

Chapter 7: Housing

CHAPTER 7

HOUSING

1. INTRODUCTION

The Housing Chapter of the Comprehensive Plan provides a framework that promotes a diverse housing supply, protects and improves neighborhood health and livability, and meets the housing needs of all economic segments of the community, now and in the future.

Thurston County is experiencing strong and sustained population growth, which contributes to high demand for housing. The supply of housing has not kept pace with his demand, resulting in rising housing costs. The worst housing shortages are with housing types for lower income households, like apartments and older rental housing. The quickly rising cost of housing ownership and market competition, can push moderate- and higher-income households into lower-cost housing. This increases the deficit of lower-cost housing compared to the level of need.

Surveys in 2022 and 2023 showed that safe and affordable housing is a community priority. Residents feel it is lacking and a top challenge for Thurston County in the coming decade. The county will ensure there is enough land and that regulations allow for enough housing affordable to all income levels.

This chapter has additional supporting information in the technical appendix (Appendix A). It provides more information to support the findings and analyses.

2025 Update: Critical Issues

- As of 2020, nearly 6,000 households in unincorporated Thurston County were spending over half of their income on housing

GROWTH MANAGEMENT REQUIREMENTS

The Washington State Growth Management Act (GMA) requires a housing element that plans for and accommodates housing affordable to all income levels and provides:

- An inventory of housing needs by income level as well as needs for emergency housing, emergency shelters, and permanent supportive housing.
- Analysis to show sufficient land capacity for these housing needs and accommodation of moderate density housing options within urban growth areas (UGAs).
- Adequate provisions to address projected housing needs, including documentation of programs and actions needed to achieve housing availability, considering housing locations in relation to employment, and consideration of the role of Accessory Dwelling Units (ADUs).
- Identifying policies and regulations that result in racially disparate impacts (RDI), displacement, and exclusion, and implementation of new policies and regulations to undo these impacts.

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costs.¹ These families and individuals have limited income remaining to cover other essentials like food, transportation, and education. Many experience housing insecurity and are at risk of losing their homes if housing costs continue to rise.

- In 2023, approximately 12,500 individuals experienced homelessness or unstable housing² county-wide.
- Rental housing costs increased steadily over the past decade and nearly doubled since 2015.³ This has reduced the supply of lower cost housing options and likely increased the number of households experiencing housing insecurity since 2020.
- Median home sale prices continue to rise, making it difficult for a first-time homebuyer to purchase a home under \$500,000.⁴
- Racial disparities in housing affect many BIPOC residents⁵ who have lower homeownership rates and are more likely to be cost burdened compared to their white counterparts.

2. PLANNING CONTEXT

This chapter follows the state GMA goals. It is coordinated with other chapters of the Comprehensive Plan. The goals are accomplished by meeting current and future housing needs, preserving and improving available affordable housing, and identifying sufficient land for housing.

Some data in this chapter are from 2020 or before the COVID-19 pandemic. These are the most recent data in many cases, but they may not fully reflect current trends.

A. County-wide planning policies

The GMA requires coordination between jurisdictions. It also requires county-wide



¹ Source: [US HUD Comprehensive Housing Affordability Strategy \(CHAS\), 2016–2020](#). This figure reflects the most recent data available but does not account for the impacts of the COVID-19 pandemic and the resulting changes in employment, housing, and economic conditions.

² “‘Homeless or Unstably Housed’ refers to all clients or households experiencing any homelessness or housing instability (e.g., they are literally homeless/unsheltered, receiving housing services that indicate housing instability, residing in transitional housing, or couch surfing).” DSHS Research and Data Analysis Division (2024). [Snapshot of Homelessness in Washington State for July 2023](#).

³ Source: [Zillow Observed Rent Index \(ZORI\)](#)

⁴ Source: [Zillow Home Value Index \(ZHVI\)](#)

⁵ BIPOC stands for Black, Indigenous, and People of Color. In this analysis we define it as those who identify as Hispanic, Latino/a, or as a race other than White alone.

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policies to protect and promote affordable housing. The County-wide Planning Policies (CWPPs) are a regional framework for planning. They include the county, cities, and towns within Thurston County. They were adopted in 1992 and amended in 2015 and 2025. CWPPs relate to all elements of the Comprehensive Plan. CWPPs specific to housing include 8.1-8.7.

B. Regional planning efforts

The actions of each jurisdiction in the county affect one another. People move between jurisdictions, so none is independent of the others. They all share the need for housing for the growing population. Regional coordination reduces costs and builds partnerships on a county-wide issue. For example, infill development in cities and UGAs can help meet rural housing demand. This helps the county to preserve its rural character and protect critical natural areas.

Thurston County has multiple partnerships to explore regional approaches to affordable housing. Examples include:

- [The Regional Consolidated Plan](#) (2022)
- [The Thurston County Homeless Crisis Response 5 Year Plan](#) (2019-2024)
- The Thurston County Local Homelessness Housing Plan (2025-2030)
- [Sustainable Thurston](#) (2013)
- [The Regional Housing Council](#)

C. Joint plans

Thurston County and its cities and towns develop Joint Plans for UGAs, except for the Grand Mound UGA. That area has a county-developed subarea/UGA plan. These joint plans set goals and policies for meeting housing needs within UGAs. This chapter focuses on housing needs within rural unincorporated Thurston County and the Grand Mound UGA.

3. HOUSEHOLD CHARACTERISTICS

Washington State law defines a household as an individual, family, or group of unrelated people living together in a single home. Members of a household could be related, unrelated, or living alone. As of 2022, there were an estimated 115,695 households in Thurston County.⁶ This section presents a profile of these households and includes county-wide data. The data in this section does not separate unincorporated rural areas and the Grand Mound UGA from the urban incorporated areas. This information is critical to determine the types and sizes of new housing that is needed. The Racially Disparate Impacts section and technical appendix analyzes household information by race. This supports equitable growth strategies.

⁶ Source: [B25009](#) - Tenure by Household Size; US Census Bureau, 2018-2022 American Community Survey 5-Year Estimates

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A. Household sizes and types

Thurston County's average household size fell from 3.11 people in 1960 to 2.51 in 2018.⁷ The Washington State Department of Commerce projects that it will be 2.35 by 2045. In Thurston County, the most common household sizes are two- and one-person.⁸ They account for 36% and 26% of all households, respectively. See the technical appendix for details on household types and sizes.

B. Household tenure

Tenure refers to the ownership status of a home. The mix of owners and renters in an area shows the housing needs of different groups. This is important because it helps us understand housing needs and develop appropriate policies and programs.

Figure 7 - 1 breaks down housing tenure by household type. Owner-occupied households are the largest household type, except for "Other". "Other" households include non-elderly people living alone and with unrelated roommates. Elderly and large families have the highest household ownership rates.

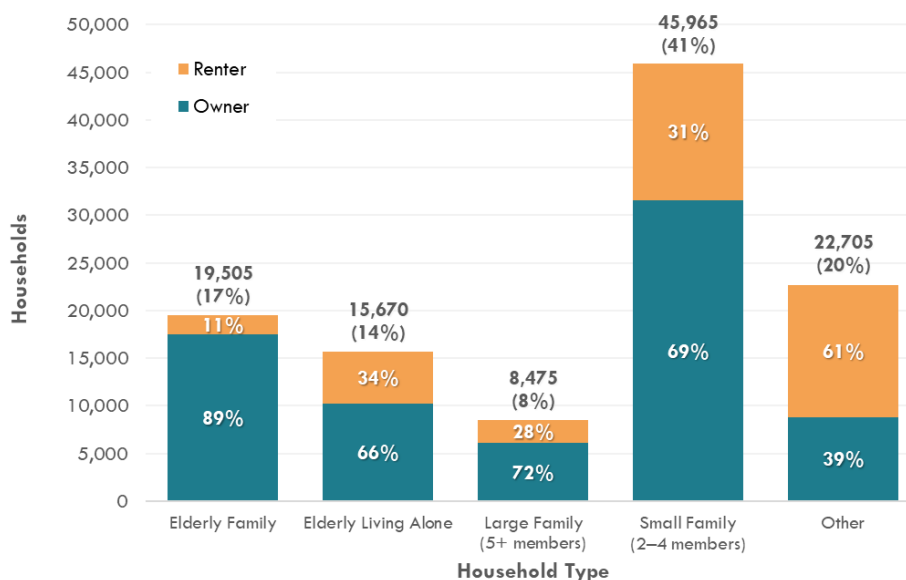


Figure 7 - 1. Households by Type and Tenure, Thurston County (2020)

Sources: US HUD Comprehensive Housing Affordability Strategy (CHAS), 2016–2020; BERK, 2024.

C. Household incomes

Household income refers to the total combined income of all members of a household. A household's income, cost of living, and market conditions are key in deciding what housing is

⁷ Thurston Regional Planning Council (2021). [Housing Needs Assessment](#).

⁸ Source: US Census Bureau, American Community Survey 5-Year Estimates, 2018-2022

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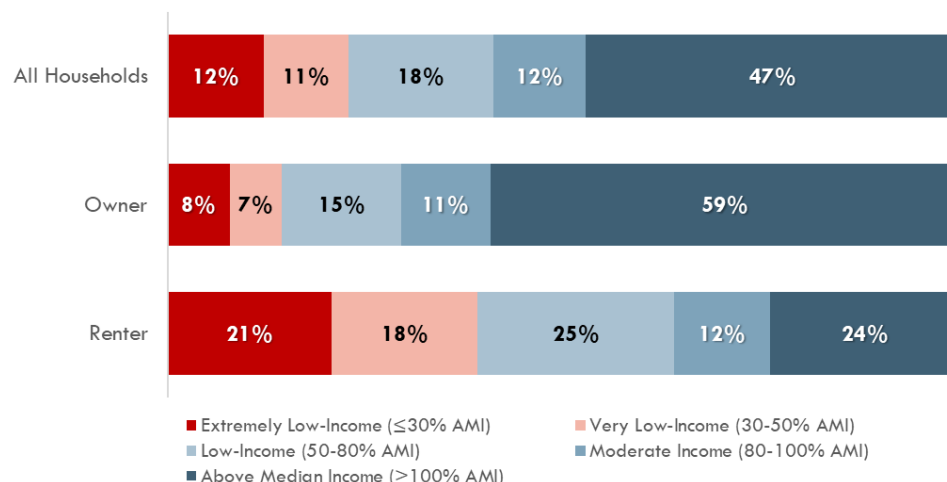
affordable. This study groups all households by income level relative to the Area Median Income (AMI) to quantify different housing needs.⁹ In 2024, Thurston County's AMI for a four-person household is \$116,700. Most charts on households by income level in this report are from 2020, when AMI was \$86,700.¹⁰ Table 7-1 shows typical income categories for household income level groups. Income thresholds for grouping households into these categories vary by size. It takes more income to support a large family than a person living alone. For example, in 2024, a 1-person household with a \$50,000 income is at about 60% AMI. A 5-person household with the same income is at about 40% AMI.

