



JBLM OFF-INSTALLATION HOUSING STUDY

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South Sound Military & Communities Partnership

Prepared by:

AHBL, Inc.

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ECONorthwest
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Acknowledgements

South Sound Military & Communities Partnership (SSMCP)

Bill Adamson, Program Director
Sarah Luna, Program Coordinator

SSMCP Steering Committee

Andy Takata, City Administrator, City of DuPont
Scott Spence, City Manager, City of Lacey
John Caulfield, City Manager, City of Lakewood
Anita Gallagher, Assistant to the City Manager for Policy Development and government Relations, City of Tacoma
Steve Sugg, City Manager, City of University Place
Tom Knight, Chief of Staff, Joint Base Lewis-McChord
Joe Cushman, Planning and Economic Development Director, Nisqually Indian Tribe
Don Anderson, Special Counsel to the Executive, Pierce County
Kierra Phifer, Local Government Affairs & Public Policy Manager, Puget Sound Energy
Ramiro Chavez, County Manager, Thurston County
Michael Grayum, City Administrator, City of Yelm

Consultant Team

AHBL

Lisa Klein, AICP, Associate Principal/Project Manager
Wayne Carlson, FAICP, LEED AP, Principal
Brittany Port, AICP, Senior Planner
Josh Kubitza, AICP, Senior Planner
Helen Stanton, Project Planner

ECONorthwest

Robert Parker, AICP, Senior Project Director
Ryan Ulsberger, Technical Manager
Oscar Saucedo-Andrade, Project Associate

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PART 1

HOUSING STUDY

SUMMARY AND INTRODUCTION

Ch.1

The 2010 Joint Base Lewis-McChord (JBLM) Growth Coordination Plan identified a need to improve off-installation housing options (also called off-base) for active duty service members in communities neighboring JBLM. The South Sound Military & Communities Partnership (SSMCP) received a grant from the U.S. Department of Defense's Office of Economic Adjustment for this Study. This Housing Study documents and evaluates the issues and barriers that service members face in securing off-base housing and provides recommendations for improving the experience in the future. The Study is organized in three parts:

- Part One provides the results of surveys conducted with JBLM service members and stakeholders within the Study Area. It also includes research and analysis of local plans and policies and a summary of state and federal housing legislation.
- Part Two provides the statistical data and analysis of the housing market and service member housing needs in the Study Area.
- Part Three provides recommendations for initiatives, legislation, policy actions, and improved communication tools that should be pursued.

1.1 Executive Summary

The results of this Study are consistent with local and national news reports and the common experience of locating housing by the local community. A shortage of for-sale housing and historically low vacancy rates for rental properties has resulted in rising housing costs. What is unique about the Study, however, is the recognition or emphasis on the need for a specific type of housing that is often overlooked. Prior federal legislation has emphasized funding opportunities and assistance programs related to the development of Affordable Housing (as defined by Department of Housing and Urban Development (HUD)) to address the needs of individuals and families living at poverty levels. Conversely, most of the housing developed by local single-family housing developers provide housing stock that is priced above what is affordable for E1 to E5 service members. There is a segment of lower cost, market rate housing products that are needed for the E1 to E5 service members.

The key challenge faced by military service members is finding available housing within a 30-minute drive given the structural supply limitations.

The Issues

- The region surrounding JBLM is experiencing a shortage of housing stock that creates financial and emotional stress for everyone seeking housing in the area. This is particularly acute for the junior ranked service members that are generally new to the area, young, and susceptible to financial risk and stress associated with finding housing. Our survey of JBLM service members echoed this finding.
- Affordability is less of an issue for military households due to the Basic Allowance for Housing (BAH) received in conjunction with salary. Based on prevailing sales prices and rental rates, the BAH for military personnel makes approximately 88% of the total housing stock in the market area as affordable to active duty service members. The key challenge faced by military service members is finding available housing within a 30-minute drive given the structural supply limitations.
- Population is projected to grow significantly in the Study Area between 2020 and 2040. Approximately 113,000 new housing units are needed in the JBLM Study Area to accommodate future growth by 2040. Production of new housing units will be key to meeting overall housing demand.
- The type of housing developed is important. Housing products priced within the BAH for service members are similar to what is considered “entry-level” housing, or “missing middle” housing. These include small lot single-family detached homes, duplexes, triplexes, and accessory dwelling units. There is increasing recognition at the local agency level that more entry-level housing inventory is needed.
- There is significant opposition to the development of infill housing in traditional single-family neighborhoods. This was evidenced in the City of Olympia recently with its efforts to adopt a Missing Middle Housing Ordinance. The opposition was present during the policy and regulation drafting and continued through the adoption stage and in subsequent appeals. Significantly increasing the supply of “missing middle” housing will likely require intervention at the state level.
- The COVID-19 pandemic has affected the production of housing in many regions which will likely exacerbate housing availability issues.
- The JBLM Housing Services Office’s (HSO) Rental Partnership Program (RPP) has provided a benefit to service members by connecting them to properties that have negotiated lease reductions and other benefits in exchange for direct rent payments and marketing to service members. At the time of this writing, however, the RPP is not active due to limited staffing and resources.
- Many of the Study Area communities lack any comprehensive planning goals or policies associated with JBLM even though many recognize the importance that JBLM has on the local economy and housing markets. It is important for the Study Area communities to coordinate and plan with JBLM in mind.
- Cities can do a lot to ease barriers (e.g., zoning restrictions, permits, etc.), but have limited influence over housing prices.
- Many of the Study Area communities lack any comprehensive planning goals or policies associated with JBLM even though many recognize the importance that JBLM has on the local economy and housing markets. It is important for the Study Area communities to coordinate and plan with JBLM in mind.



Military service members are supported by the JBLM Housing Services Office’s Rental Partnership Program

Source: SSMCP

The Opportunities

There is significant activity occurring in the region to address the need to increase housing affordability and supply. At the local level they include:

- Through funding provided under HB 1923, several local agencies in the Study Area are completing Housing Action Plans (HAPs), subarea plans, and code amendments to increase residential building capacity or streamline development processes, especially near supportive transportation and utility infrastructure.
- Adoption of new policies and regulations to allow for “missing middle” infill housing in traditional single-family neighborhoods.
- Updates to Pierce and Thurston County’s Buildable Lands Reports.
- Periodic updates to local comprehensive plans, to include new or updated housing elements.
- Other rezoning actions and density increases as part of local agency-initiated changes, pilot programs, and subarea plan updates.

Over the next few years, we anticipate new policies, new regulations, and new legislation that will lead to additional housing development. The data/findings of this Study should be shared and coordinated with the SSMCP member communities.

Fortunately, a number of Study Area communities offer several repeatable examples of existing comprehensive plan policies, development regulations, and programs that could have significant positive impacts to housing affordability and housing supply. The importance of the need for these policies is amplified by the number of jurisdictions that do not have enough housing capacity to meet 2030 population projections.

Throughout Pierce and Thurston counties there are several programs that provide Affordable Housing as defined by HUD. These programs provide Affordable Housing in different ways. Some develop and sell affordable houses, some facilitate and help locate affordable rental units, while others are community land trusts, housing authorities, and non-profit organizations. Different lessons can be taken from each program and pieced together to create solutions that best fit SSMCP’s context.

1.2 Purpose and Need

The purpose of the Study is to improve off-installation housing options for active duty service members in communities neighboring Joint Base Lewis-McChord. The need is based on the number of service members seeking housing coupled with the competition from the general public in a region experiencing low inventory. Approximately 31,164 active duty service members were stationed at JBLM in 2019. Approximately 70 percent of them are assumed to be living off-base together with their families. The number of E1-E5 rank service members that are assumed to be living off-base is estimated to be 7,965 service members.

The economic impacts of a military installation the size of JBLM is felt across the region. JBLM is the #2 employer in the state and #1 employer in Pierce County. In 2018 a survey was conducted to determine the economic impact of the JBLM workforce on the South Sound, which found that there was a \$8.3 – 9.2 billion impact, which does not include the impact of military families, working spouses, retirees and contractors. To rental housing, the impact was estimated to be \$360 million.

The economic impacts of a military installation the size of JBLM is felt across the region. JBLM is the #2 employer in the state and #1 employer in Pierce County.

Where service members seek to locate housing, and the experiences they encounter in their search, are influenced by several factors, including:

1. The U.S. Department of the Army's mission-readiness goals require service members to be at their post within 30-minutes notice. At the same time, local road networks and the Interstate 5 corridor around JBLM have experienced increased traffic congestion due to the continued growth in the Puget Sound region. With so many service members living off-base, mission readiness can be severely impacted when roadways become blocked by an accident, are heavily congested, or service members choose housing outside of the 30-minute travel area to save on housing costs.
2. Both civilian and military populations have increased throughout the Pacific Northwest as well as the JBLM region, which increases housing demand and reduces the available supply. The South Puget Sound region has been experiencing historically low levels of housing supply, low vacancy rates, and housing cost increases and the growth projections for the area indicate the trend will continue. This creates difficulty and stress for the service member when seeking housing and can result in paying more than the Basic Allowance for Housing (BAH).¹
3. The amount of time service members have to secure housing when arriving at JBLM is short, typically 10 days, and causes many to either rush into their housing decision or pay costly short-term housing expenses out of pocket when more time is necessary. More time and assistance would help service members locate and compete for housing. This may include increased coordination from previous duty stations and more fluid communications with incoming and outgoing duty stations/service members.

1.3 Objectives

The Study seeks to increase the supply of housing in the JBLM vicinity, which will benefit all persons seeking housing in the Study Area. Housing availability and affordability is dynamic; housing in one area affects the market in other areas and the availability of one type of housing affects the demand for other types of housing. Addressing the supply of housing will provide more housing options for service members and assist in controlling housing cost acceleration associated with low inventory and high demand.

The overall objective of this Housing Study is to improve the affordable housing options for service members which balances JBLM mission readiness goals with local community goals. The Study provides recommendations to achieve the Study goals from several different vantage points by:

1. Identifying opportunities and barriers to adequate off-installation housing.
2. Identifying mutually acceptable community strategies to increase housing supply.
3. Identifying incentives for landlords to consider service member housing needs.
4. Providing resource tools to assist these service members in locating affordable, quality housing.

¹ The military intends for BAH to cover 80% of housing costs, including rent and utilities. This may not be understood by service members.

1.4 Methodology and Assumptions

Target Beneficiaries

The Study seeks to improve the off-installation housing options for active duty service members within the ranks of E1-E5 with and without dependents. This group of service members are most impacted by the short supply and high cost of housing within the JBLM region because they:

- a) Are typically service members that are most susceptible to financial hardships caused by high housing costs; and
- b) Are typically new to the area and unfamiliar with the region's unique market, congestion, schools and other factors that contribute to making good housing choices.

It is acknowledged that by improving housing supply for the E1-E5 targeted beneficiary, improvements will be made in the overall housing market that will benefit all military forces, civilian employees, and residents of the area.

Housing Types

The Study looks at both for-rent as well as for-sale housing products. Many of the E1 to E5 rank service member tends to be looking for shorter term housing that is typically rental housing. However some service members have children, pets, and spouses with jobs and see the benefit of using their BAH toward the purchase of a home.

The Study looks at all types of housing products including:

- Single-family detached housing located in urban (typically smaller lots) and rural (typically larger lots) areas. Single-family housing includes manufactured homes on lots and in mobile home parks.
- Single-family attached housing, which includes all structure types that share a common wall but occupy a separate lot, such as row houses or townhouses, duplexes and triplexes.
- Multifamily housing such as apartment buildings with four or more units. The units typically range in size from studios to 3-bedroom units. These are typically for-rent product types, but also include condominium units within a building.

The Study includes “missing middle” housing, which is defined typically as attached housing of more than one unit, such as duplexes, fourplexes, cottage courts, and multiplexes that are scaled and designed to fit seamlessly into existing residential neighborhoods.² Missing middle housing provides additional affordable housing options in urban developed communities.

The Study does not generally include accessory dwelling units (ADUs), also known as, mother-in-law units, or granny flats. These are units added onto a single-family home where an additional family or person could live, such as a separate unit built above a garage or in the yard of a homeowner. While a growing number of communities within the Study Area allow ADUs, and the state has recently passed legislation strengthening support for ADUs, the data is not well tracked. As stated previously, all types of additional housing products benefit the market by increasing housing supply.



Duplex house in Tacoma, WA.

² Source: <https://missingmiddlehousing.com/>

Affordable Housing Defined

The Department of Defense provides a Basic Allowance for Housing (BAH) for service members who live off-base. The BAH is intended to include rent or mortgage plus utilities covering 80 percent of the housing costs incurred by a service member living off-base. The BAH varies by rank and increases with promotion and the addition of dependents. It is also adjusted for housing costs in different geographic locations. See Part Two, Chapter 2 for current BAH rates.

The type of housing being studied is market-rate housing priced within most of the BAH provided by the military including rent or mortgage plus utilities. Other criteria include that it is quality housing that is decent in terms of safety, health, and cleanliness. This housing is available on the regular market and open to anyone.

This type of housing is “naturally occurring” affordable housing, versus regulated types of affordable housing, which include government-assisted housing for low income renters or buyers. The Washington State Growth Management Act (GMA) was amended in 2020 to provide an expanded definition of the regulated, income-restricted affordable housing as follows:

RCW 36.70A.030(2) “Affordable housing” means unless the context clearly indicates otherwise, residential housing whose monthly costs, including utilities other than telephone, do not exceed thirty percent of the monthly income of a household whose income is:

- For rental housing, sixty percent of the median income adjusted for household size, for the county where the household is located, as reported by the United States Department of Housing and Urban Development (HUD).³ For owner-occupied housing, eighty percent of the median household income adjusted for household size, for the county where the household is located, as reported by the United States Department of Housing and Urban Development.*

This Study is not focusing on the income-restricted, GMA- or HUD-defined affordable housing, because most service members exceed the income limitations through the combination of their salary and BAH. It is recognized that this may not be the case for an atypical service member with a large family size. For the purposes of clarity, throughout this report we have capitalized the term “Affordable Housing” when referring to the GMA- or HUD-defined type of housing that is regulated and income-restricted.

