buy land to sell to non-profits and affordable housing developers.

Tumwater should start its own Home Fund.

**Commented [BM128]:** Updated 2016 implementation action as a new policy.

Commented [BM129]: New implementation action.

**Commented [BM130]:** Update of 2016 policy as an implementation action.

**Commented [BM131]:** New policy based on Tumwater Housing Action Plan – Action 5.b.

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

Use trained volunteers were possible.

Goals, Policies, and Implementation Actions



decent and affordable place to live that does not have unsafe or unhealthy living conditions.

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

While Tumwater has some capacity to increase funding, the City recognizes the need for action

at the state and federal level to increase funding for affordable housing.

### 3) How does this goal address equity?

People of color are disproportionately low-income, at risk of experiencing homelessness, or homeless. However, many of the implementation actions in this Element to address these issues will be impossible to implement without more funding.

Polic	ies and Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-6.1	Work with the state and regional partners to establish permanent sources of funding for the construction and maintenance of low-income housing.	Term of the Plan	н	Н	<b>☆ ☆</b>
H-6.	1.1 Develop a comprehensive funding strategy for affordable housing that addresses both the sources of funding and how the funds should be spent.	2026-28	Н	н	<b>€</b> • • • • • • • • • • • • • • • • • • •
H-6.	1.1 Support legislative action to increase permanent sources of funding for low-income housing.	Term of the Plan	Н	н	<b>☆ *</b>

Commented [BM132]: New policy.

**Commented [BM133]:** New implementation action based on Tumwater Housing Action Plan – Action 6.a.

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

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

Commented [BM134]: New implementation action.



Policies a	nd Implementation Actions	Period	Effort to Achieve	Effect on Housing Supply	Needs Addressed
H-6.1.3	Establish an affordable housing property tax levy to finance permanent affordable housing for very low-income households.	2029-30	Н	Н	<u></u>
H-6.1.4	Establish an affordable housing sales tax	2029-30	Н	Н	-65 es
H-6.1.5	Capture the value of City infrastructure investments that increase private investments in neighborhoods, especially in areas with planned or existing transit.	2029-30	Н	M	<u> </u>
H-6.1.6	Work with the Housing Authority of Thurston County to take greater advantage of State and Federal housing grants and tax incentives.	Term of the Plan	L	M	<b>□</b> •••• ••••

Commented [BM135]: New implementation action based on Tumwater Housing Action Plan – Action 6.b.

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

Commented [BM136]: New implementation action based on Tumwater Housing Action Plan – Action 6.c.

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

Commented [BM137]: New implementation action based on Tumwater Housing Action Plan – Action 6.d.

Staff would need to do more research on what this involved or how to do it other than latecomer agreements

Commented [BM138]: New implementation action based on Tumwater Housing Action Plan – Action 6.e.

Could be part of the Regional Housing Council discussions as