Table 7--1. Household Income Categories Associated with AMI Percentages

Household Income Category	Percent of HUD-Area Median Income (AMI)
Extremely Low-Income Household	0-30% AMI
Very Low-Income Household	30-50% AMI
Low-Income Household	50-80% AMI
Moderate Income Household	80-100% AMI
	100-120% AMI
Upper Income Household	>120% AMI

Sources: HUD, 2024; [RCW 36.70A.030](#); BERK, 2024.

The latest data on households by income is from 2016 and 2020. As shown in 7-2, 41% of households in the county had incomes at or below 80% AMI. 64% of renter households were at or below 80% AMI. This was much higher than the 30% for owner-occupied homes.



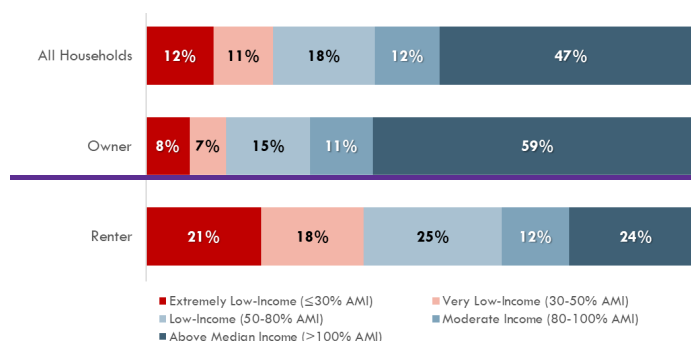
⁹ AMI is an estimate of the median family income for the current year. It is published by the US Department of Housing and Urban Development (HUD).

¹⁰ Source: FY 2024 and 2020 [Income Limits Documentation System](#), HUD

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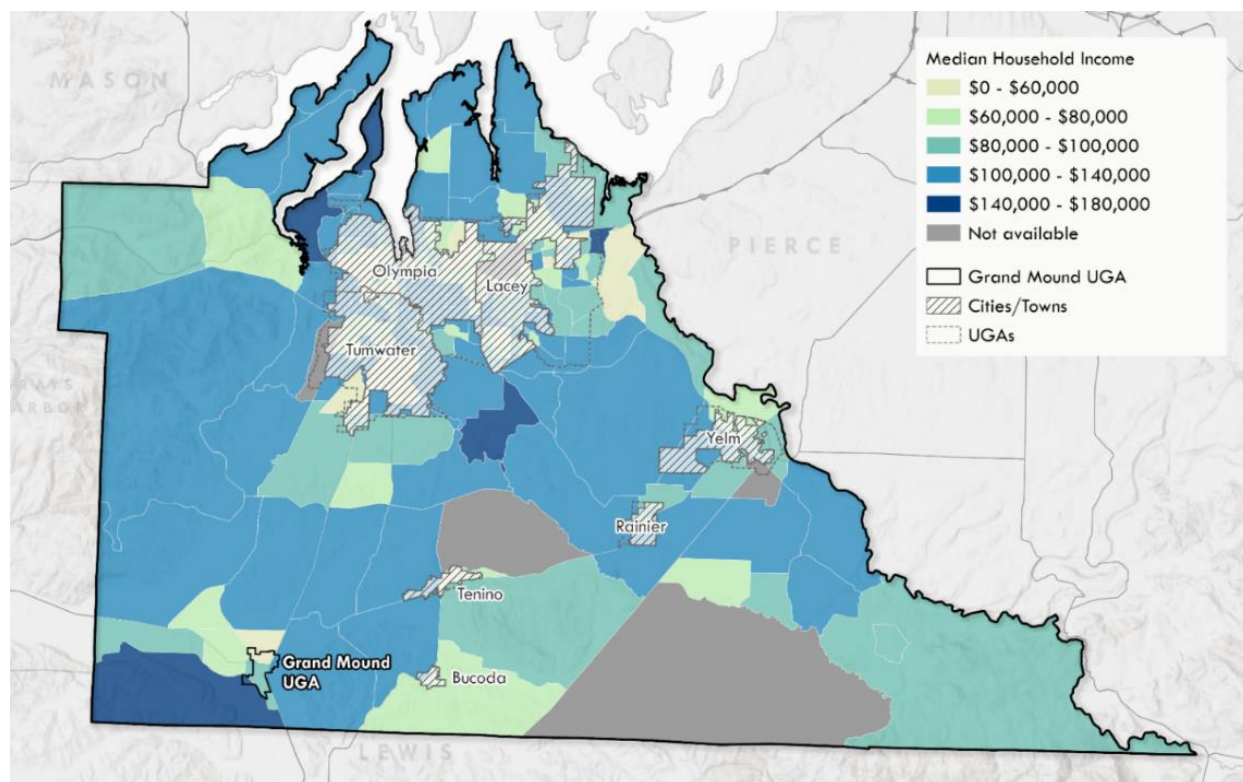
Figure 7-2. Proportion of Households by Income and Tenure, Thurston County (2020)

Figure 7-2. Proportion of Households by Income and Tenure, Thurston County (2020)



Sources: US HUD Comprehensive Housing Affordability Strategy (CHAS), 2016–2020; BERK, 2024.

Figure 7-3 shows the median household income by block group in Thurston County. It is based on data from the U.S. Census Bureau. This number is different than AMI and varies across the county.¹¹ The lowest median household incomes are in Thurston County's cities and in the east and southwestern parts of the county. Two census block groups included in the lowest median



¹¹ 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 having incomes below the median. This measure does not take into consideration the household size.

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income category are part of the northern Grand Mound UGA and just west of the Nisqually Indian Tribe Reservation. The Nisqually area is characterized by heavy resource use area and the county implemented a Purchase of Development Rights (PDR) in the area.

Figure 7-3. Median Household Income by Block Group, Thurston County (2022)

Sources: US Census American Community Survey, 5-Year Estimates, 2018-2022; BERK, 2024:

Table 7-2-breaks down household income levels in Thurston County by jurisdiction.

Table 7-2. Household Income by Jurisdiction (2022)

Household Income (In 2022 Inflation- Adjusted Dollars)	Bucoda	Lacey	Olympia	Rainier	Tenino	Tumwater	Yelm	Thurston County
Less than \$40,000	29.6%	19.8%	27.8%	16.2%	31.0%	21.9%	13.4%	19.8%
\$40,000 to \$99,999	54.8%	40.9%	37.7%	43.2%	44.6%	35.3%	45.9%	36.7%
\$100,000 to \$199,999	14.0%	33.3%	25.9%	35.7%	21.0%	33.7%	36.1%	33.5%
\$200,000 or more	1.6%	6.0%	8.7%	4.8%	3.3%	9.0%	4.6%	10.0%
Total Households	186	22,256	24,567	856	780	9,967	3,314	115,695

Sources: US Census American Community Survey, 5-Year Estimates, 2018-2022; TRPC, 2024; BERK, 2024:

D. Household cost-burden

Housing cost burden is a key indicator of housing affordability. A household is cost-burdened if it spends more than 30% of its income on housing costs. As of 2020, there were about 34,485 cost-burdened households in Thurston County. Figure 7-4 shows that 48% of renter households were cost burdened. This is much higher than the 22% of owner households.

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Severely cost-burdened households spend more than 50% of their income on housing costs. These households are most likely to be housing insecure. They are at risk of displacement or homelessness if housing costs rise. County-wide, 13% of households were severely cost-burdened as of 2020. Nearly a quarter of all renter households were severely cost burdened.

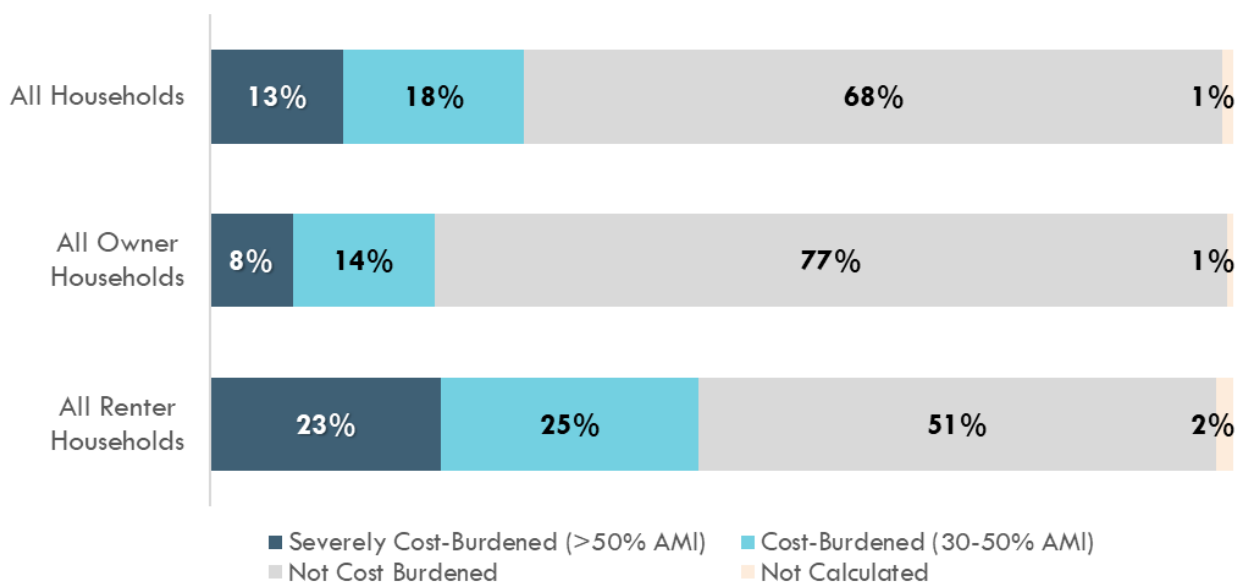


Figure 7-4. Proportion of Households by Cost Burden and Tenure, Thurston County (2020)

Sources: US HUD Comprehensive Housing Affordability Strategy (CHAS), 2016–2020; BERK, 2024.