A term we have chosen to not use for this Study is “attainable housing” because it does not adequately describe the type of housing need for the targeted service members. This term is becoming used more frequently in the field of housing study and generally refers to unsubsidized, profitable housing developments that meet the needs of those with incomes between 80 percent and 120 percent of the Area Median Income (AMI).⁴ The term is not yet specifically defined by HUD, however, and is used differently depending on the purpose.

Affordable housing for active duty service members means quality, market-rate housing that is affordable within most of the BAH. For the purposes of clarity, throughout this report we have capitalized the term “Affordable Housing” when referring to the GMA- or HUD-defined type of housing that is regulated and income-restricted.

³ For example, the 2020 HUD median income estimate for an individual in Pierce County (Tacoma, WA HUD Metro FMR Area) is \$87,300 and for Thurston County (Olympia-Tumwater, WA MSA) is \$86,700. The rental and owner-occupied percent of income is tied to these numbers. Source: <https://www.huduser.gov/portal/datasets/il/il2020/2020MedCalc.odn>

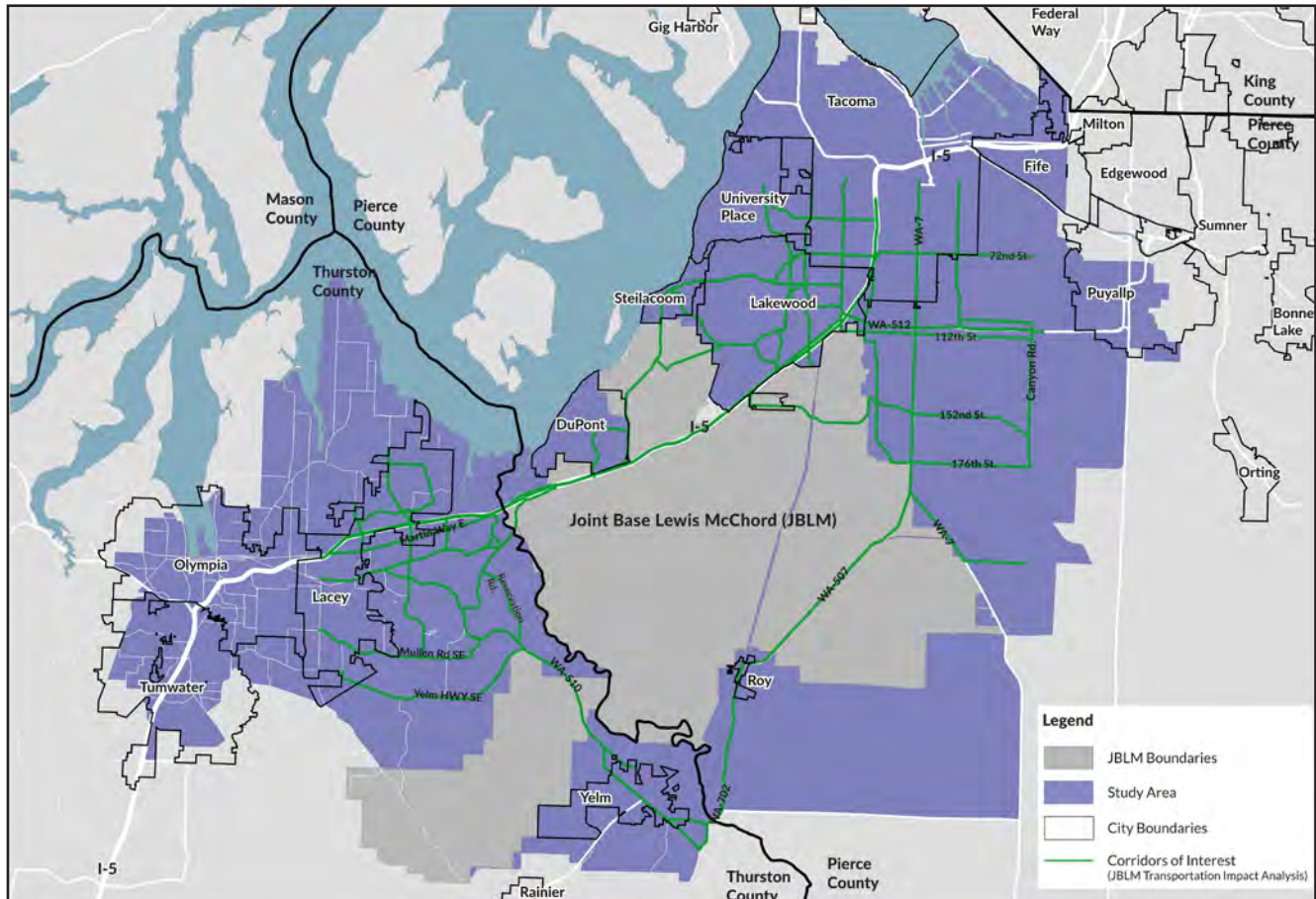
⁴ Source: <https://www.rclco.com/publication/attainable-housing-challenges-perceptions-and-solutions/>

Study Area Boundaries

Figure 1.1 provides the Study Area Boundaries. In keeping with the primary objectives of the Study, the boundaries of the Study Area were delineated as follows:

- Using Google drive-time ArcGIS data, the boundaries of the Study Area allow for a 20-minute drive to the nearest gate on an average Wednesday morning at 6:00 a.m. The 20 minutes to the gate drive time provides service members 10 minutes to get through the gate, park, and be at post in accordance with mission-readiness goals. The average Wednesday morning commute time was selected because it is representative of a typical morning commute time, versus a heavier commute time that is often the case closer to a weekend when other travelers are on the road and adding to congestion. The lesser-congested day/time was also chosen so as not to exclude areas that have the potential to meet mission readiness goals for at least some portions of the weekday. The 6:00 a.m. time was selected because physical training (P.T.) time is typically at 6:30 a.m.
- All “Corridors of Interest” are included as it is very probable that it is representative of where the service members are currently living. The Corridors of Interest were provided by the consultant team that is currently working on a Transportation Study for the JBLM vicinity (see below).
- The edges were refined based on the boundaries of the intersecting Census tracts. Some Census tracts are larger than others as they are based on average population. In some instances, the large size of the Census tract and the rural nature of the area did not align well with the other objectives of the Study. Therefore, in cases where less than 25 percent of the Census tract fell within the 30-minute drive time boundaries or the Corridors of Interest, the Census tract was eliminated.
- Portions of the Gig Harbor peninsula area were within the drive time boundaries; however, the Study Area was drawn to eliminate the required bridge crossing. The justification for this exception is related to two factors:
 - There are no nearby Corridors of Interest; and
 - The extra costs associated with the bridge tolls represent an additional housing expense that is not considered to be included in the BAH.

Figure 1.1 - Study Area Map



Source: Pierce County CountyView

The Study Area encompasses the following communities:

Pierce County Areas:

- Some or all of the cities of DuPont, Fife, Fircrest, Lakewood, Puyallup, Roy, Tacoma, University Place and the Town of Steilacoom. It includes portions of the unincorporated subareas within Pierce County including Parkland, Spanaway, Frederickson, South Hill, and Graham. Camp Murray, the headquarters of the Washington Military Department which includes the Washington Army and Air National Guards, is within the Study Area as well.

Thurston County Areas:

- Some or all of the cities of Olympia, Lacey, Rainier, Tumwater, and Yelm. It includes the unincorporated areas within Thurston County and the Nisqually Indian Reservation.

Relationship with Other Studies

This Housing Study was completed in consideration and coordination with other past and current studies that are relevant and important to the analysis of housing in the JBLM vicinity.

2015 JBLM Joint Land Use Study

In 2015, the SSMCP published a Joint Land Use Study (JLUS) together with Implementation Strategies. The JLUS is a strategic plan with implementation actions to ensure compatible civilian growth and development within a two-mile radius of JBLM. It presented recommendations for local and state governments. Over 17 partner jurisdictions and agencies were involved in the JLUS process. Implementation Strategy No. 16 led to the creation of this Housing Study. It said, “Establish a process for coordination among JBLM and neighboring communities to seek ways to provide adequate rental housing for service members.” The action plan included addressing the results of the updated 2015 JBLM Housing Market Analysis.

Implementation Strategy No. 16 of the 2015 JLUS Study recommended a process be established for coordination among JBLM and neighboring communities to seek ways to provide adequate rental housing for service members.

The JLUS found that housing is a use that is generally sensitive to the noise and safety risks caused by proximity to JBLM and thus tends to raise the greatest compatibility concerns. When more people are exposed to the impacts of military training and operations, this increases the risk of nuisance complaints from the public, which in turn threatens to erode JBLM’s military capabilities. The JLUS designated certain areas around the base as being incompatible for residential uses, which will eventually be phased out.

The JLUS noted that JBLM has identified the inadequacy of off-base rental housing for service members as significant. The Department of Defense (DoD) criteria for what is considered adequate private rental housing for service members includes cost, unit square footage, and number of bedrooms. Service member rank and family status (i.e., single, married, with children) affect the acceptable ranges for these criteria. Other criteria, such as crime rates, affect the adequacy of private rental housing. Given recent decreases in rental availability due to historically high occupancy rates, a significant increase in rental costs, and a rise in crime rates in some areas, the supply of private rental housing DoD deems adequate has decreased and is insufficient to serve the number of service members in need of such housing.⁵

Pierce and Thurston County Buildable Lands Reports

Buildable Lands Reporting is a requirement of the Washington State Growth Management Act (GMA) to monitor and evaluate how growth can be accommodated. Each county planning under GMA is required to complete Buildable Lands Report every eight years. The reports allocate future growth forecasts to urban and rural areas. The cities and applicable county allocate the growth primarily to urban growth areas using countywide planning policies and buildable lands policy guidance from the Department of Commerce to ensure that there is adequate land supply to accommodate the future growth without urban sprawl. The findings of the report are used by each local agency when completing and updating local comprehensive plans. One of the key objectives of this Study is to increase the supply of housing within the Study Area that is affordable to service members and the buildable lands reports provide data and mapping tools that assist in understanding where there is capacity for additional housing development. Chapter 4 of this Housing Study evaluates the applicable buildable lands report findings for each community within the Study Area.

⁵ Joint Base Lewis-McChord (JBLM) Joint Land Use Study (JLUS), 2015, Page 12.

JBLM Transportation Study 2020

In 2019, the Department of Defense's Office of Economic Adjustment awarded a grant for a study of transportation needs in the JBLM region. That study, the Evaluation of Local Transportation Impacts in the Vicinity of JBLM, is currently underway with a targeted completion date of Fall 2020. The "Corridors of Interest" map from that study was used to establish the boundaries of the Housing Study Area. The goal of the transportation study is to determine the transportation improvement projects, programs, and policies that should be prioritized to address the growing need for the JBLM workforce to travel on a safe, reliable, and efficient transportation network. The project will develop an action plan that:

- Supports the transportation needs of the JBLM workforce
- Improves mobility of people and goods in the area
- Enhances system safety and operations
- Increases state and local roadway network efficiency
- Expands transportation choices
- Enriches the region's economy, environment, and overall quality of life

STAKEHOLDER SURVEYS

Ch.2

This Housing Study was prepared with the assistance of representatives of different stakeholder groups to understand a broad range of perspectives. Several meetings occurred as the Study was being prepared to solicit interest and encourage participation. Stakeholder surveys were conducted to understand perspectives and involvement concerning housing and any recommendations they may have to improve housing availability for JBLM service members. A list of 33 volunteer stakeholders was developed which included representatives from local agencies, regional planning organizations, developers, property management companies, housing non-profits, and other special interest agencies. A script of questions was prepared for each type of stakeholder and telephone or email surveys were conducted. A total of 22 surveys were completed with varying degrees of participation. The following provides an overview of the survey responses. A compiled list of completed surveys is provided in Appendix 1.

2.1 Local Agencies

Local agencies develop planning documents and implementing regulations that guide the local development of housing. These include comprehensive plans that contain a land use chapter and/or a housing chapter with specific goals and policies that describe a vision and intent as to how a community will develop. Local development regulations provide the specific implementation measures including density, lot sizes, and allowed used (e.g., type of housing) that vary depending on the property location, its physical characteristics, and the type of housing proposed. Local regulations also outline the permit approval process and set the fees for developing property. Local agency staff have insight into the planning and development of housing, including current plans and efforts to address housing needs happening in their communities, which are an important component to the Study. More specific information on each of the local plans and policies related to housing is provided in Chapter 4.

Several cities commented that they are permitting more multifamily projects now; whereas, historically they have been permitting more single-family communities.