Nearly 15,000 households in Thurston County (27% of total households) were cost burdened during the same period. Of these, nearly 6,000 households (11% of total households) spent over half of their income on housing costs. See Section VI of this chapter for more information on the connection of cost burden and race.

Another way to measure cost burden is to look at housing and transportation costs combined. In most rural areas, housing and transportation cost 41-70% of income for a moderate-income household.¹² This percentage is considerably lower in many parts of Olympia, Lacey, and Tumwater. The cost in Grand Mound is 41-50% of income.

¹² According to the Center for Neighborhood Technology's [Housing+Transportation Index](#), moderate income household is defined as Income: \$57,602; Commuters: 1.10 workers; Household Size: 2.51 people

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4. HOUSING SUPPLY AND AFFORDABILITY

A. Housing inventory

Thurston County had 126,070 housing units as of 2023, a 16% increase from 2010. Table 7-3 breaks down all housing units in Thurston County by jurisdiction and housing type. Almost half of all units are in unincorporated Thurston County. This includes both rural and urban growth areas. 65% of housing units in unincorporated Thurston County are in rural areas. In UGA and rural areas, about 75% of homes are detached single-family. Nearly 20% are manufactured, mobile, or special homes.¹³

Table 7-3. Housing Units by Jurisdiction and Type, 2023

	Total Housing Units	1-Unit Homes (Single Family)	2+ Unit Home (Multifamily)	Manufactured, Mobile, and Special Homes
Bucoda	249	202	2	45
Lacey	24,963	16,161	7,738	1,064
Olympia	26,466	14,439	11,212	815
Rainier	940	718	104	118
Tenino	854	618	83	153
Tumwater	11,661	6,964	3,530	1,167
Yelm	3,504	2,660	725	119
Unincorporated Thurston County	57,433	43,299	3,283	10,851
Grand Mound UGA	450			
All Other UGAs	20,830			
Rural	36,153			
Total Thurston County	126,070	85,061	26,677	14,332

Source: Washington Office of Financial Management, 2023

Mobile and Manufactured Homes

Mobile and manufactured homes are vital to rural Thurston County's housing supply. Mobile homes include RVs, trailers on wheels, and vehicles like vans used as housing. Manufactured homes are built in a factory and put together at the building site in sections. Mobile and manufactured homes are much less expensive to produce 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:

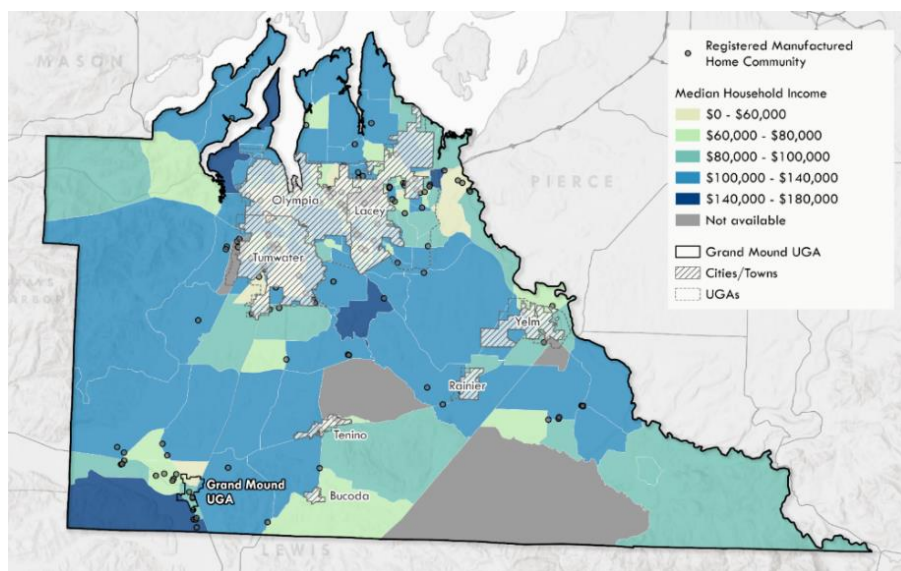
- Stand-alone on a lot owned by the homeowner.
- As an accessory to a primary home on a lot.
- On a leased plot in a campground or mobile home community.

¹³ According to OFM, this category includes traditional manufactured homes, mobile homes, recreational vehicles, vans, and boats that provide a separate and distinct living space for an individual or household.

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Of the nearly 11,000 mobile and manufactured homes in unincorporated Thurston County, most are on stand-alone lots.¹⁴ These homes may be owned or rented.

Figure 7-5 shows the location of registered manufactured home communities in the county. As of 2024, over 80 mobile home communities are registered in rural Thurston County and the Grand Mound UGA. Available data indicates these communities have nearly 2,150 rental units. Data is not complete for all communities. Many of these homes may offer quality, affordable housing. They may be at a lower cost than site-built homes of similar size and location. Conditions can vary, and many residents will find few or no affordable options if they want to move. Preserving existing mobile home communities and allowing new ones will support



affordable housing in the county.

Figure 7-5. Registered Manufactured Home Communities, Thurston County (2024)

Sources: Thurston County, 2024; BERK, 2024.

Housing Occupancy and Short-Term Rentals

Table 7-4 shows the number of occupied and total housing units in Thurston County. Vacancy rate varies somewhat by jurisdiction. Housing units may be vacant for various of reasons. They may be for sale or rent, or they may be used as recreational or vacation homes. According to the Census, Thurston County had 1,054 homes for “seasonal, recreational, or occasional use”. This estimate is down from 1,520 in 2016.¹⁵ This includes part-time residences, hunting cabins,

¹⁴ Sources: Thurston County Assessor, 2024; Thurston County Residential Permits, 2023.

¹⁵ Source: US Census Bureau, American Community Survey 5-Year Estimates, 2018-2022; and 2011-2016.

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beach houses, and timeshares. Short-term rentals (STRs) listed as “entire homes” may also be included.¹⁶

Table 7-4. Occupied and Total Housing Units by Jurisdiction, 2023

	Occupied Housing Units	Total Housing Units	Vacancy Rate
Bucoda	220	249	11.6 %
Lacey	23,591	24,963	5.5 %
Olympia	25,125	26,466	5.1 %
Rainier	896	940	4.7 %
Tenino	822	854	3.7 %
Tumwater	11,233	11,660	3.7 %
Yelm	3,402	3,504	2.9 %
Unincorporated Thurston County	54,196	57,434	5.6 %
Total	119,485	126,070	5.2 %

Sources: Office of Financial Management (OFM), 2024; BERK, 2024-

B. Housing affordability

Error! Reference source not found. shows the number of housing units by income and affordability in Thurston County. These estimates reflect survey data from 2016-2020. Housing costs have increased significantly since this period. It is likely that the supply of homes affordable at lower income levels has decreased.

Table 7-5. Housing Supply by Affordability Level, 2020

	Total Units	Affordability Level (Percent of AMI)						Seasonal & Migrant	Emergency Housing (beds)
		0-30%	30-50%	50-80%	80-100%	100-120%	>120%		

¹⁶ Publicly available information on STRs is limited, making a more detailed analysis infeasible.

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		PSH	Non-PSH							
Cities and UGAs	85,514	174	2,272	7,104	31,593	22,154	9,954	11,851	414	626
Grand Mound UGA	424	0	8	52	107	76	60	116	4	0
Rural un-incorporated	35,500	6	594	5,249	6,585	4,173	5,475	12,509	909	0
Thurston County	121,438	180	2,874	12,405	38,285	26,403	15,489	24,476	1,327	626

Note: Numbers may not add to totals due to rounding.

Sources: Thurston Regional Planning Council, 2023; BERK, 2024-

Ownership housing costs and trends

As of 2024, the typical home value in Thurston County was \$492,065, or 113% AMI, for a 3-person household. New homes usually sell for more. Thurston County was less affordable than 64% of Washington State counties.

Rental housing costs and trends

In 2019, Thurston County had a rental housing shortage, especially for those at 30% and 50% AMI. This showed the need for new low-income rental housing. Figure 7-6 shows that for every 100 renter households at:

- 0-30% AMI, 21 units were affordable and available.
- 0-50% AMI, 51 units were affordable and available.
- 0-80% AMI, 139 units were affordable and 96 were available.

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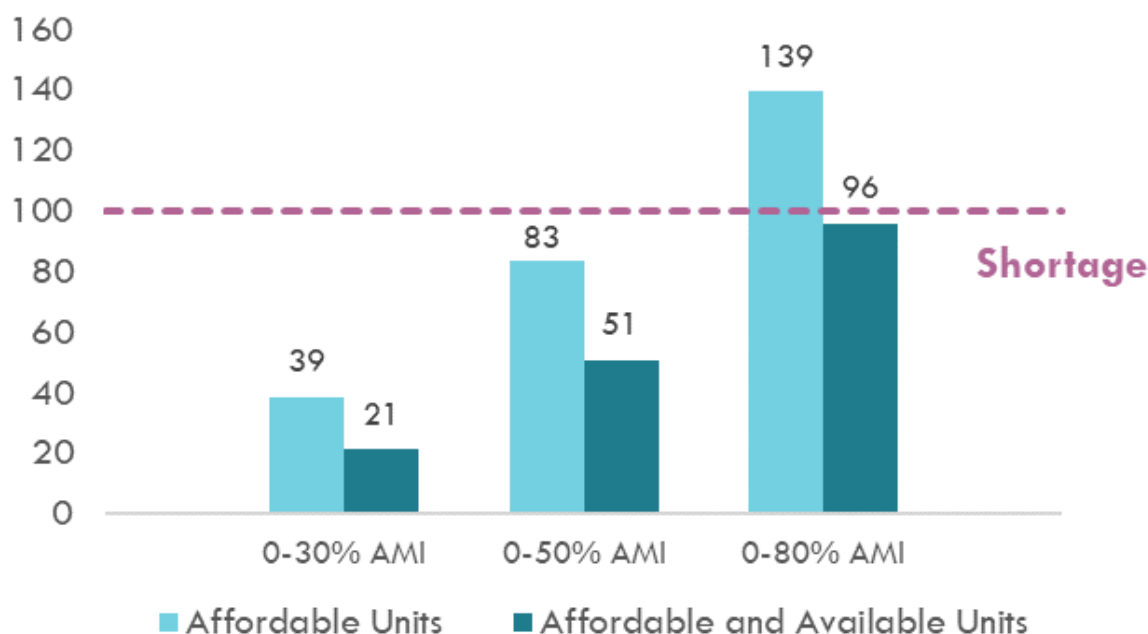


Figure 7-6. Affordable and available units per 100 households, Thurston County (2019)

Sources: US HUD Comprehensive Housing Affordability Strategy (CHAS), 2015–2019; BERK, 2024.

Subsidized affordable housing

The Washington Center for Real Estate Research (WCER) estimates that Thurston County had 3,953 subsidized affordable homes as of 2023.¹⁷ The data does not show the affordability levels are served or how many homes are in rural areas or Grand Mound. However, data from WCER shows that 3,460 of these units are in the cities of Olympia, Lacey, Tumwater, or Yelm. The remaining 493 are likely to be in unincorporated areas or the smaller cities of Rainier or Tenino. County service providers said there are few affordable housing providers in rural areas of the county or Grand Mound UGA.

C. Housing production trends

Table 7-6 shows the breakdown of permitted units between 2013–2023 in Grand Mound UGA, rural areas, and the county as a whole. The most permitted housing types by area were:

- Rural Thurston County: Detached single family home then manufactured homes.
- Grand Mound UGA: Single-family and multifamily homes.
- Cities and UGAs: Multifamily homes.

¹⁷ Source: [WCER - Subsidized Rental Housing Profile](#)

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Table 7-6. Summary of Housing Unit Permits by Housing Type, 2013 - 2023

Jurisdiction	ADU	Manufactured Home	Multi-Family	Single-Family	Total
Grand Mound UGA	0	10	23	66	99
Rural unincorporated	9	523	20	2,573	3,125
Thurston County	137	760	9,475	8,959	19,331

Sources: Thurston County, 2023; BERK, 2024

5. EMERGENCY AND SUPPORTIVE HOUSING NEEDS

Emergency and supportive housing are vital for those at risk of homelessness. They help people who are homeless or are close to them. 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 in the 0-30% AMI bracket.

Emergency housing provides temporary shelter for those without permanent homes. As of 2020, there were 626 emergency beds county-wide, all in Olympia.

Permanent supportive housing provides long-term rental assistance with voluntary supportive services. As of 2020, there were 180 permanent supportive housing beds. Six were in rural, unincorporated areas and the rest in incorporated Thurston County.

A. Homeless population and trends

In Thurston County, the homeless or unstably housed population rose about 17% from 2016-2022. There was a decrease from 2021-2022.¹⁸ Homelessness estimates are stable but above Washington State's. They increased from 23-25 per 1,000 people in the same period (see Figure 7-7).

¹⁸ Source: [Snapshot of Homelessness Reports](#)

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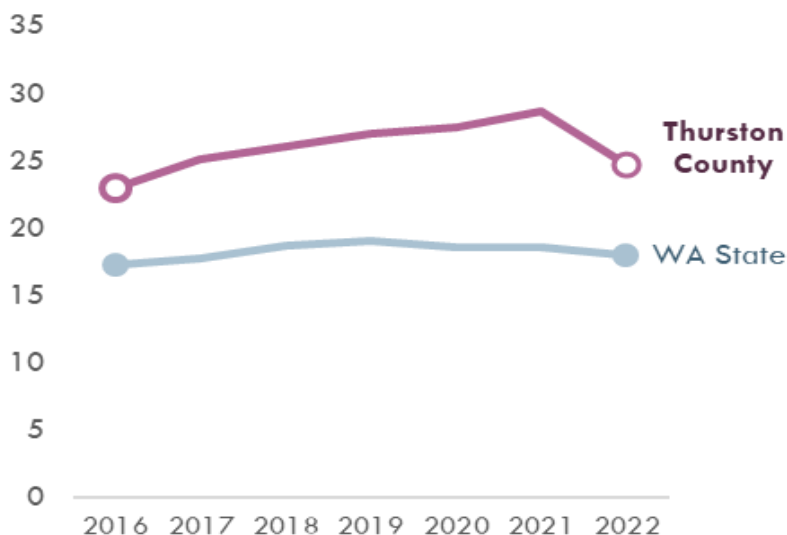


Figure 7-7. Homeless Residents per 1,000 Population, Thurston County and Washington State (2016 – 2022)

Sources: WA Department of Social and Health Services, 2023; BERK, 2023.

In 2023, about 12,500 people experienced homelessness or unstable housing in the county. 10,035 of them were homeless only.¹⁹ For more details, see the technical appendix.

The Office of Housing and Homeless Prevention (OHHP) has heard that many people live in cars, RVs, or unpermitted structures in rural areas. There is no available estimate of how many people are living in this situation. The high rate of unpermitted housing shows a severe shortage of emergency, transitional, and permanent supportive housing in Thurston County.

6. RACIALLY DISPARATE IMPACTS, EXCLUSION, AND DISPLACEMENT RISK

Home buying and rental costs have soared over the last two decades in Washington State. This has affected every community, including Thurston County. While all households are impacted, 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 vulnerable to housing shortages and rising costs.

GMA HB 1220 requires each city and county undo policies and practices that cause racial disparities, displacement, and housing exclusion. They must also create policies to mitigate

¹⁹ The WA Department of Social and Health Services updates historical estimates on an annual basis. Therefore, this exhibit is not directly comparable to Figure 7-7.

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these impacts. The next sections show evidence of racial²⁰ disparities, exclusion, and displacement risk in Thurston County.

A. Communities of interest

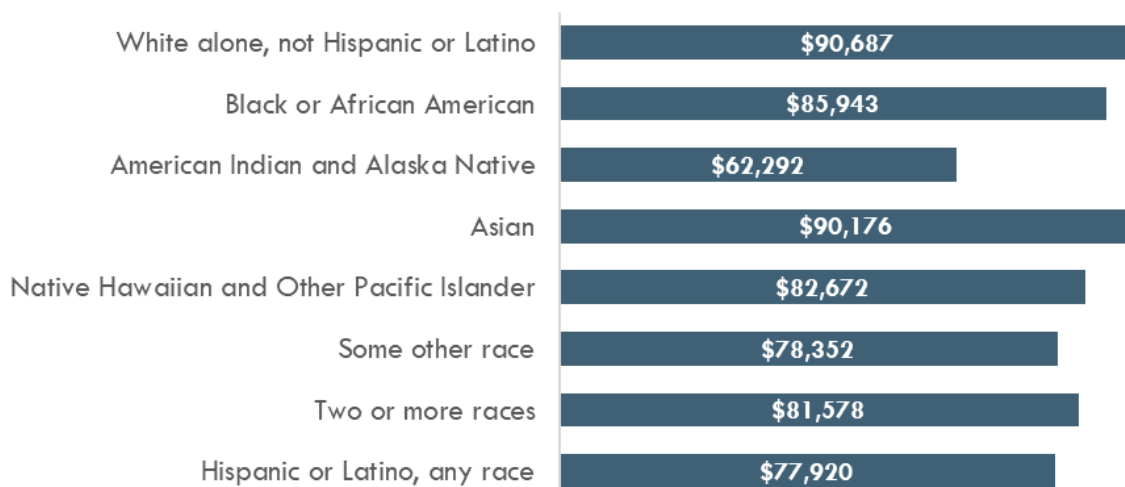
About 75% of the population identify as White alone. This percentage has been shrinking as the population has become more diverse. Among BIPOC residents, the largest group is those who identify as Two or more races (11%) followed by Asian alone (6%). Hispanic or Latino/a residents of any race make up 10% of the population. Those who identify as American Indian and Alaskan Native alone are just 1% of the population. Many people with native ancestry identify as two or more races. Thurston County is home to two tribal communities: the Nisqually Indian Tribe and the Confederated Tribes of the Chehalis Reservation. The Squaxin Island Tribe is in Mason County and an active community in Thurston County.

See [Chapter 1](#) for demographic information.

B. Racially disparate impacts

Disparities in household income

In Thurston County, BIPOC households earn less than county and White alone averages.²⁰ Figure 7 - 8 displays the median income by race and ethnicity in Thurston County. White alone households, not Hispanic or Latino, have the highest median income. They are followed by Asian and Black or African American households. American Indian, Alaska Native, Hispanic, and Latine households have the lowest median incomes.



²⁰ 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.

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Figure 7 - 8. Median Household Income by Race and Ethnicity, Thurston County (2022)

Sources: US Census Bureau, 2018-2022 American Community Survey 5-Year Estimates; BERK, 2024

Figure 7 - 9 breaks all households by income level for several racial and ethnic groups. Only 21% of households that identify as White, not Hispanic or Latino, have incomes below 50% of AMI. In contrast, 31% of households of color have incomes below 50% AMI. These households are Hispanic, Latino, or identify as a race other than White. The highest share of households with incomes below 50% AMI is among Hispanic or Latino households, at 34%.