A total of 12 local agencies were contacted for the survey and eight were responsive. The responsive agencies were the cities of DuPont, Lacey, Lakewood, Olympia, and Yelm; the Town of Steilacoom, and Pierce and Thurston counties. Typically, the individual contacted was a representative of the agency's Planning, Long Range Planning, or Community Development Departments. Comments of note provided include the following:

- Several cities commented that they have recently begun permitting more multifamily projects, whereas historically they have permitted more single-family communities.
- The BAH is known to landlords so they charge the top amount. It has pushed up rent for everyone else.
- Currently new-build, entry level homes do not appear to pencil (i.e. make a profit) for the developer.
- People are moving out of the King County area. In general, the price of materials and labor is similar between Pierce and King counties, but land costs are less in Pierce. The rent developers can charge is lower in Pierce County than King County and many projects might not pencil (i.e. make a profit for the developer).
- The City of Lacey does not believe that its impact fees and permit fees are a barrier to housing development because they are lower than the surrounding communities. They offer lower building fees for smaller homes.
- The City of Lakewood is unique in both its safe housing program and policies specific to the military.
- Housing is currently located within the Federal Housing Authority (FHA) Air Corridor Zone 1 and Zone 2 near JBLM. FHA rules do not allow housing in these areas; therefore, moving these individuals to other parts of Lakewood would impact the City's available housing even more.
- Expedited permitting sounds nice, but if the quality of the plans are poor, it doesn't really work.
- We shouldn't pare down design review standards or requirements.
- In Olympia zoning is not a barrier to more affordable housing; the barrier to affordable housing is either getting the market to do it or local political opposition.
- Affordable housing is difficult for all communities. The cost of raw land is high and everything that is easy to build on has already been built on.
- There is a disparity between what renters can afford and what the private market can build. There is a lack of public assistance to build housing targeted to the 80 percent AMI resident.
- There are a lot of goals that the City of Olympia is trying to balance. In order to achieve affordability, they may have to relax some of the goals. Developers say that it is too costly to develop because of impact fees, connection charges, requirements for frontage improvements, etc. However, the goals of the community are to have urban infrastructure available to the housing, walkable communities and not pollute the environment.

Local Agency Stakeholders' Recommendations

The following recommendations were provided by the local agency stakeholders during the survey process and those that met the Study objectives are included in the preliminary recommendations provided in Part Three of this Study:

- Expand shuttle service (Go Transit) to JBLM.
- Incorporate military-targeted housing policies.
- Support special groups/districts that can provide affordable housing; the cities are not set up for this.
- Reach out to Thurston County to limit service members living in the Nisqually flood plain.
- Look into the City of Tacoma residential infill pilot program. It might be applicable to other cities.
- Investigate the use of BAH funds and leverage partnerships by JBLM to develop on-base or off-base housing.
- Support efforts to lift a restrictive covenant on City of DuPont vacant land so that additional housing could be created (i.e., be an advocate as part of a public/private partnership).
- Encourage local agencies preparing Housing Action Plans (HAPs) to incorporate the findings from this Study into local HAPs and code updates.
- Consider partnering with the City of Olympia to develop service member housing. If JBLM has a partnership opportunity or ideas for how to provide off-base service member housing, then Olympia would be happy to talk to them.
- Pre-approved sets of construction drawings for missing middle housing would help.
- The City's need adequate state funding to improve local streets. When local streets are maxed out in terms of level of service, we have to limit housing densities.

2.2 Regional Planning Organizations

Regional Planning Organizations (also called Metropolitan Planning Organizations) develop policies and coordinate decisions about regional growth, transportation, and economic development planning. They also allocate grant funding for transportation improvement projects. Regional Planning Organizations are comprised of the local agencies, ports, state and tribal governments located within their planning region. The two Regional Planning Organizations in the Study Area are the Puget Sound Regional Council (PSRC) and the Thurston Regional Planning Council (TRPC). As regional planning agencies, they were both contacted to understand their policies and insights related to housing issues; however, only PSRC currently has regulatory authority over housing issues. Responses of note include:

- The aim of PSRC's VISION 2050 plan for housing is to require that local jurisdictions provide for a range of AMI housing types within local comprehensive plan goals and policies and zoning codes rather than strictly government subsidized affordable housing or high-end housing.
- The Puget Sound region is playing catch up on constructing housing since the Great Recession. This lag is one of the major issues in the current housing market because the demand is surpassing housing inventory.



- The barriers to housing are connected to the rules and abilities of local jurisdictions and financial institutions. While cities can do a lot to ease barriers (e.g., zoning restrictions, permits, etc.), they do not set housing prices.
- Agencies are generally supportive of creating more housing opportunities, the challenge is where to put it. It should be located near transit and major transportation corridors. Also, proximity to daycare and daycare availability is becoming a major issue.
- Another barrier to adding low income housing is the active organizations that oppose it.

PSRC and TRPC Recommendations

The following recommendations were provided by the regional planning organization stakeholders during the survey process and those that met the Study objectives are included in the preliminary recommendations provided in Part Three of this Study:

- Translate the BAH and salary into an AMI range for housing policy planning. Knowing where a service member fits within the AMI may allow them to be included in housing programs or projects that are otherwise income restricted.
- Work with PSRC to create policy guides for increasing military housing. The policy guides could facilitate easy incorporation into local agency comprehensive plans.
- Include/consider the rural communities. Many service members come from rural or small towns and prefer to live in our rural areas.

***Recommendation:
Work with the PSRC to
develop policy guides
for increasing military
housing.***

2.3 Property Managers

Property managers typically market and lease rental properties. They often provide a full range of leasing services including listing available properties, showing properties and completing the lease contract, as well as other property management services. Some property managers are located onsite and/or specifically affiliated with a specific apartment complex; others are independent and service many different owners and properties. Their on-the-ground insight into the leasing of properties to JBLM service members was deemed important to the Study. A total of seven property managers were contacted for the stakeholder interviews and five were responsive. Responses of note include:

- Service members want houses, not apartments.
- Landowners need protection; the damage deposit is important protection and should not be waived as an incentive.
- Breaking leases early due to relocation is a risk to the owner.
- Awareness of current BAH rates do not influence rental rates charged to service members.
- One property manager has not offered lease incentives to anyone in the last 10 years due to the housing market.
- More housing inventory is needed.

Property Manager Stakeholders' Recommendations

The following recommendations were provided by the property manager stakeholders during the survey process and those that met the Study objectives are included in the preliminary recommendations provided in Part Three of this Study:

- Offer a waiver of the security deposit to service members. (Note: this is a requirement of the RPP Program, see below).
- Incentives such as guaranteed lease amounts and guaranteed lease periods (1 year +) would be incentives to landlords (i.e. in exchange for other benefits to service members).
- Better screening of applicants is needed. Not allowing credit reports to be completed is one issue with the Rental Partnership Program (RPP) program. (Note: the RPP conducts its own financial screening of service member applicants.)
- Increase marketing and communication. Better awareness between property managers and service members regarding available properties for rent would make a difference.

***Recommendation:
Increase marketing and
communication between
service members and
available properties.***

2.4 Developers

Housing developers are in the business of developing new housing on either vacant land or under-developed land. Sometimes they sell a project that has obtained permits to a builder, and sometimes they also act as the builder. They typically develop multiple projects and are familiar with the issues of developing land for housing, including effects to the costs of land development, such as permitting costs, permitting delays, and costs for construction materials and labor. Their insight into the issues affecting the development of new housing is useful in meeting the goals and developing the recommendations of this Study. A total of five local developers (or developer-interest groups) were contacted for the stakeholder interview and three were responsive. Responses of note include:

- The ability to get financing (specifically for accessory dwelling units (ADUs)) is difficult but do-able.
- Government regulations, application processing, critical areas, and reduced buildable lands can significantly impact costs. The State Environmental Policy Act (SEPA) review process can be a large challenge.
- Construction labor costs have recently increased because all the contractors are busy, but that may be trending down.
- In Pierce County the soil remediation costs for impacts from the Tacoma Smelter Plume can be millions of dollars.

Developer Stakeholders' Recommendations

The following recommendations were provided by the developer stakeholders during the survey process and those that met the Study objectives are included in the preliminary recommendations provided in Part Three of this Study:

- Publicly owned land could be leased long-term for affordable housing projects.
- The for-profit Affordable Housing developer (e.g., government-subsidized / income-restricted housing) is often overlooked; they can build for less than the non-profits and can allow residents with a higher AMI. They get edged out by the politically well-connected (and those who are

providing a needed service). But for the other population, inviting these for-profit affordable housing developers to affordable housing projects could be an excellent way to meet the need.

- Any help with pre-development dollars (low-interest loans or grants) to help cover the early development costs of a project until the construction loans are released would be very beneficial. Being able to get up to \$100,000 would help initiate many projects.

2.5 Non-Profits and Special Interest Groups

Non-profit organizations and special interest groups contacted included local affordable housing developers and providers, transit operators, public health and safety organizations, and human rights organizations. Their insight into the social impacts of housing issues in the local community is useful in meeting the goals and developing the recommendations of this Study. A total of six groups were contacted and three were responsive. Responses of note include:

- The biggest barriers experienced are transportation-related and wraparound services (e.g., childcare, access to healthy food, etc.). Most rural areas (e.g., Yelm, Orting, Roy, etc.) do not have any transportation services. This is an issue because many E-1 to E-5 families need to be connected to transit services.
- Another barrier is the various zoning restrictions on housing project size, height, use, etc. These regulations restrict the number of units that can be developed and increase costs.
- Services are needed at the housing communities, including housing assistance, substance abuse help, mental health help, etc. For the E-1 to E-5 rank service member, the burden of childcare costs or previous medical debt may be an underlying burden to being able to afford housing.

Non-Profits and Special Interest Group Stakeholders' Recommendations

The following recommendation was provided by the local agency stakeholders during the survey process. The recommendation was modified in Part Three of this Study to align with the Study objectives:

- Development located along the Base Rapid Transit line between Tacoma and Spanaway (coming in the Fall 2023) should be conditioned to require landlords to provide tenants with ORCA cards.

2.6 JBLM Housing Services Office / RPP Program

There are several informational resources available to the general public in their search for off-base housing. These include some of the well-known and popular online applications such as Zillow and Redfin that provide a map-based database of homes for sale and for rent. There are many other online sources for locating housing such as apartmentfinder.com, apartments.com, rent.com and craigslist.org. These tools provide excellent information about available properties including location, facility details, and current rent or purchase prices and they are generally kept up to date.

A new digital application “Digital Garrison” was made available to the public on August 1, 2020 but is primarily designed for the active and retired military community and their families. The application provides information on available resources for service members, including shopping and advertising for re-sale of personal items. At the time of this Study the application did not provide information on available for-rent or for-sale properties, however that information may be planned for future updates.

Another resource that has been available to service members until very recently is the JBLM Rental Partnership Program (RPP), which was a program provided by the Housing Services Office (HSO) at JBLM to assist service members newly arriving to JBLM by providing off-base housing information and resources. At the time of this writing, the RPP is not active due to limited staffing and resources, but historically was providing a needed service.

How the RPP Program Worked

The RPP was designed to assist service members in finding affordable off-base housing and help ease the financial stress of permanent change of station (PCS) moves and other major transitions. The HSO provided service members with education and guidance on general leasing practices and information resources on relevant state and federal laws. Maps of the local area and website resources for information on schools and crime was provided that service members could use in their research of housing options. The HSO also provided home buying and selling education. The HSO provided a response to our stakeholder interview questions for this Study, which is included in Appendix 1, when the RPP program was still active.



The RPP provided a list of negotiated housing referrals to service members. At the time of this Study, there were approximately 16 apartment communities on the list together with resources for locating single-family homes and a property management company. The listed properties are located in DuPont, Lacey, Lakewood, Steilacoom, Tacoma, Tumwater and the Parkland area of unincorporated Pierce County. The terms of the program are the same for all properties and require they provide a minimum five percent monthly rent discount; waive security deposits; and waive credit check fees, application fees, and administrative fees. In return, service member's finances were reviewed by the HSO, and rent was paid via an allotment that is set up and verified monthly by the HSO. The availability of units and unit types change based on daily availability; however, the facilities rarely change unless HSO is adding or removing properties.

The marketing incentive for property managers to participate in the program is that property managers receive rent paid through an allotment that is monitored by HSO, and they receive free advertising online, during the daily in-processing brief, and when inbound service members inquire about housing options. Property managers also receive landlord-tenant mediation and/or other assistance from a

neutral third party who has direct access to the service member's Commanding Officer. HSO was also frequently collaborating with multiple military agencies that can provide further assistance to service members for a variety of needs.

As part of the qualification process, HSO ensure service members have the finances available to participate in the program and do not have any pending adverse actions. The HSO is on the out-processing checklist for service members so it would alert property managers when a service member was departing the installation and inform service members on how to give proper notice. Service members who did not properly clear their property would not be cleared from the installation.

The JBLM HSO estimated that approximately 10 percent of service members renting off-base housing did so through the RPP. This number is consistent with the responses received from the JBLM Active Duty Member Survey (see Chapter 3). The survey reported that, among all responders, many service members (37 percent) are not familiar with or aware of the program, and of those that are aware, only 27 percent used the program. Approximately half of those that used the program found it to be helpful. Some of the comments received⁶ about the program include:

The JBLM HSO estimates that approximately 10 percent of service members rented off-base housing through the RPP. This number is consistent with the responses received from the JBLM Active Duty Member Survey (see Chapter 3).

- The RPP is a great tool for service members arriving to JBLM. It truly works; my soldiers have used it and they are happy to have known about the program.
- Using help from on-post was not very helpful. My wife and I had to look for ourselves.
- The JBLM RPP is a broken program. I went to the office on Day 1 and there was no assistance available. When I spoke to the civilian in charge, she was only able to tell me what the program was supposed to do. She did not seem to know what was actually going on in her office or that her personnel were turning soldiers away.
- I think the RPP should be made part of any in-processing/out processing requirements. My wife and I were not aware of the RPP program until my wife saw it on Facebook and the landlord at our apartment complex mentioned it to us. We had already done research, looking for apartments within our criteria and luckily the complex we decided on had this program. So, while we used the RPP, we were not aware of it until the last minute and were not aided by RPP when choosing our apartment. I think the RPP is a great program and should be marketed more within the Army. Fifty percent of the soldiers I mention it to have never heard of it.
- The housing office did nothing to help us when we came to JBLM. They handed us a paper with addresses. All locations were apartments, which is not conducive to our family. They also informed us that the wait to get on-base housing was months long. They signed my in-processing papers and told me to get on the internet to find an actual house, and good luck.
- RPP was not useful.
- RPP is very helpful and I recommend looking into it.
- RPP is a good program.
- I was not aware of RPP at time of arrival to JBLM.

At the time of this writing, the HSO is not providing any centralized oversight of the program, however landlords may still choose to keep the lease terms to the RPP standards. Properties that proactively contact the HSO are currently placed on a waitlist.

⁶ Edited for grammar or clarity. A verbatim account of all comments is provided in Appendix 1

Recommendations

Re-activation and expansion of the RPP program would provide a needed resource to JBLM service members as they seek to compete with the general population for off-base housing. Significant expansion of the program to include more properties in more communities, and to communicate the availability and benefits of the program to service members and landlords is recommended. Additional outreach/engagement with landlords is needed to address landlord risks and hesitation in participation, similar to a program that the Tacoma Housing Authority has successfully implemented with their participating landlords. Additional educational assistance should be provided to service members on a regular basis to increase their financial literacy and overall renter readiness.

JBLM SERVICE MEMBER SURVEY

Ch.3

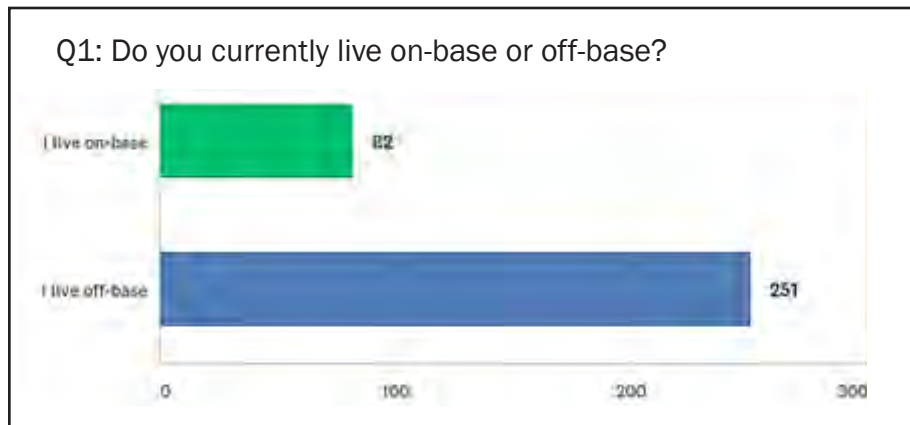
The South Sound Military & Communities Partnership (SSMCP) and JBLM staff facilitated the completion of a housing survey of JBLM active duty service members. The questions were designed to understand preferences, choices, and experiences of service members regarding their housing decisions to better inform the goals and recommendations of this Study.

The survey was emailed to hundreds of mostly E1 to E5 service members of both the Air Force and Army known to live off base. It was conducted from April 12, 2020 to May 5, 2020. JBLM leadership requested responses until a minimum of 300 were received. The survey was also promoted via SSMCP social media, its website, and through emails to SSMCP stakeholders. The survey did not track any identifiable information of the responding service members, such as which branch they belong to.

A total of 333 active duty service members responded to the survey over the 30-day survey period. Although the number of responses is relatively low given the actual active duty population, the results are informative, nonetheless.

One of the initial survey questions was to identify whether the service member currently lives on-base or off-base. This was an important initial question because the experiences of service members living off-base may be more insightful or different than those that live on-base. Alternatively, there may be reasons, impressions or experiences that the service members living on-base have regarding the current housing market or other factors that would further inform this Study. The survey received 251 responses (75 percent) from the responders living off-base versus 82 responses (25 percent) from those living on-base.

Figure 1.2 - Survey Responses On vs. Off-Base Housing/ All Ranks



The results of the survey are summarized below by the following cohorts:

- Section 3.1 – Survey summary of all service members of all ranks living off-base.
- Section 3.2 – Survey summary of all E1 to E5 service members living off-base.
- Section 3.3 – Survey summary of all service members living on-base.

A copy of the full survey results is provided in Appendix 2.

3.1 Survey Summary - Comprehensive

The following summarizes the responses received by all service members of all ranks who live off-base.

Survey Responder Profile

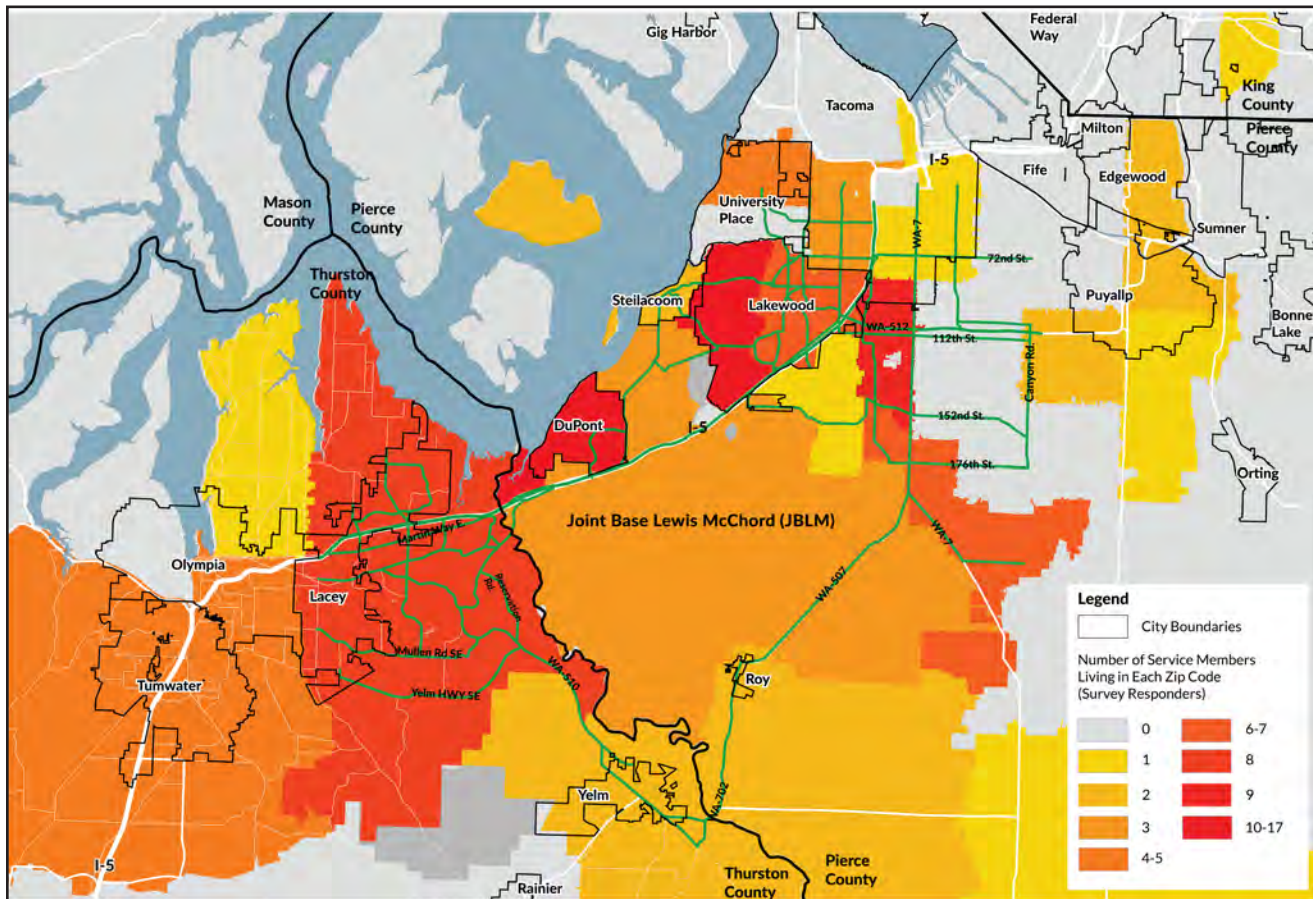
Of the 333 responders, 75 percent (251) live off-base. Of those, 54 percent (128) are of the E1 to E5 rank. Most are married (82 percent), and more have children (53 percent) and pets (57 percent) than do not.

Housing Locations

The survey responders live in a variety of communities as shown on the heat map provided in Figure 1.3. The cities of Lacey, DuPont, Lakewood and the unincorporated Pierce County communities of Parkland and Spanaway were identified the most frequently as their home location. In the survey responses, 156 (65 percent) reported that they lived within a 30-minute commute to JBLM. Several responders live in communities well outside the 30-minute commute time, most of which are in the E1 to E5 rank range (see Section 3.2 below).⁷

⁷ The actual number of service members that live off-base is uncertain as the data is based on self-reporting.

Figure 1.3 - Housing Locations Heat Map / All Ranks



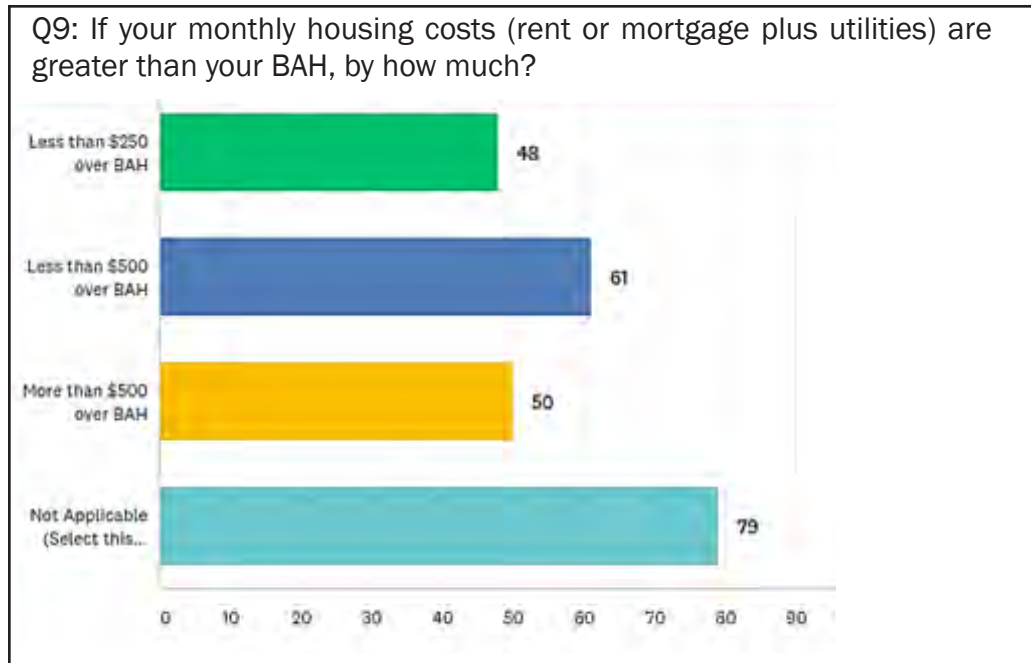
Source: Pierce County CountyView

Housing Types and Costs

Most service members rent (74 percent) versus own (26 percent) their housing. The type of housing that service members reside in is evenly split between apartments and single-family houses. Only a few responders live in duplexes, rooms in houses, or other housing types.

Most of the respondents (85 percent) said that it was important to them to find housing that costs within their Basic Allowance for Housing (BAH) for rent and utilities. The results showed, however, that most pay more than their BAH for housing costs (63 percent) and the majority of those pay between \$250 and \$500 more than their BAH for rent or mortgage plus utilities.

Figure 1.4 – Question 9 Survey Results Regarding Housing Costs



Housing Preferences

The survey asked several questions to determine the most important factors for the service members in making housing choices. The highest response for “most important” was the quality of the housing in terms of safety and cleanliness. The next most important factor was the cost of housing. The ability to find housing that accepted pets was considered most important for 44 percent of the respondents. The length of commute time was considered important but not as important as other factors. The quality of schools was evenly split between most and least important, which makes sense given that 53 percent of the service members have children.

Experiences and Impressions

The experiences and impressions of the service members about their housing options is summarized as follows:

- Sixty-four percent believe there is an inadequate supply of quality housing within a 30-minute drive to post that is within their BAH range.
- Most (38 percent) reported that it took over one month to locate suitable housing. A small group (6 percent) reported that they found housing in less than one week.
- Most (53 percent) reported that they located their housing without the assistance of the JBLM Rental Partnership Program (RPP), a real estate agent, a property management company, apps such as Zillow or Redfin, or their friends.
- 74 percent of all service members were familiar with the JBLM Rental Partnership Program (RPP). Of those, 25 percent used the RPP program for assistance in locating housing and half of them reported that the RPP was helpful.

Service Member Comments, E6 and above Rank

We asked the responders to provide written comments about their experiences in locating or obtaining housing off-base. The following are their responses, edited for clarity and brevity. These are the responses from the responders that did not identify as E1 to E5 rank (see those in the next section, below). A copy of the full, verbatim responses is provided in Appendix 2.

- The markets are very competitive. New listings are gone within a day or two.
- All the rental places we looked at cost equal to the BAH without utilities. We had to buy a house for our costs to be below BAH. However, not every soldier has \$3,000 to drop on fees for buying a home.
- They (i.e., landlords) know exactly what BAH is and they charge that amount for something too small. If you have children, you must pay extra for an extra bedroom.
- Off post housing doesn't take all my BAH.
- We are being gouged. BAH rates do not adequately reflect the annual change in inflation in the rental/owner market.
- Landlords are very aware of BAH rates and charge exorbitant rates in spite of current housing values. JBLM area renters are the most expensive I have ever seen. Landlords or rental companies charge 3 to 4 times the value of the property in rent, as compared to a mortgage payment.
- We moved here from Korea with two family pets. We found very few quality rentals were offered to families with pets. This, combined with the backlog for on-post housing, led us to purchase a home in the area. Homes in good school districts (rated via greatschools.org) in this area are not within BAH even for higher ranking soldiers. We take a hit of over \$500 a month, which seems to be about standard across duty stations, for living in a good school district. In my opinion BAH surveys should consider which neighborhoods rank highest for education when conducting BAH surveys not just geographic distance to base.
- I live off-base because on-base has a bad stigma here about health and safety risks. Privatized military housing gives the managing company no incentive to improve their product. It is almost a socialistic style business model.