Racial income disparities today stem from systemic barriers and historic patterns of oppression. These findings of income disparity highlight the need for solutions. They must meet the diverse needs of different BIPOC groups in Thurston County.

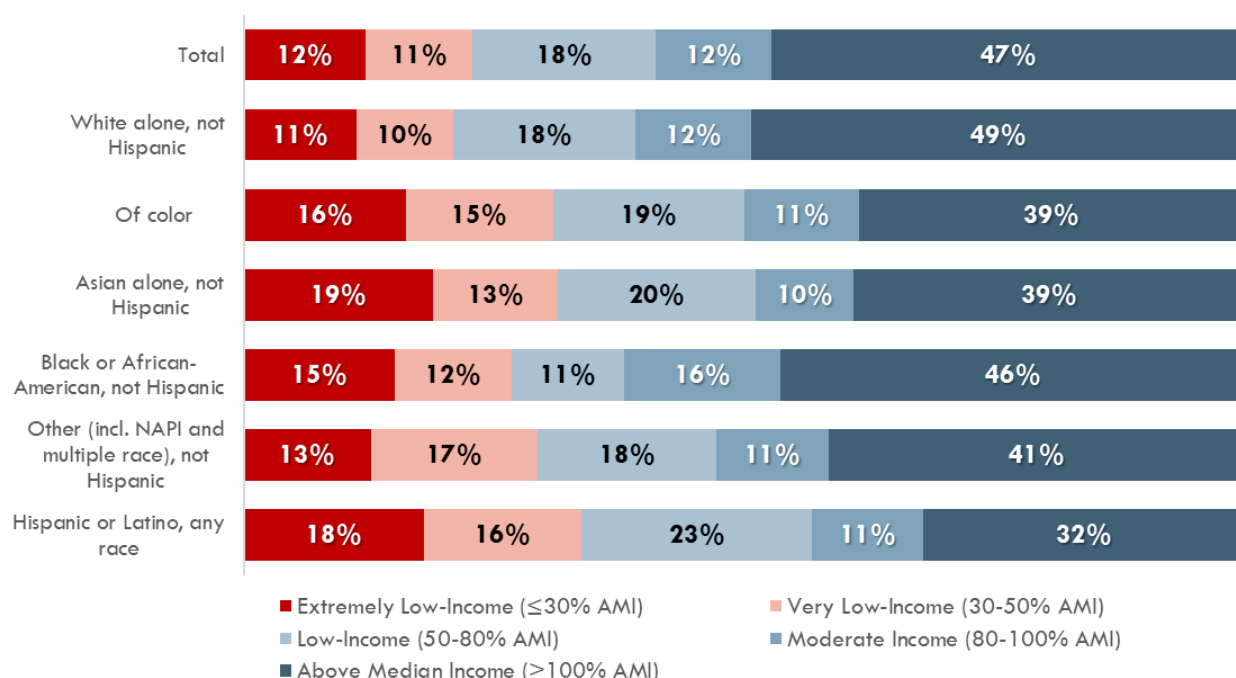


Figure 7 - 9. Household Income by Race and Ethnicity, Thurston County (2020)

Sources: US HUD Comprehensive Housing Affordability Strategy (CHAS), 2016–2020; BERK, 2024

Disparities in housing cost burden

Households with lower income are more likely to experience housing affordability challenges. We must analyze housing cost burdens by race and ethnicity. It can reveal systemic disparities in housing affordability. These may come from discrimination, segregation, and unequal access to economic opportunities among different racial and ethnic groups. In 2020, the percentage of moderately or severely cost burdened households were:

- Hispanic or Latino households: 40%.

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- BIPOC households: 39%.
- White alone: 29%

More details are in the ~~technical~~[Technical appendix](#)[Appendix](#).

Disparities in homeownership

In Thurston County, nearly 70% of White and Asian households own their homes. Homeownership is much lower for BIPOC (56%) and Hispanic or Latino (51%) households. In Thurston County, their homeownership rate was higher than in Washington. Thurston County has smaller racial and ethnic gaps in homeownership than the state. Additional details are available in the technical appendix. More details are in the technical appendix.

C. 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 racial or ethnic segregation. A study in Thurston County showed that BIPOC segregation is higher in unincorporated areas compared to incorporated ones. BIPOC residents are more concentrated in specific neighborhoods in unincorporated areas. In incorporated areas, they are more evenly distributed. In the Grand Mound UGA, Hispanic or Latino residents are a high percentage of the population. They are underrepresented in many other parts of the county. For more details, please refer to the technical appendix. For more details, please refer to the technical appendix.

D. 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:

1. Economic displacement: Residents must move because of rising rent, property tax, or other costs.
2. Cultural displacement: Residents must move because their cultural community has left.
3. Physical displacement: Residents must move because of eviction, foreclosure, natural disasters, or poor housing quality.

Figure 7-10 shows a map of displacement risk in Thurston County. The Displacement Risk Index, developed by Commerce, estimates vulnerability to displacement. Displacement Risk Levels are high, medium, and low. They are based on three components:

- Social vulnerability.

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- Demographic change
- Housing costs.

The index also marks areas as “possible displacement” when there’s evidence that displacement might be happening. Areas include:

- Grand Mound UGA and southwestern corner of Thurston County.
- Tenino and north of SR 507 and Old Highway 99 and south of Tumwater.
- North of Olympia, near Sunset Beach.

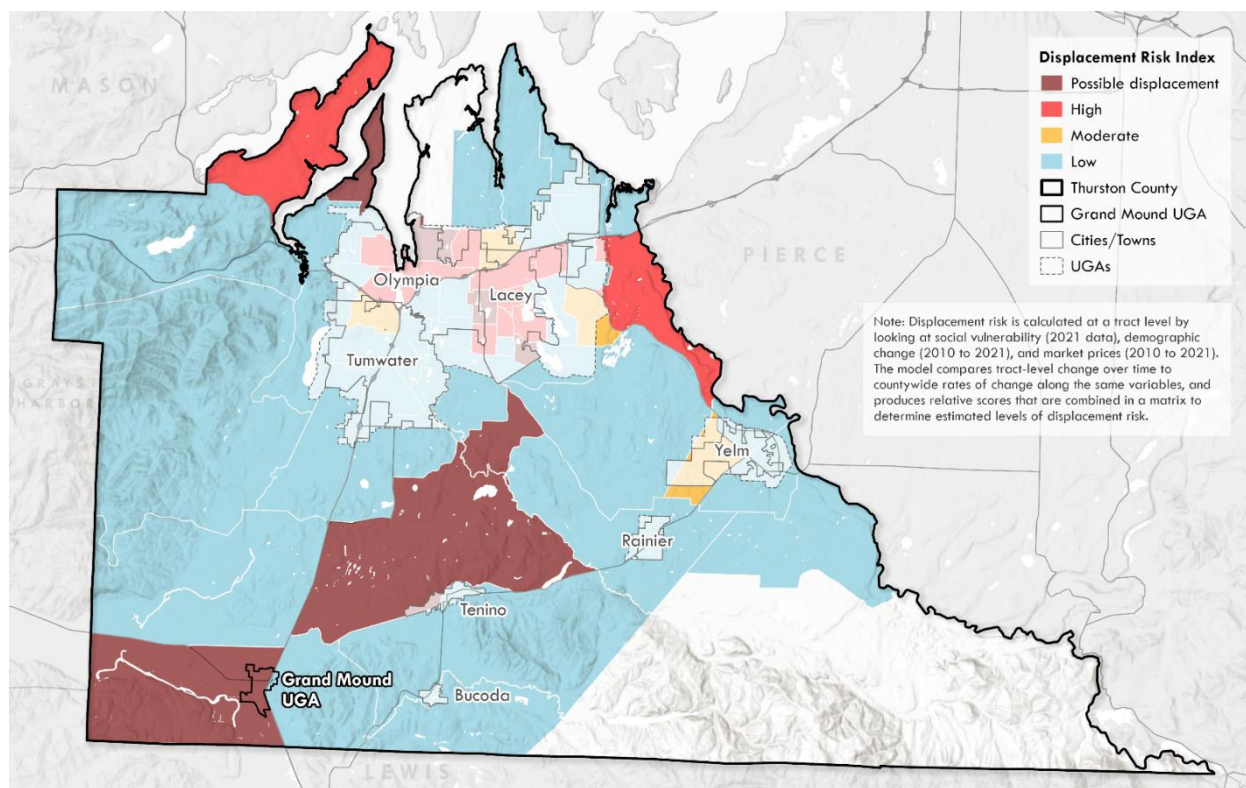


Figure 7-10. Thurston County Displacement Risk Index

Sources: Census, 2010 & 2020; US Census American Community Survey, 5-Year Estimates, 2017-2021; BERK, 2024

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7. PROJECTED HOUSING NEED

TRPC forecasts that the county will need to add 54,356 net new housing units between 2020 and 2045. The proposed housing growth allocation for Grand Mound UGA and rural unincorporated is presented in Table 7-7, and reflects the Regional Housing Allocation, as recommended by TRPC.²¹ The allocation includes breakdowns by affordability level, consistent with projections in Commerce's Housing for All Planning Tool (HAPT).

The TRPC Adopted Allocation distributes growth in unincorporated rural areas. It follows historic growth trends. It assumes about 14% of county-wide growth is in rural unincorporated areas. The Supplemental Environmental Impact Statement (SEIS) also considers an alternative Less Rural Growth scenario. This aims to reduce new housing in rural areas and focus growth in established UGAs, per the December 2013 Sustainable Thurston goals.²² To succeed, the county and its jurisdictions must implement policies that encourage growth within UGAs and discourage it outside them. One resource to support these efforts is the Puget Sound Partnership's Smart Growth Progress Indicators Appendix.²³ It lists strategies for local jurisdictions to reduce development outside of UGAs. Specific actions from this report are in Appendix B, the Implementation Plan.

Table 7-7. Proposed Allocations of Projected County-wide Housing Needs in Grand Mound and Rural areas, 2020-2045

	TRPC Adopted Allocation	
Income Level*	Grand Mound UGA	Rural Unincorporated
Total Allocation	310	7,531
0-30% PSH	16	0
0-30% Non-PSH	40	0
30-50%	23	0
50-80%	143	0
80-100%	57	0
100-120%	11	0
Remainder	19	7,531
Emergency Beds	6	0

*PSH refers to permanent supportive housing.

Source: TRPC, 2025

21 TRPC (2024). Updated Recommendation on Housing Need Allocations to Support Comprehensive Plan Updates.

22 TRPC (2013). Creating Places, Preserving Spaces: A Sustainable Development Plan for the Thurston Region.

23 [Include link or reference to document when it becomes available online in 2025](#)

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Under GMA, Thurston County must plan for and accommodate future housing. It must meet the housing need allocation for each income level. This includes showing how much land is available to build homes to meet these needs. It also includes identifying barriers to housing production and ways to overcome them. The following sections address these topics.

A. Land capacity to meet projected housing needs

Not all housing types are appropriate for meeting all housing needs. New housing affordability depends partly on its type. It varies with land and construction costs per unit. For instance, a new single-family home on a large lot is the most expensive type of home to produce per unit. New homes often need an income of over 150% AMI to afford. Multifamily homes, such as apartment buildings, can be produced at a much lower cost per unit. In the past ten years, about 1,800 lots were developed. Roughly 40% of that development has been on lots smaller than two acres. These are mostly found in LAMIRDS or areas with denser development that pre-dates the adoption of GMA in 1990. About 20% of development activity over the past decade has occurred on lots around 5 acres in size. New LAMIRDS cannot be created, and the boundaries of existing LAMIRDS cannot be expanded. As rural growth continues and LAMIRDS become more built out and less available, the trend of parcel size for new rural growth may increase. Average rural densities will be retained.

Table 7-8 lists five housing types that can be built in rural Thurston County and/or the Grand Mound UGA. It also shows the lowest income level that can be served. This assumes the new housing is either market-rate or a subsidized affordable project. These housing types and affordability assumptions match Commerce's guidance for updating housing elements. They also match BERK's analysis of Thurston County's housing market.

Table 7-8. Housing Types and Potential Income Levels Served in Thurston County

Housing Type	Definition	New Market Rate Housing	Subsidized Affordable Housing	Assumed Affordability Level for Capacity Analysis
Low-Rise Multifamily	Walk up apartment buildings or condominiums (up to 3 floors).	>80%-120 AMI	0-80% AMI	Low-Income (0-80% AMI)
Moderate Density	Also known as "middle housing". Includes townhomes, duplexes, triplexes, quadplexes.	>80%-120 AMI & >120% AMI	Not typically feasible at scale	Moderate-Income (80-120% AMI)

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Manufactured Homes	Homes that are constructed in a factory and then assembled at the building site in modular sections	>80%-120 AMI ²⁴	Not typically feasible at scale	Moderate-Income (80-120% AMI)
Low Density	Detached single family homes.	>120% AMI	Not typically feasible at scale	Higher Income (>120% AMI)
ADUs	Accessory dwelling units associated with a detached single-family home.	>50-80% AMI & 80-120% AMI	Not typically feasible at scale	Low-Income (50-80% AMI)

Sources: Washington Department of Commerce [Guidance for Updating Your Housing Element](#), 2023; BERK, 2024

Capacity to accommodate housing targets

The technical appendix analyzes buildable land capacity by housing type. It uses both the 2021 zoning and the proposed zoning changes based on the 2025 Comprehensive Plan. It compares this to the allocated housing targets by affordability level. The key takeaways are below.

Grand Mound UGA

The 2025 Comprehensive Plan update proposes new zoning for the Grand Mound UGA. They allow for and encourage low-rise, multifamily housing. These changes could help to meet low-income housing needs. Thurston County will change ADU regulations. They will allow two ADUs per lot and reduce barriers to building ADUs. These units have potential to serve some low-income households (50-80% AMI). These changes, together, affect buildable land capacity. There is enough capacity to meet all housing needs under both allocation scenarios. Having enough capacity to meet housing needs isn't enough. It doesn't mean affordable homes will be built for these households. This plan includes policies and actions to promote affordable housing. It aims to lower its cost.

Rural Thurston County

The TRPC Adopted Allocation does not allocate housing for households with incomes below 120% AMI in rural Thurston County. Any type of housing can meet the area's housing needs. TRPC found capacity for 18,000+ new housing units in rural Thurston County under 2021 zoning. This is by far more than the TRPC Adopted Allocation.

²⁴ BERK collected data from Zillow on July 17, 2024, about the asking prices for all manufactured homes in Thurston County that were built after 2014. It included only homes sold with the land and excluded units in manufactured home communities or mobile home parks. We also excluded one home located on a waterfront, which added significant amenity value. Among the remaining homes, the average asking price was \$311,000, with a range from \$190,000 to \$388,000. These prices are potentially affordable to a moderate-income household based on current mortgage rates and access to a modest downpayment.

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8. ADEQUATE PROVISIONS

Growth Management Act requires that communities ensure that their Comprehensive Plan policies and regulations are designed to achieve housing availability for all community members at all income levels. The county reviews programs and actions. They identify issues and create a plan to correct them. Issues include:

- Gaps in local funding.
- Barriers in development regulations.
- Other limitations.

A. Gaps in Local Funding

The county has implemented these tools to generate revenue for affordable housing::

- Housing and related services sales tax ([RCW 82.14.530](#)).
- Affordable housing property tax levy ([RCW 84.52.105](#)).
- REET 2 ([RCW 82.46.035](#)).
- Lodging Tax ([RCW 67.28.150](#) and [RCW 67.28.160](#)) to repay general obligation bonds or revenue bonds.
- Treatment Sales Tax ([RCW 82.14.460](#)).

More tools the county can use to reduce the cost of affordable housing production:

- Donating surplus public lands for affordable housing projects ([RCW 39.33.015](#)).
- Impact fee waivers for affordable housing projects ([RCW 82.02.060](#)).
- Application fee waivers for affordable housing projects ([RCW 36.70A.540](#)).

B. Barriers to Production

The technical appendix has a detailed analysis of housing trends in Grand Mound UGA and rural Thurston County. It compares these trends to the housing needed to meet 2045 targets. It also



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analyzes production trends by housing type. This checks for barriers to meeting housing needs at specific income levels. A summary of findings include:

- The average annual rate of housing production in both Grand Mound and rural Thurston County is sufficient to keep pace with their total housing need allocations.
- In Grand Mound, there has been no production of housing types suitable for low-income (0-80% AMI) housing needs. This is evidence of barriers to housing production that must be addressed through adequate provisions.

Commerce provides checklists to review barriers to new housing. Completed checklists are included in the technical appendix.

C. Programs and Actions to Achieve Housing Availability

A review found regulatory barriers and other challenges. The county will take these steps to improve housing.

Grand Mound UGA

- Update land use code and development regulations. They should allow and encourage more housing types.
- Modify zoning to increase minimum and maximum densities to support new housing types:
- Change the R 3-6/1 zone to R 5-12/1
- Change the R 4-16/1 zone to R 8-24/1
- Change the density in AC to 8-24/1 units per acre to encourage/incentivize mixed use development
- Invest in infrastructure to support higher density housing construction.
- Provide bonus density and fee waivers for projects that include income-restricted affordable housing.
- Update policies to align with HB 1337. It requires counties to allow up to two ADUs per single-family lot, in addition to the primary home, within UGAs.
- Reduce parking requirements for middle-housing types and multifamily housing types
- Allow 2-4 manufactured homes by right, where it required an admin special use. For 5+, use an administrative special use permit (removes the hearing requirement).
- Consider updating impact fee calculations to use square footage or bedroom counts.
- Update Grand Mound Design Guidelines for consistency with state law.
- Cap square footage for detached ADUs to encourage the production of smaller units.

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- Added definitions for terms related to permanent supportive housing and transitional housing. They are consistent with state law.

Rural Thurston County

- Explore more protections for manufactured home parks that provide low-cost housing.
- Streamline the permitting of new manufactured home parks.
- Allow for detached ADUs in rural areas, consistent with historic development patterns.
- Limit the size of detached ADUs to promote smaller, lower-cost units.
- Use Transfer of Development Rights to increase square footage for ADUs.
- Allow conservation subdivisions that include affordable housing.
- Increase allowed density in LAMIRD zones to four units per acre.
- Expand housing types in LAMIRDs as allowed under state law.



D. Consideration for Housing in Relation to Employment

In 2021, there were an estimated 119,447 jobs in Thurston County.²⁵ Figure 7-11 shows their distribution across the county. The top job sectors by average annual employment are:

- Government.
- Health care and social assistance.
- Retail.

A more detailed breakdown is available in Chapter 12.

Highest concentration of jobs:

- Olympia.

See [Chapter 12 ENVIRONMENT, RECREATION, AND OPEN SPACE](#) FOR MORE INFORMATION ON WATER AVAILABILITY for economic and employment information.

²⁵ Source: U.S. Census Bureau, [Longitudinal-Employer Household Dynamics Program](#), 2021

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- Lacey.
- Tumwater.

Other major job centers:

- South of Thurston County in Lewis County.
- Chehalis.
- Centralia.

Minor job centers:

- Yelm.
- Grand Mound.
- Tenino.
- Nisqually Indian Tribe Reservation.
- Evergreen State College.