Most service members (38 percent) reported that it took over one month to locate suitable housing. A small group (6 percent) reported that they found housing in less than one week.

"I think the RPP should be made part of advance in-processing/out-processing requirements. My wife and I were not aware of the RPP program until my wife saw it on Facebook and the landlord at our apartment complex mentioned it to us."

- The JBLM RPP is a broken program. I went to the office on day one and there was no assistance available. When I spoke to the civilian in charge, she was only able to tell me what the program was supposed to do. She did not seem to know what was actually going on in her office or that her personnel were turning soldiers away.
- Housing prices keep increasing so we had to look further from base to find quality. Also, Lakewood area is terrible due to crime.
- JBLM has been the hardest post to find good off post housing that is good quality, has good schools, and is in the BAH range.
- JBLM is the most expensive place to rent a house plus adding all the utilities.

- It's very difficult to find decent housing within BAH when you have a family.
- I think the RPP should be made part of advance in-processing/out-processing requirements. My wife and I were not aware of the RPP program until my wife saw it on Facebook and the landlord at our apartment complex mentioned it to us. We had already done research, looking for apartments within our criteria and luckily the complex we decided on had this program. So, while we used the RPP, we were not aware of it until the last minute and were not aided by RPP when choosing our apartment. I think the RPP is a great program and should be marketed more within the Army. Fifty percent of the soldiers I mention it to have never heard of it.
- It is extremely difficult to find affordable housing that is close to JBLM. Most places raise rent to match service members BAH leaving little to no funds for utilities.
- Use the on-post resources/programs to find a home. Read the rental agreements to its fullest.
- BAH is too low for the JBLM area and if you live off-post, you live in poverty.
- Finding housing on-post was nearly impossible and I applied for it six months prior to my PCS. I was told I would not be placed on a wait list until I signed out of my previous unit. My only choice was to find a place to live off-post while still stationed at my previous duty station. If it were not for my personal connections with soldiers stationed here, I would have gone into debt staying in a hotel either waiting for a house to open on-post or trying to find a suitable place to live off-post.
- Affordable housing requires too much of a commute, but the commute is still better priced than living on-post or near-post.
- Quality housing located within less than a 10-minute commute to the base is few and far between, both in consideration of square footage and in relation to rent price. A factor for many service members looking for housing in the local area is if they have washer and dryer hookups in an apartment or home; residences that offer these services are very rare.
- Availability was extremely limited. The on-base wait list was 12-18 months. Rental rates with pets in a desired school district were outrageously high. I decided to purchase a home as a last resort to get quality schools and a decent price, but this came at the expense of a long 45-minute commute.
- Our wait time for housing on-post was 6-9 months. Rental houses don't meet the requirements we needed for our family size and budget, which is why we decided to purchase a home given the mortgage was cheaper than rent. However, six months after we purchased our home, Pierce County raised property taxes to the point we were now exceeding our BAH. Each time the BAH is increased, the property tax increases and soldiers are still left paying out of pocket.
- For a family of six people it is impossible to find a house with utilities within the BAH range. When you think that you might be able to buy or rent a house it is already gone to the next highest bidder. If you do find something affordable at a low range, there are too many safety concerns for family members.
- Everything sells fast, on the market one day and already pending status the next day. It took me 2-3 months to find a place. Very expensive to live here in Washington state.

“Everything sells fast, on the market one day and already pending status the next day. It took me 2-3 months to find a place. Very expensive to live here in Washington state.”

“An available house would appear on the websites and within minutes, there would already be 5-6 applications.”

- Rent is so high for family housing in the local area that we were forced to buy a house as the mortgage payments are less expensive monthly than rent. Property taxes are also rather high here.
- Renters/Landlords know how much each service member makes in BAH and will charge AT LEAST that for monthly rent. If BAH increases, you can expect a hike in the rent in months to come. The housing market off-post is super inflated due to the need for homes to support the area. Average homes in the area can't go for \$350,000; service members can't afford these monthly payments on current BAH.
- The housing office did nothing to help us when we PCS'd. They handed us a paper for the RPP with addresses. All locations were apartments which is not conducive to our family. They also informed us that the wait to get on-base housing was months long. They signed my in-processing papers and told me to get on the internet to find an actual house, and good luck.
- Buying a house is a lengthy process, so only getting per diem for 10 days was a negative hit to the bank account. To get a house on post would have been 6+ month wait. The Army should take that into account, especially in the JBLM area.
- The cost of living here is very high. Soldiers coming from a lower cost of living area to a higher one can put the soldier at risk for financial hardship.
- The BAH needs to be assessed yearly due to inflation and based on the local prices for quality rental housing.
- It is impossible to find a 3+ bedroom house to rent that allows pets, is in a decent neighborhood and within 30 minutes of JBLM without going well over BAH or living in a tiny place where my family is living on top of each other. I am a Sergeant First Class and I searched for 2 months, used every resource I could find and had to settle on a place out of my budget. On-post housing was a minimum 60-day wait. It was easier to find a house in Hawaii than it was to find one here.
- We chose to live a bit further away based on the size of our family (5 kids + mother in law), and the size and affordability of a house that could fit all of us comfortably.
- RPP was not useful; Balancing affordability, decent neighborhoods, and commute is challenging in the JBLM area especially if you are moving at the end of a PCS season (less available).
- Upon arrival in July 2019 and based on the number of members of my family (6), the housing department stated I should focus efforts for off-base housing while waiting on the list. Despite the recent increase in BAH in Jan 2020, we are still paying utilities amounts beyond BAH as renters. Not to mention nothing longer than yearly leases is available through most property management companies. There is an uneasiness knowing the possibility that the landlord could raise the rent due to the recent BAH increase or even sell their home, which creates out of pocket expenses to pay more rent or pay to move to another location. With on-base housing, there is no concern for the aforementioned, but rather the rating of the schools.
- I am a single E6. I do not have the option to live on-post. I searched for months for a place to live within my BAH. I am living in a tiny two-bedroom apartment in an undesirable neighborhood, with no covered parking, no storage (so I have to store my military gear with a friend), and a property

"Finding housing on-post was nearly impossible and I applied for it six months prior to my PCS. I was told I would not be placed on a wait list until I signed out of my previous unit. My only choice was to find a place to live off post while still stationed at my previous duty station. If it were not for my personal connections with soldiers stationed here, I would have gone into debt staying in a hotel either waiting for a house to open on post or trying to find a suitable place to live off post."

management office that is so incompetent, I have had to have RPP mediate on several occasions (they tried to evict me for non-payment once. I'm enrolled in RPP. They get my rent directly from my check.) I desperately want to move, but I cannot afford to live elsewhere, and it would cost \$3K to break my lease. I love this area but the cost of living for this area makes being stationed here unsustainable. I am fiscally responsible enough that I have quite a bit of money in savings. And it's a good thing I do because I have to dip into my savings anytime, I have any unexpected expense.

- Take your time. Drive around that neighborhood during the day and night. Talk to people.
- Way better than living in run down military housing!
- The cost of housing here is astronomical. To rent or buy a decent place you will spend your entire BAH to do it. The cost of living here is outrageous as well. I am a Senior noncommissioned officer and to me I pay a lot. I can only imagine how a junior enlisted officer feels.
- When I first PCS'd to JBLM in 2015 affordable housing was quite easy to find. A 3 bedroom/3 bath house in Tacoma was on average \$250,000 and rental properties were affordable. I currently live in an impoverished neighborhood with frequent crime in order to keep rent within my BAH. As property taxes and housing demand rise with the influx of Seattle commuters, military service members (typically upstanding citizens within the community) are being forced out into the rural areas. My wife is a practicing physician and with our incomes combined we cannot afford to purchase a home in Tacoma or Gig Harbor (the location of her practice). Unfortunately, we have not been able to locate housing in a safe enough location in other towns in the Pierce County area that also fits within our purchasing ability. Commute times from JBLM to the Olympia area are simply too long and impractical for service members who already work 12-14-hour days, 5 days per week.
- School options were the main reason my family and I chose to live off-post.
- I was forced to live off-post due to the non-availability of on-post homes. The JBLM Housing Office even told my wife and me that on-post housing was a last resort. The hotel was too expensive for my family of 5 to stay in for two months. Sour start for my family here at JBLM.
- Renters are going to charge near the BAH rate regardless of quality of housing in areas close to base.
- Incredibly challenging to find an affordable, quality house in a good school district in this area. An available house would appear on the websites and within minutes, there would already be 5-6 applications. I was told that the market for home purchases in this area is just as challenging. There are not enough houses in this area for the number of families that live here. So, landlords can be selective, which is detrimental to military families in this area.
- Without my wife's income, we could not afford a decent house in the area. We could have moved further away, but we would spend the difference in fuel each month.
- Dupont, WA is a very expensive area; however, the tradeoff is a 5- to 10-minute commute.

***72 percent reported
that they live within a
30-minute commute to
JBLM.***

3.2 Survey Summary - E1 to E5 Rank

The following summarizes the responses received by service members with the E1 to E5 rank who live off-base.

Survey Responder Profile

128 of the survey responders identified as having the E1 to E5 rank and their profiles were very similar to the cumulative results. Most are married (91 percent) with pets (54 percent) and do not have a child or children (57 percent).

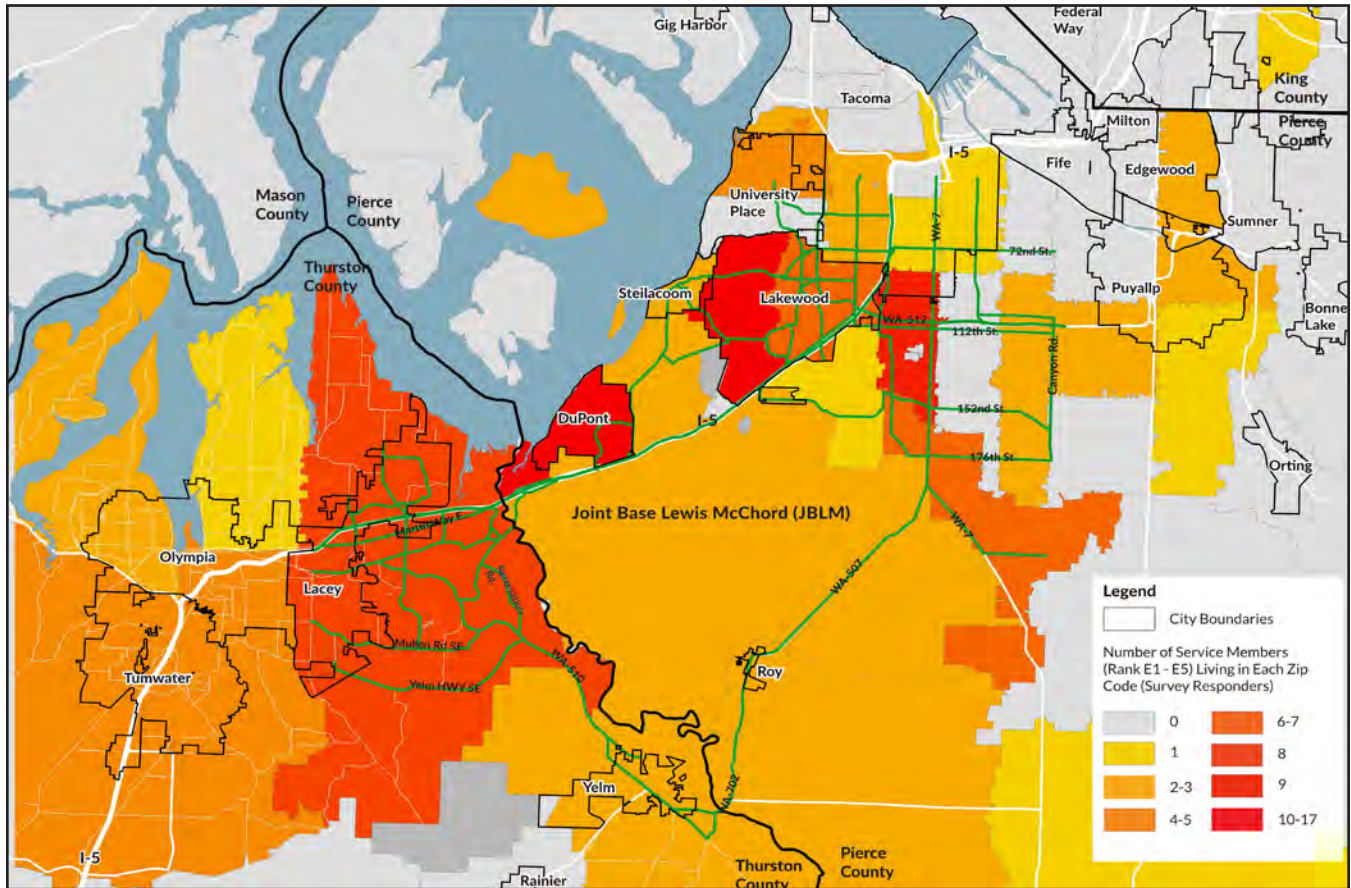
Housing Types and Costs

The type of housing that service members reside in was identified as mostly apartments (57 percent) with single-family houses in second place (32 percent). Only a few respondents live in duplexes, rooms in houses, or other housing types. Most rent (82 percent) versus own their housing. Most (85 percent) of the respondents said that it was important to them to find housing that costs within their BAH (rent and utilities). The results showed a relatively even split between those that pay more or less than their BAH. The majority pay between \$0 and \$250 less (33 percent), while 23 percent pay between \$250 and \$500 more than their BAH. Approximately 16 percent (20 service members) pay more than \$500 over their BAH for rent or mortgage plus utilities.