The county considers where the major job centers are. It's important to population growth and where new housing is built. TRPC's projection of housing needs suggests building most of the new housing in the three largest cities and their UGAs:

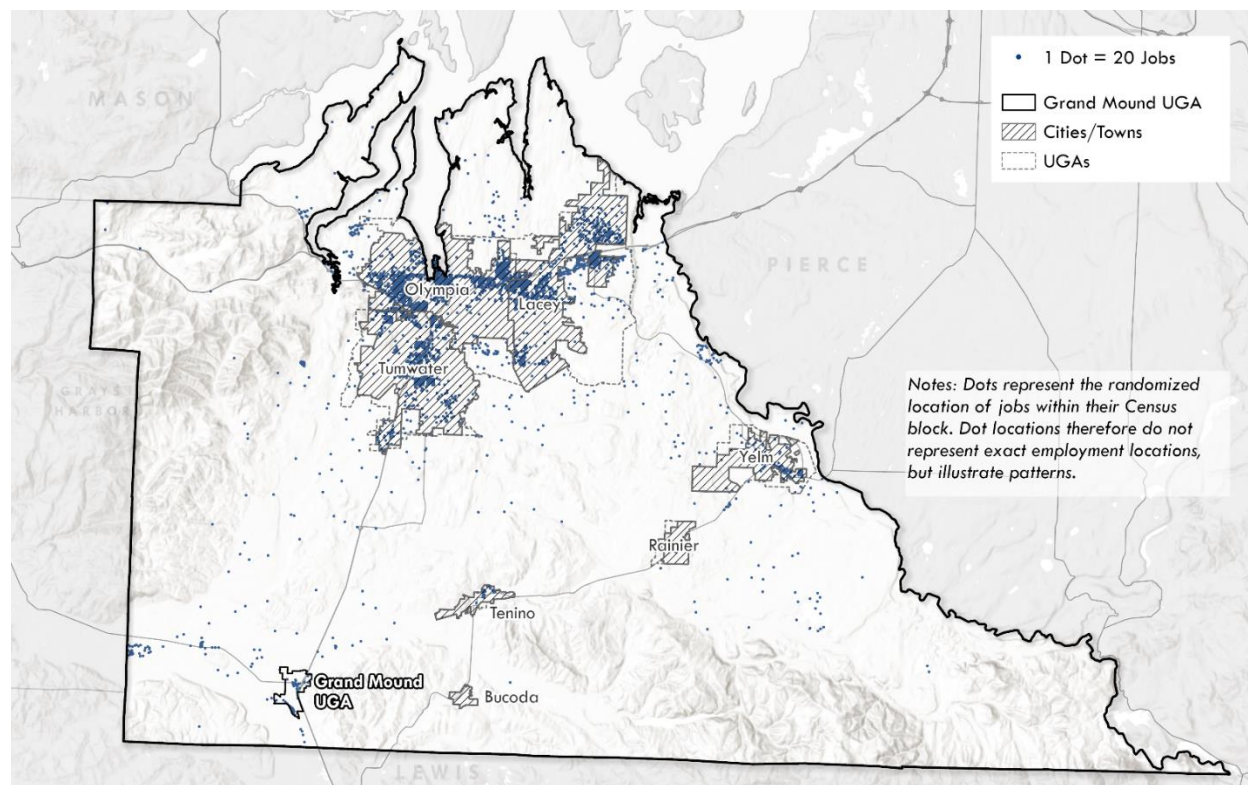
- Lacey.
- Tumwater.
- Olympia.

The county can also consider access to jobs when planning for housing in rural Thurston County and Grand Mound UGA. This includes finding regulatory and zoning changes for new housing options, particularly multifamily housing, near transit corridors.



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Figure 7-11. Employment location patterns across Thurston County, 2021



Sources: U.S. Census Bureau, Longitudinal-Employer Household Dynamics Program, 2021; BERK, 2024.

Figure 7-12 shows how employees in Thurston County get to work. The average travel time to work is 27 minutes²⁶:

- 71% drive alone.
- 9% carpool.
- 14.5% work from home.

²⁶ Source: [S0802](#) - Means of Transportation to Work by Selected Characteristics; US Census Bureau, 2018-2022 American Community Survey 5-Year Estimates

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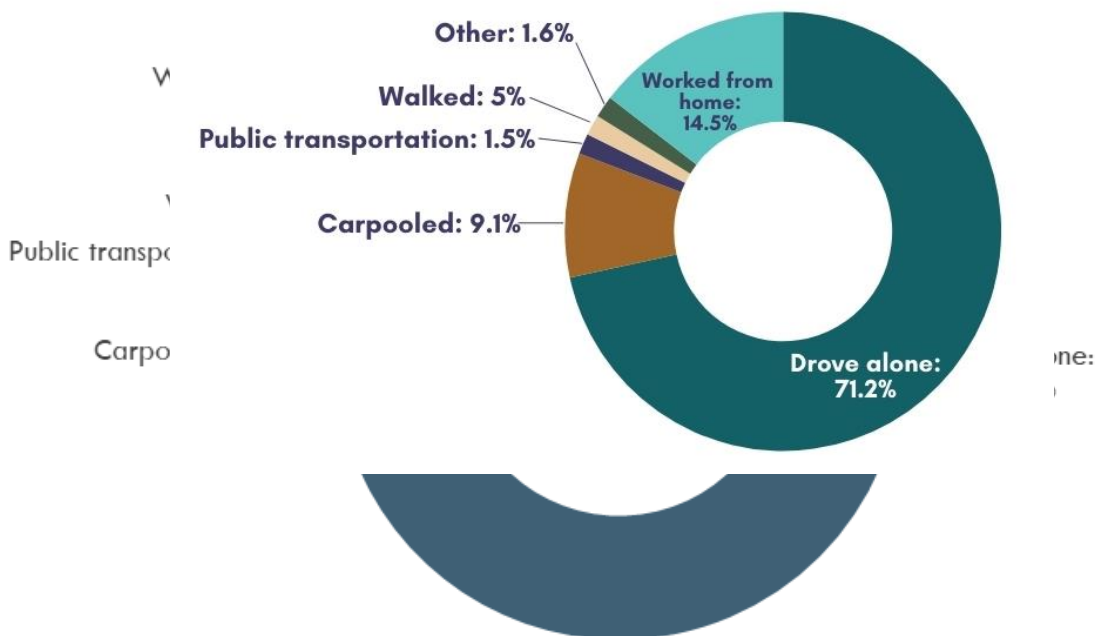


Figure 7-12. Commute to Work, Thurston County (2022)

Sources: US Census Bureau, 2018-2022 American Community Survey 5-Year Estimates; BERK, 2024-

E. Consideration for the Role of ADUs

Thurston County adopted regulations allowing for rural ADUs in 2020. ADUs can diversify housing options in areas with only single-family homes. They can add smaller, lower-cost units. ADUs can be attached or detached from a primary residence on a shared lot. ADUs can be an affordable housing option for some, depending on the context. They can work for low-income (50-80% AMI), moderate-income (80-120% AMI), or higher-income households.

The new GMA requirements (SB 5235, HB 1337) promote ADUs within UGAs. They do this by removing and reducing some restrictions. In 2025, county rules will be updated to allow ADUs more in rural and urban unincorporated areas. They will remove owner-occupancy rules for rental ADUs. They will change parking and impact fees, and more. The county is also considering a size limit on new ADUs. This aims to encourage smaller, more affordable units for low- and moderate-income households. As new chances to revise ADU rules come up, we can increase flexibility in ADU production. This will diversify the housing supply in rural Thurston County and Grand Mound.

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9. GOALS, OBJECTIVES, AND POLICIES

GOAL 1: Ensure Enough Housing is Available to Meet Housing Needs of the Existing and Projected Population of the County, Including Rental and Purchase Opportunities for All Income Levels.

Goal 1 | Objective A Provide adequate residential land to meet existing and projected housing needs for all income levels.

POLICIES:

- H-1.A.1 Provide sufficient capacity of land for housing types of all income groups.
- H-1.A.2 Allow rental housing in the rural unincorporated county that is available to county residents.
- H-1.A.3 Identify sufficient land county-wide for existing and projected residential needs including, but not limited to, middle housing types, Accessory Dwelling Units, housing for moderate, low, very low, and extremely low-income households, manufactured housing, multifamily housing, group homes, emergency housing, emergency shelters, and permanent supportive housing.
- H-1.A.4 Work with cities through joint-planning processes to allocate housing for low, very low, and extremely low-income households within the cities and UGAs where urban services are available.
- H-1.A.5 Develop an inventory and process for disposing of publicly held land within the urban growth areas that could be used for developing affordable housing.
- H-1.A.6 Promote the use of surplus public facilities within the urban growth areas (buildings, land, fixtures) for developments that provide affordable housing, including emergency housing, emergency shelters, and permanent supportive housing, special needs housing, service centers, or transitional housing.
- H-1.A.7 Support the cities with infill developments consisting of residential and other developments of urban density within the urban growth areas, where transportation, public facilities and utilities already exist.

Goal 1 | Objective B Implement the adopted Affordable Housing targets to ensure adequate housing opportunities for the county's moderate, low, very low and extremely low-income households.

POLICIES:

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- H-1.B.1 Coordinate with the cities, towns, and the Housing Authority of Thurston County to develop and implement a regional process to monitor achieving the Affordable Housing targets throughout the county.
- H-1.B.2 Work with the cities and towns and provide incentives to accommodate part of the county's Affordable Housing target within the Urban Growth Areas.
- H-1.B.3 As stated in the County-wide Planning Policies, when possible, provide assistance in obtaining funding and/or technical assistance for the expansion or establishment of low cost affordable housing for all income levels.

Goal 1 | Objective C Provide incentives and reduce barriers to affordable housing for moderate, low, very low, and extremely low-income households.

POLICIES:

- H-1.C.1 Reduce, where appropriate, regulatory barriers and other requirements which add unnecessary costs and thereby discourage affordable housing construction. The following are strategies for consideration:
- Review, revise, replace, or eliminate regulations that cause much higher costs without any public benefits.
 - Make regulations and permit processing more streamlined, to remove uncertainty and reduce costs for both builders and lenders.
- H-1.C.2 Pursue affordable housing incentives, such as those suggested in RCW 36.70A.540 including, but not limited to:
- Bonus density within urban growth areas.
 - Height and bulk bonuses.
 - Fee waivers or exemptions.
 - Parking requirement reductions.
 - Expedited permitting conditioned on provision of low- to-moderate-income housing.
 - Mixed use projects.
 - Lower utility hookup fees and rates.
 - Tax exemptions in target areas.
 - Housing levies.
- H-1.C.3 Ensure that county regulations and permit processes do not lead to displacement of marginalized populations.