Housing Locations

The survey respondents live in a variety of communities as shown on the heat map provided in Figure 1.5. The cities of Lacey and Lakewood as well as the unincorporated Pierce County communities of Parkland and Spanaway were identified the most frequently as their home location. In the survey responses, 92 (72 percent) reported that they lived within a 30-minute commute to JBLM. A handful of the E1 to E5 service member responders live well outside the 30-minute commute time to JBLM in areas such as the cities of Auburn, Eatonville, Bellevue and Shelton and the unincorporated Pierce County community of Purdy.

Figure 1.5 - Housing Locations Heat Map / E1 to E-5 Ranks



Source: Pierce County CountyView

Housing Preferences

The survey asked several questions to determine the most important factors for the E1 to E5 service members in making housing choices. The highest response for “most important” was the quality of the housing in terms of safety and cleanliness. The next most important factor was the cost of housing. The ability to find housing that accepted pets was considered most important for 42 percent of the respondents. The length of commute time was considered important but not as important as other factors. The quality of schools was evenly split between most and least important, which makes sense given that 53 percent of the E1 to E5 rank service members have children.

Experiences and Impressions

The experiences and impressions of the E1 to E5 ranked service members about their housing options are summarized as follows:

- Sixty percent believe there is not an adequate supply of quality housing within a 30-minute drive to post that is within their BAH range.
- Most (34 percent) reported that it took over one month to locate suitable housing. Only seven percent found housing in less than one week.
- Most (52 percent) reported that they located their housing without any assistance from the JBLM Rental Partnership Program (RPP), a real estate agent, a property management company, friends, or online apps such as Zillow or Redfin.

- Most (59 percent) of the E1 to E5 service members were familiar with the JBLM RPP. Of those, 17 percent used the RPP program for assistance in locating housing and 60 percent of them reported that the RPP was helpful.

Service Member Comments, E1 to E5 Rank

The responders shared the following comments regarding off-base housing. These responses are not duplicated in the “all ranks” survey cohort responses summarized above. A listing of the full unedited responses is provided in Appendix 2.

- Markets are very competitive. New listings are gone within a day or two.
- I bought a house because I don't think that every rank should be paying all of their BAH for the same type of houses.
- Using help from on-post was not very helpful. My wife and I had to look for ourselves. A week after we signed our lease, we got a call that we had on-post housing.
- There aren't many places that are for rent to begin with off-post near JBLM; and the military only gives you 30 days to move once you're married. That's not enough time in my opinion. Plus, once you find a place, no one wants to rent to you because you aren't a long-time renter since most places know that you're only there for a couple years and have to move for PCS.
- I hate that off-post rental agencies know BAH rates so they try to take every cent they can and more.
- Everyone at the off-post housing office was super helpful. We got married on our way to JBLM and we had no clue what to do or where to start. Thank you for all that you do for us!
- Anything within half an hour is either very expensive or poor quality. But outside half an hour there are a lot of great options that work within our BAH. The one thing that makes living off-post difficult is that, no matter where you're at, traffic accounts for more than 45 minutes on the road to and from work.
- It's very difficult to find decent housing within BAH when you have a family.
- Command should consider EFMP (Exceptional Family Member Program) for soldiers with a special needs child.
- I was able to find affordable housing. The problem is finding affordable housing that my husband and I feel safe in. Our apartment is very low quality and in a less than ideal area, but it was affordable.
- I had a 3-bed, 3-bath house at Fort Campbell that cost less than BAH and now I have a 1-bed, 1-bath apartment that is more than BAH. We deserve better.
- Finding affordable housing around JBLM is impossible unless you want to live in an unsafe housing area. In Alaska they received a boost in their BAH rates. It is imperative that we do the same here or else I foresee in the future soldiers will have no choice but to get second jobs or live in run-down apartments.
- Raise BAH.
- Own a house if you stay nearby for more than 3 years.
- Use the Zillow app.

“The one thing that makes living off-post difficult is that, no matter where you're at, traffic accounts for more than 45 minutes on the road to and from work.”

- Provide affordable housing for lower enlisted personnel.
- In my housing search, several housing areas close to JBLM that were affordable, were also ridden with crime and the number of overall complaints were high for the property management companies.
- It is difficult to find a house during PCS season. The off-post agencies expect you to conduct a walkthrough of the property before you sign the papers. You have to submit an application to look at the house and pay a \$250 application fee. When everyone is competing for the same place it is impossible. It is not very practical of the Army when the surrounding area is so expensive, we suffer.
- Properties available through the RPP were outside my budget.
- At my current rental property, the rent increases every year by a larger amount than the increase in BAH.
- Off-base housing is very expensive, and they take full advantage of the amount of BAH soldiers receive.
- Start looking for housing before arriving to JBLM. With a good amount of time it will help you find a quality home at a reasonable price. RPP is very helpful and I recommend looking into it.
- I have three Rottweilers all of which have their good citizens certificates from the American Kennel Club and they also passed their temperament test while I was in Germany. So I think it is ridiculous that they are banned from post. Otherwise I would have preferred to live on-post.
- I live in Shelton now on 5 acres next to nobody in the military and it is great.

3.3 Survey Summary – On-Base Residents

The following summarizes the responses received by all service members that live on-base.

Survey Responder Profile

78 of the survey responders (23 percent) live on-base. Of those 85 percent identified as having the E1 to E5 rank. Most are not married (56 percent), and most do not have children (63 percent) or pets (71 percent).

Experiences and Impressions

Most (63 percent) of the service members living on-base have not tried to look for off-base housing. The primary reason provided was the cost of housing. Most (62 percent) of the on-base responders were not familiar with the JBLM Rental Partnership Program (RPP). Of those who had previously used the RPP program, 60 percent of them reported that the RPP was helpful.

On-post Service Member Comments

The responders that are currently living on-post shared the following comments, which are edited for brevity and clarity. A full copy of the responses is provided in Appendix 2.

- There are plenty of housing options off-base and near the base.
- RPP is a good program but it is not advisable because the place we got is only one bedroom.

- Finding a decent house in a desirable area at my officer's BAH rate was incredibly difficult (part of why I decided to live on-post). Any desirable area also requires a lengthy commute and traffic here is a nightmare. I can't imagine trying to rent a house on a lower enlisted BAH around here.
- Cost of rent doesn't coincide with what is provided for BAH. I was forced to sign for a 2-bedroom home when I need 4 bedrooms. The cost for the 4-bedroom home was several hundred more than BAH. I moved on-post because of the size of home I could get.
- Yeah, it's rough, all of the area apartments are trash for their price.
- The prices around JBLM for a safe area for my wife and child was too much and more than my BAH so I had no choice but to live on-post.
- They charge an arm and a leg for a decent house.
- Was not aware of RPP at time of arrival to JBLM.
- Housing costs are over the BAH rate, having pets will put you well over \$3,000 just to rent.

"The prices around JBLM for a safe area for my wife and child was too much and more than my BAH so I had no choice but to live on-post."

Recommendations

The JBLM service member survey data and comments reflect the challenges service members face in locating housing. Recommendations for increasing housing supply and re-engaging the RPP program would address their needs and concerns. Specific recommendations include:

- JBLM and/or Department of Defense efforts should include:
 - Re-start and expand the RPP program to include more properties in more communities (see Chapter 2).
 - Increase BAH to address the high costs of housing in the Study Area.
 - Provide more than 10 days daily stipend for service members newly arriving in the area.
- Increase housing supply through local, state and federal legislation (see Chapters 4 and 5 for specific recommendations).

LOCAL PLANS, REGULATIONS, AND POLICIES

Ch.4

The communities that comprise the Study Area vary considerably with respect to their visions for growth and development, which are implemented through the goals and policies of local comprehensive plans and regulations. Local housing supply, growth projections, and environmentally constrained land also vary by community. Local plans and regulations have a significant impact on the supply and development of housing in the Study Area. This chapter summarizes the local comprehensive plans, Pierce County and Thurston County buildable lands reports, local regulations that may encourage or discourage Affordable Housing, local actions being taken to address housing needs, and other ongoing housing-related activities.

4.1 Local Comprehensive Plans

The Growth Management Act (GMA) requires counties and cities within the State's fastest growing counties, which includes Pierce and Thurston counties, to prepare comprehensive plans and regularly update those plans. The comprehensive plan establishes the spatial location for various land uses, the character of the plan area, and how a community will grow and change over time. Local development regulations, which implement the comprehensive plan, must also be reviewed periodically for consistency with the comprehensive plan. Therefore, it is vital to understand the local comprehensive plans housing goals and policies that shape the current community and established gaps that may limit the development of quality Affordable Housing. This section provides a summary of the housing goals and policies within the Study Area that potentially limit the development of quality Affordable Housing for active duty service members. See the Comprehensive Plan Housing Goals and Policies Matrix and the JBLM Goals and Policies Matrix provided in Appendix 4.

Housing Goals and Policies

Each comprehensive plan includes housing goals and policies as required by the GMA. While the housing goals and policies are developed and written independently of each other, the major theme of the goals and policies are often similar. Accordingly, this Study has grouped similar goal and policies where appropriate.

The Comprehensive Plan Housing Goals and Policies Matrix (Appendix 3) notes that the most common goals and policies in the Study Area are those reflecting the desire to retain the local community's residential character while encouraging a range of housing types and providing incentives for the development of Affordable Housing. While these are broad-based goals, the specific Affordable Housing incentives offered by each community are unique. One jurisdiction may encourage the development of Affordable Housing by offering incentives such as a multifamily tax credit, while another may offer building height or residential density bonuses.

The local comprehensive plans that have been more recently amended generally include goals and policies that are specifically aimed at increasing housing supply and reducing housing costs. The following are the general themes of the goals and policies of these recently amended comprehensive plans:

- Preserve the existing housing stock;
- Allow for accessory dwelling units (ADUs) and cottage housing;
- Explore ways to reduce housing costs;
- Require a minimum of 10 percent to 65 percent of new housing units be Affordable Housing;
- Work with regional agencies and cities to implement Affordable Housing at a regional scale.

Most Common Housing Goals:

- ***Retain residential character,***
- ***Encourage a range of residential housing types, and***
- ***Provide Affordable Housing incentives.***

Pierce County is currently updating several community plans. It is anticipated that when the older community plans are updated (a process which is currently underway), the housing-related goals and policies will be included in one form or another. The community plan updates include the "Centers and Corridors" proposal that has potential to create significant redevelopment of higher residential densities and mixed-use projects. As these plan updates can still be altered, delayed, or even appealed, a detailed analysis of the housing goals and policies has not been included with this Study.

While the housing goals and policies identified above are common among the Study Area communities, there are unique housing goals that could benefit all of jurisdictions within the Study Area that should be noted. These include the following:

- Consider the economic implications of regulations and practices on housing cost;
- Work with the private sector, housing authority, and neighborhood groups to facilitate the development of quality low and moderate-income housing; and
- Development regulations should provide for a range of housing densities and types and a balance of single-family and multifamily

At this time of low housing supply, it is important that local agencies review and consider amending regulations and practices that impact housing costs and supply. Fortunately, many of the cities within the Study Area have recently begun preparing housing action plans and/or code amendments intended to facilitate increased local housing supply.

The current housing supply and Affordable Housing deficit is not specific to just one or two cities; it is a problem across the Study Area. As such, Study Area communities should consider working with private sector developers, housing authorities, and neighborhood groups to increase housing supply.

Lastly, there are housing policies and regulations that can have a negative impact to housing supply and affordability. These include policies that restrict to a narrow band the types of residential uses that are permitted to occur within a zoning district. Zones that allow only single-family dwelling units at the expense of duplexes, ADUs, and other "missing middle" housing types are one such example.

JBLM or Military-Related Goals and Policies

Unlike housing requirements, the GMA does not require specific JBLM or military-related goals and policies. RCW 36.70A.530 provides that incompatible land development within the vicinity of a military installation is not allowed and the installation commander has the option of responding with a written recommendation if the proposed land use or development regulation is incompatible with the base's mission. This highlights the importance of local collaboration with the JBLM base commander when formulating comprehensive plan goals and policies.

As provided in the JBLM Goals and Policies Matrix (Appendix 3), there are few Study Area comprehensive plans that include JBLM or military-related goals and policies, and those that do have little consistency. This may be because those communities do not see a direct connection to JBLM due to a geographic separation by other adjacent cities. Although there is considerable variation among locally adopted military-related goals and policies, there are a few common themes for those communities that include specific JBLM goals. These include:

- Update comprehensive plan and development regulations upon the completion of the 2015 Joint Land Use Study (JLUS);
- Ensure future development minimizes risks from proximity to military training operations and maintains compatibility with current and future missions at JBLM; and
- Partner with JBLM South Sound Military & Communities Partnership.

These goals are broad-based and ensure that local development regulations take into consideration the risk and compatibility of land uses with JBLM activities. Aside from the cities of Lakewood and Yelm, most comprehensive plan goals and policies do not include housing goals for off duty service members. The City of Lakewood and City of Yelm comprehensive plans include JBLM housing goals that can facilitate housing affordability and housing supply. These JBLM specific goals are:

City of Lakewood:

- Provide the military installations with opportunities to participate in the review and development of land use programs, policies, and decisions that affect them; and
- Develop a JBLM Regional Policy Considerations Guide. The guide would include background text on JBLM operations and policies associated with economic development and housing.

City of Yelm:

- Future economic planning efforts shall include consideration of JBLM staffing levels, housing demand and any anticipated transitioning of military personnel to civilian life.

These goals specifically encourage local communities to include JBLM staffing levels and housing demand into future planning efforts. This would allow planning departments to establish relationships with military counterparts and allow for greater partnership in solving housing issues. Additionally, this is important to the surrounding communities because any sudden increase or decrease in JBLM staffing levels can have dramatic impacts to housing supply in the Study Area. Moreover, since the counties' buildable lands reports are based on Census data, a sudden increase or decrease of JBLM staffing or deployment levels might not be captured in these reports and has the potential to cause significant housing impacts within the Study Area.

4.2 County Buildable Land Reports

The GMA requires that Pierce and Thurston counties conduct buildable lands analyses to allocate future population and housing units throughout the associated county. The GMA requires that the analyses be compiled into a Buildable Lands Report that is to be updated every eight years. As of the writing of this Housing Study, Pierce County and Thurston County are in the process of updating local Buildable Lands Reports for the 2021 reporting period. This section, therefore, reviews the 2014 Pierce County and Thurston County Buildable Lands Reports to summarize the current and projected population and housing need. This section also illustrates the spatial location of vacant and underdeveloped residential properties within the Study Area. The 2014 Buildable Lands Reports are based on 2010 U.S. Census data.

Pierce County and Cities

Pierce County

The 2014 Pierce County Buildable Lands Report (PCBLR) projected that the unincorporated urban areas of Pierce County would reach a population of approximately 281,300 by 2030, an increase of approximately 57,426 residents over the 20-year Census period. To address the increase in population, approximately 29,714 additional housing units are needed by 2030. The 2014 PCBLR states that the County has the capacity for approximately 40,058 additional housing units by 2030. As such, the County believes that it is projected to have a surplus of approximately 10,344 housing units in the unincorporated urban areas to meet future need. The 2014 PCBLR does not project population or housing targets for the rural areas of Pierce County.

Table 1.1- Pierce County Buildable Lands Report 2014 – Unincorporated Urban Pierce County Information

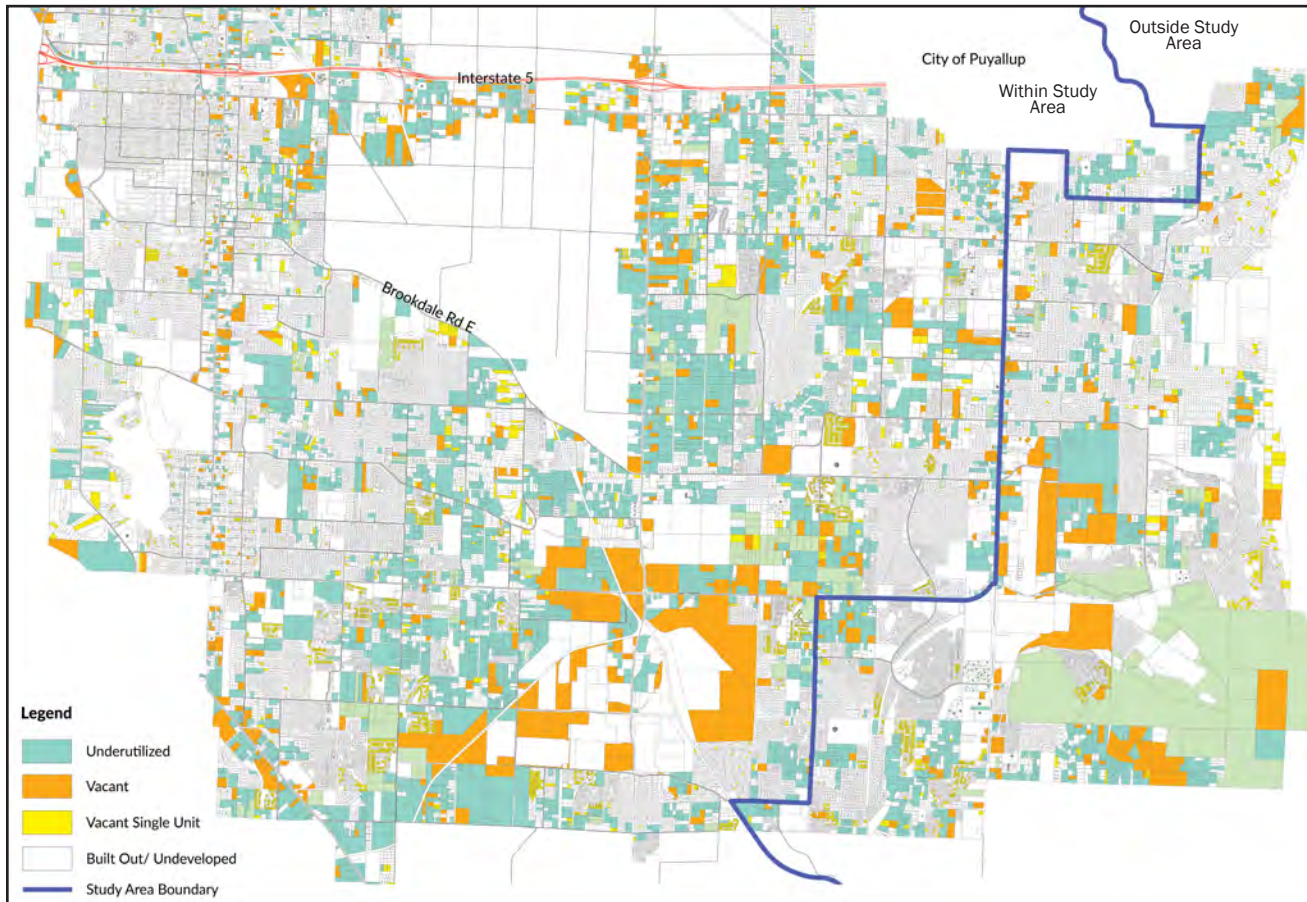
2010 Population	2030 Population Growth Target	2010 Total Housing Units	2030 Total Housing Units Target	Total Housing Units Needed (2030)	2030 Estimated Housing Capacity	Difference Between Housing Capacity and Total Units Needed
207,839	265,265	72,091	99,563	29,714	40,058	10,344

Source: 2014 Pierce County Buildable Lands Report

Pierce County is in process of updating several community plans, which fall within the Study Area, including the Centers and Corridors proposal. This proposal will significantly increase residential densities and housing capacity along the County's major arterials located near JBLM. Additionally, Pierce Transit is constructing a Bus Rapid Transit line along Pacific Avenue that runs along JBLM boundaries and may increase residential densities along the route. Unincorporated Urban Pierce County, northeast of JBLM, has the potential to house a significant amount of active duty service members.

Figure 1.6 shows that large portions of Unincorporated Pierce County are within the Study Area. Additionally, Figure 1.6 illustrates that there is a significant amount of vacant and underutilized land located south of SR 512 that could be developed with housing.

Figure 1.6 - Unincorporated Urban Pierce County Vacant and Underutilized Land Map



Source: 2014 Pierce County Buildable Lands Report

City of DuPont

The 2014 PCBLR projected that the City of DuPont would reach a population of approximately 11,900 by 2030, which represents an increase of 3,701 residents over the 20-year Census period. To meet the housing demand, approximately 2,097 additional housing units would be needed by 2030. The 2014 PCBLR states that the DuPont has an estimated capacity for approximately 1,286 additional housing units by 2030. As shown on Table 1.2, DuPont is projected to be short of its projected housing need by approximately 811 housing units.

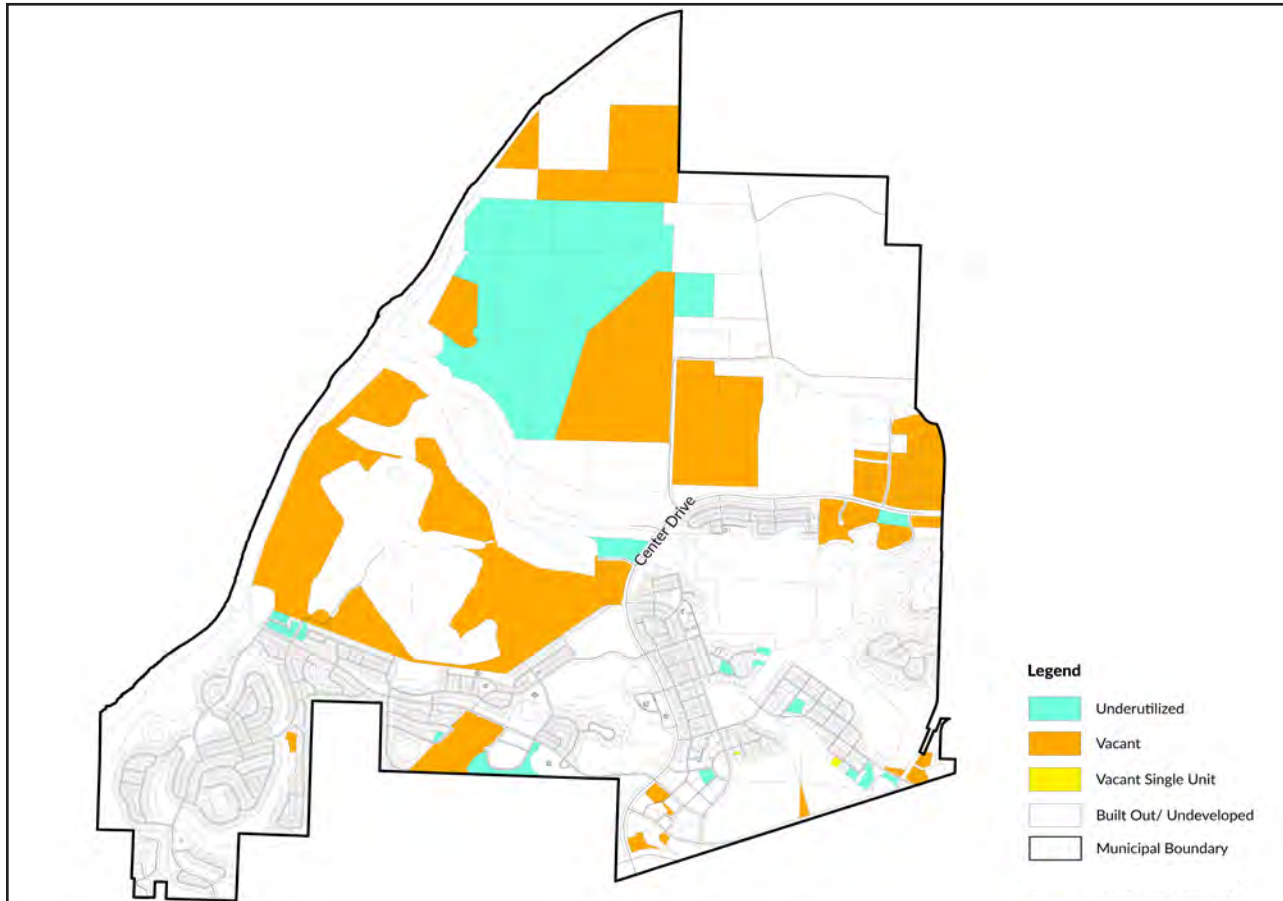
Table 1.2 - City of DuPont Projected Population Growth and Housing Capacity

2010 Population	2030 Population Growth Target	2010 Total Housing Units	2030 Total Housing Units Target	Total Housing Units Needed (2030)	2030 Estimated Housing Capacity	Difference Between Housing Capacity and Total Units Needed
8,199	11,900	3,241	5,291	2,097	1,286	-811

Source: 2014 Pierce County Buildable Lands Report

Figure 1.7 indicates that the City of DuPont is located entirely within the Study Area. Additionally, Figure 1.7 identifies that the largest vacant and underutilized property within the city limits is the Old Fort Lake Subarea and the active mining area in DuPont's northwest sector. Currently, the Old Fort Lake Subarea properties include restrictive covenants established by the historic use of the property which resulted in soil contamination that now prohibits residential use of the property. Removing these covenants would greatly increase housing capacity in the Study Area by over 1,000 units. The mine area will not be suitable or available for redevelopment until the mining activities are completed, the timing of which is unknown. When the mine is ready to redevelop many housing units could be accommodated.

Figure 1.7 - City of DuPont Vacant and Underutilized Land Map



Source: 2014 Pierce County Buildable Lands Report

City of Fife

The 2014 PCBLR projected that the City of Fife would reach a population of approximately 9,425 by 2030, an increase of approximately 252 people over the 20-year Census period. To meet the population growth, approximately 640 additional housing units are needed by 2030. The 2014 PCBLR indicates that Fife has capacity for approximately 1,181 additional housing units by 2030. As shown on Table 1.3, Fife is projected to have a surplus of approximately 541 housing units to address the 2030 projected population and meet its housing need.