Goal 1 | Objective D Support home ownership opportunities for all economic segments of county residents.

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POLICIES:

- H-1.D.1 Consider ways to promote resources for homeownership, including but not limited to:
- Coordinating with and referring to Washington State Housing Finance Commission home ownership programs; and
 - Identifying, developing, and initiating educational programs, such as forums, classes, public presentations, Thurston Community Media slideshows or videos, tying in with SPSCC or other home ownership/housing classes.
- H-1.D.2 Encourage home ownership for all income levels including special housing needs through education, technical support, self-help housing efforts, and working with financial institutions.
- H-1.D.3 Actively collect, analyze, and utilize data regarding ownership patterns of real property within the County to inform future policy development and ensure equitable and sustainable community growth.
- H-1.D.4 Explore a first right of refusal for tenants in manufactured/mobile home communities, accessory dwelling units, multifamily rental housing, and rent-to-rent housing when properties are sold, and coordinate with eligible organizations to facilitate acquisition.

Goal 1 | Objective E Support regional cooperation and participation in affordable housing programs, including public and private partnerships to incentivize housing development.

POLICIES:

- H-1.E.1 Continue participating in a multi-jurisdictional public/private task force to develop proposals for expanded and moderate, low, very low, and extremely low income housing funding and services, such as a regional affordable housing strategy.
- H-1.E.2 Work with the private sector, nonprofits, neighborhood groups, and other affected community members to facilitate the development of attractive, quality, low and moderate-income housing, emergency shelters, emergency housing and permanent supportive housing with easy access to public transportation, commercial areas, and employment centers.
- Ensure adequate infrastructure is available to support population growth and provide access to education, work, and community life.
 - Facilitate the development of high-density, well-designed, mixed-income housing.
- H-1.E.3 Consider participating in a regional housing trust fund or other county-wide funding source, such as a regional housing levy. The fund may be used for several purposes including, but not limited to:

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- Providing “gap” financing to promote home ownership for low-income households. (“Gap” is the difference between what the purchaser can afford and what the market can produce.)
- Establishing a revolving loan fund for property purchase or renovation.
- As a leverage for obtaining additional public funds.

H-1.E.4 Continue participation in multi-jurisdictional backing for Housing Authority of Thurston County bond sales.

GOAL 2: Promote a Diverse Range of Safe High-Quality Housing Options that Adapt to Changing Population Needs and Are Well-Located Near Jobs, Transportation, and Key Services.

Goal 2 | Objective A Encourage a variety of housing types including moderate density middle housing options in the UGAs and LAMIRDs (duplexes, triplexes, townhouses etc.) where public service is available to address the changing needs and demographics of our community.

POLICIES:

- H-2.A.1 Provide a broad range of housing choices in terms of cost, size, design, and suitability for various household types, e.g., families, people of all ages and levels of mobility, couples, single persons, and persons with disabilities or special needs with adequate accessibility and safety.
- H-2.A.2 Encourage a variety of diverse residential development types and housing mixtures in rural areas, including detached single-family housing, cluster housing, duplexes, manufactured homes in conjunction with commercial uses in neighborhood convenience centers.
- H-2.A.3 Permit accessory dwelling units in all residential zones within rural areas and Urban Growth Areas around cities and towns to provide additional housing choices for all economic income levels, multi-generational, and smaller households.
- H-2.A.4 Permit manufactured housing in the same locations and at the same density as other housing, not just in mobile home parks. Development and design standards in each residential zoning district apply equally to manufactured homes and other residences.
- H-2.A.5 Permit in agricultural areas and on working farms (as defined in RCW 84.34.020) in rural residential and resource 1 unit/5 acre areas, farm housing units for farm employees and their families above the maximum number of units permitted on a lot by zoning.

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- H-2.A.6 Encourage rural housing affordable to low and moderate income residents located near public transit routes to provide alternative transportation opportunities.
- H-2.A.7 Support diverse housing alternatives and programs for older adults and people with disabilities to remain in their homes and community as their housing needs change.

Goal 2 | Objective B Support housing development for older adults, people who have experienced homelessness, people with disabilities, and others with specific physical, social, and economic needs.

POLICIES:

- H-2.B.1 Ensure adequate zoning for emergency and temporary housing for unhoused families and individuals, for transitional and permanent supportive housing for formerly unhoused families and individuals, and for Special Needs Housing that provides safe and accessible options for persons with special needs.
- H-2.B.2 Allow residential care facilities (such as group homes) in residential areas through the special permit process with public review that considers the adequacy of public services, parking, and impacts on adjacent properties.
- H-2.B.3 Partner with social, housing, and health service organizations which offer support programs for those with special needs, such as providing technical assistance, when possible, assisting to seek funds, coordinating between agencies and groups in providing emergency shelters, permanent supportive, and transition housing.
- H-2.B.4 Support applications (for example, with letters of support) from eligible non-profits to Federal and State funding sources to build new or rehabilitate existing housing to preserve the affordability of existing housing stock to meet low income housing needs.
- H-2.B.5 Support the implementation and continued revision of the Thurston County Homeless Housing Five Year Plan and associated goals and action items.

Goal 2 | Objective C Ensure that adequate provisions are in place so that special needs populations are not discriminated against in the choice of housing.

POLICIES:

- H-2.C.1 Direct treatment of a residential structure occupied by persons with disabilities or by group care for children that meets the definition of "familial status" (as defined in the Washington Laws Against Discrimination, RCW 49.60.222-225) the same as a similar residential structure occupied by a family or other unrelated individuals.

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- H-2.C.2 Promote equitable housing opportunities for all community members regardless of race, color, religion, sex, national origin, disability, economic status, familial status, age, sexual orientation, and income, or other arbitrary factors.
- H-2.C.3 Support the implementation of renter and landlord education and awareness programs through education and best practices for better housing choices.

GOAL 3: Preserve and Maintain Existing Affordable Housing, Enhance the Quality of Substandard Housing, and Provide Quality and Safe Affordable Housing in Thurston County.

Goal 3 | Objective A Support efforts to preserve, maintain, rehabilitate, and/or expand the supply of affordable housing in the county.

POLICIES:

- H-3.A.1 Work with all jurisdictions to maintain an inventory of existing subsidized and low-cost non-subsidized housing and identify housing that may be lost due to redevelopment, deteriorating housing conditions, or public policies and actions.
- H-3.A.2 Encourage the rehabilitation of substandard housing and maintenance of older housing through training and programs assisting in repairment and maintenance such as weatherization, energy efficiency.
- H-3.A.3 Participate in efforts to retain existing subsidized housing, such as:
- Encouraging the extension of existing contracts to avoid conversion of subsidized housing to market-rate units (for example, letters of support to landlords).
 - When appropriate, work with partners to develop sources of funding and strategies to enable housing groups to buy projects.
- H-3.A.4 Seek opportunities to identify, protect, and rehabilitate historic properties to serve the housing needs of the county.
- H-3.A.5 Maintain quality of construction and ongoing compliance with standards for habitation, and increase housing enforcement, specifically to neglected housing.
- H-3.A.6 Support programs to improve energy efficiency, health conditions and public recognition of improvements in low-income rental housing.
- H-3.A.7 Permit accessory dwelling units in rural residential zones to provide additional housing choices for all economic levels, multi-generational, and smaller households.
- H-3.A.8 Update conservation subdivision regulations to encourage and incentivize development of affordable forms of housing in rural residential zones.

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- H-3.A.9 Increase density and update regulations to promote multifamily housing and shared housing (congregate and single-room occupancy housing) options in the UGAs.

GOAL 4: Prevent Discrimination, Address Displacement, and Mitigate Past Harm in the Development and Maintenance of Housing.

Goal 4 | Objective A Collaborate with community groups, organizations, non-profits, and businesses to help vulnerable groups obtain and maintain housing.

POLICIES:

- H-4.A.1 Evaluate the potential for displacement on lands proposed for rezone or redevelopment for public use.
- H-4.A.2 Establish home maintenance programs to support senior residents aging in place.
- H-4.A.3 Support resident ownership of manufactured/mobile home parks.
- H-4.A.4 Collaborate to understand the drivers of displacement through involvement of community groups, organizations, and institutions in affected areas.
- H-4.A.5 Consider the drivers of displacing low-income households and marginalized populations as a result of planning, public investments, redevelopment, and market pressures. Use strategies to mitigate displacement of these communities.
- H-4.A.6 Reach out to, facilitate, and partner with Qualified Tenant Organizations to expand renter protections, reduce evictions, and promote access to affordable and habitable housing.

GOAL 5: Establish a Sustainable Development Pattern by Limiting Growth and New Development in the Rural Areas to 5% and Focusing Growth in the Urban Areas.

Goal 5 | Objective A Ensure that in the next 20 years, there will be no more than 5% growth and new housing developments in the rural areas, and that most of the developments will be located within cities, towns, and urban growth areas.

POLICIES:

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- H-5.A.1 Create vibrant centers, corridors, and neighborhoods while accommodating growth.
- H-5.A.2 Ensure urban areas have adequate infrastructure to support housing developments.
- H-5.A.3 Ensure developments in rural areas demonstrate water and sewer availability according to public health requirements and local, state, and federal laws.
- H-5.A.4 Limit transfer of water rights from agricultural lands to housing and other developments.
- H-5.A.5 Preserve environmentally sensitive lands, farmlands, forest lands, prairies, and rural lands from future developments where feasible. Such lands may be identified in multiple places, such as the Habitat Conservation Plan.
- H-5.A.6 Implement various measures for the preservation of land in rural areas such as transfer and purchase of development rights, rural zoning incentives, clustering of rural developments etc.
- H-5.A.7 Consider other strategies to reduce development outside of urban growth areas and reduce excess rural capacity, as identified in the Smart Growth Progress Indicator Appendix by Puget Sound Partnership.