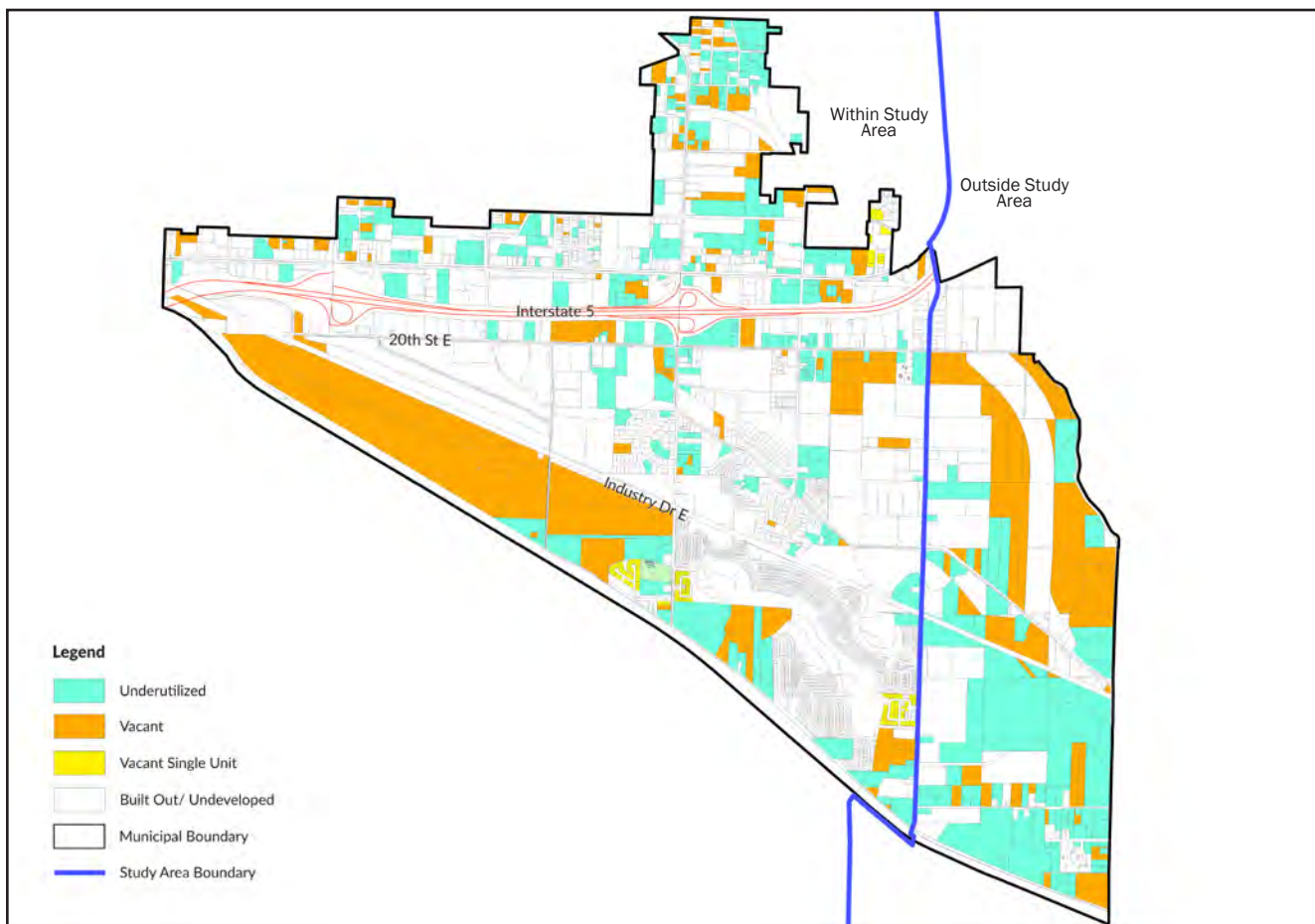
Table 1.3 - City of Fife Projected Population Growth and Housing Capacity

2010 Population	2030 Population Growth Target	2010 Total Housing Units	2030 Total Housing Units Target	Total Housing Units Needed (2030)	2030 Estimated Housing Capacity	Difference Between Housing Capacity and Total Units Needed
9,173	9,425	3,895	4,457	640	1,181	541

Source: 2014 Pierce County Buildable Lands Report

Figure 1.8 illustrates that the western two-thirds of the City is located within the Study Area. In addition, Figure 1.8 shows that most of the vacant and underutilized properties within the city limits are located in the southwest portion of the City (near the Puyallup River) and the southeast portion, which is outside the Study Area. The southwest area is within the Study Area but is zoned for industrial use likely due to its location between the Puyallup River and active railroad lines.

Figure 1.8 - City of Fife Vacant and Underutilized Land Map



Source: 2014 Pierce County Buildable Lands Report

City of Fircrest

The 2014 PCBLR projected that the City of Fircrest would reach a population of approximately 6,950 by 2030, which represents an increase of approximately 453 residents over the 20-year Census period. To meet the housing demand, approximately 544 additional housing units would be needed by 2030. The 2014 PCBLR states that Fircrest has an estimated capacity for approximately 254 additional housing units by 2030. As shown on Table 1.4, Fircrest is projected to be short of its projected housing need by approximately 290 housing units.

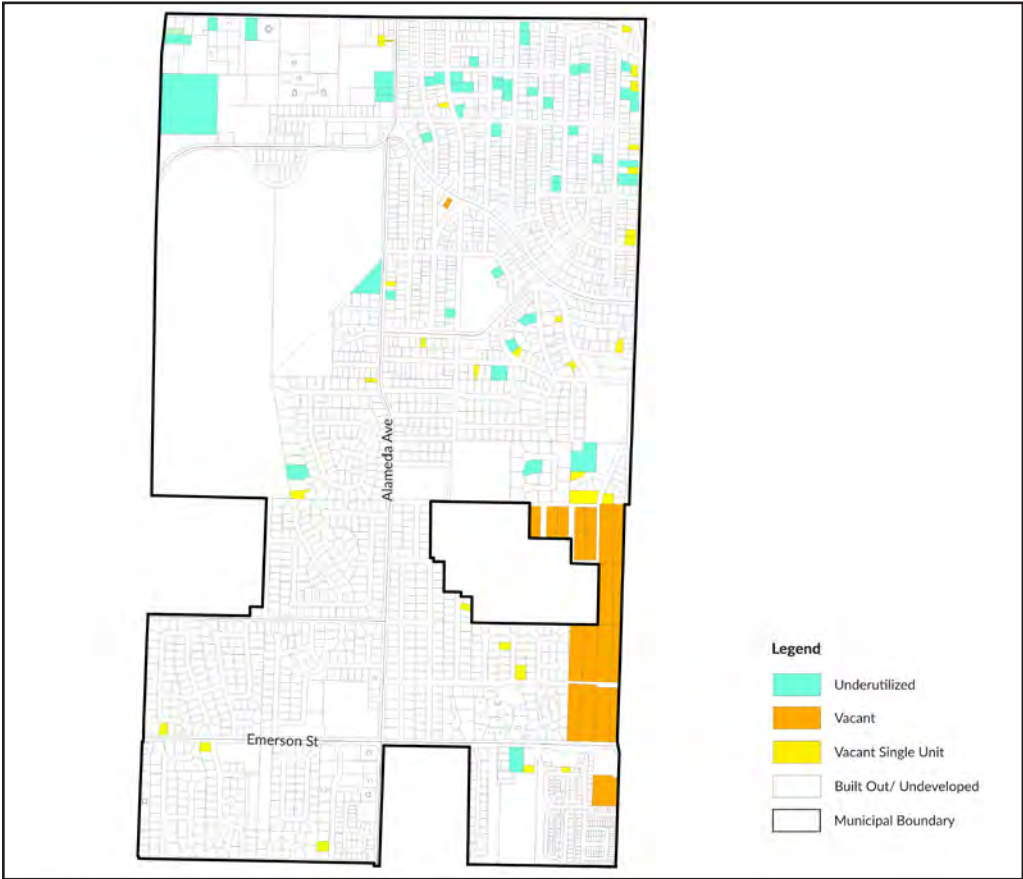
Table 1.4 - City of Fircrest Projected Population Growth and Housing Capacity

2010 Population	2030 Population Growth Target	2010 Total Housing Units	2030 Total Housing Units Target	Total Housing Units Needed (2030)	2030 Estimated Housing Capacity	Difference Between Housing Capacity and Total Units Needed
6,497	6,950	2,847	3,351	544	254	-290

Source: 2014 Pierce County Buildable Lands Report

Figure 1.9 shows that the City of Fircrest is located entirely within the Study Area. Additionally, Figure 1.9 illustrates that most vacant properties are along South Orchard Street in an area that is known for environmental constraints such as wetlands and a stream. Due to the City's proximity to JBLM, these vacant properties could provide some housing that would be suitable for active duty service members.

Figure 1.9 - City of Fircrest Vacant and Underutilized Land Map



Source: 2014 Pierce County Buildable Lands Report

City of Lakewood

The 2014 PCBLR projected that the City of Lakewood would reach a population of approximately 72,000 by 2030, an increase of approximately 13,837 residents over the 20-year Census period. To address the population increase, approximately 9,565 additional housing units are needed by 2030. The 2014 PCBLR indicates that the City has an estimated additional housing capacity for approximately 10,919 housing units by 2030. As shown on Table 1.5, the County believes that the City is projected to have a surplus of approximately 1,354 housing units to address the 2030 projected population and meet the housing need.

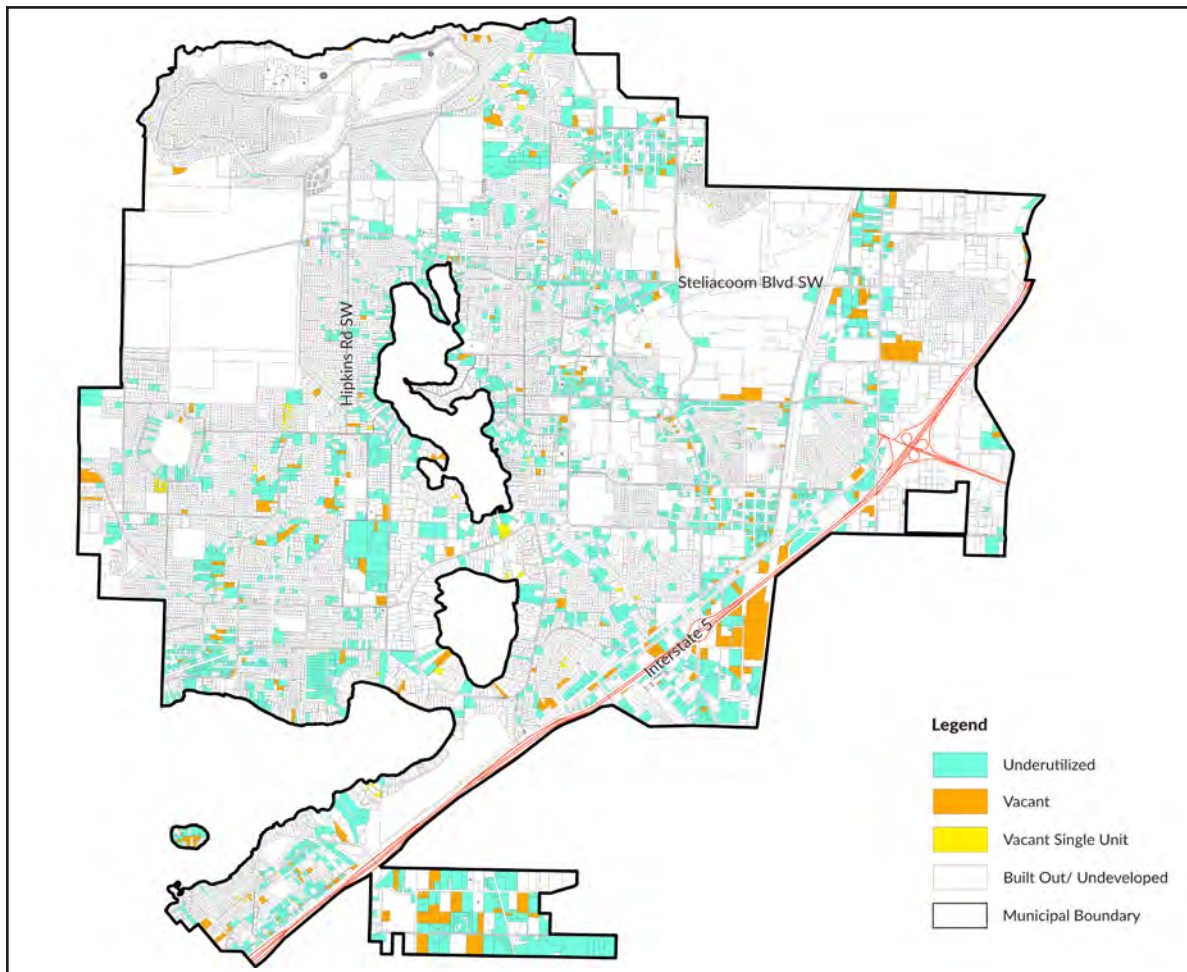
Table 1.5 - City of Lakewood Projected Population Growth and Housing Capacity

2010 Population	2030 Population Growth Target	2010 Total Housing Units	2030 Total Housing Units Target	Total Housing Units Needed (2030)	2030 Estimated Housing Capacity	Difference Between Housing Capacity and Total Units Needed
58,163	72,000	26,548	34,284	9,565	10,919	1,354

Source: 2014 Pierce County Buildable Lands Report

Figure 1.10 shows that the City of Lakewood is located entirely within the Study Area and in close proximity to McChord Airfield and the northern JBLM gates. Additionally, Figure 1.10 identifies that the most vacant and underutilized property within the city limits is the land between I-5 and JBLM. The City has adopted Air Installation Compatible Use Zones (AICUZ) in order to regulate land uses and development that are compatible with impacts caused by aircraft noise and potential for accidents. Most of the land uses within these zones are single-family and multi-family residential, which is no longer permitted. The amendment to the City's Comprehensive Plan that instituted Air Installation Compatible Use Zone planning occurred after the 2014 PCBLR. As such, Lakewood's 2030 housing capacity is likely overstated because of the number of housing units that will be displaced because of the AICUZ.

Figure 1.10 - City of Lakewood Vacant and Underutilized Land Map



Source: 2014 Pierce County Buildable Lands Report

City of Puyallup

The 2014 PCBLR projected that the City of Puyallup would reach a population of 50,000 by 2030, an increase of 12,978 residents over the 20-year census period. To meet the population growth, an additional 6,885 housing units is needed by 2030. The 2014 PCBLR indicates that Puyallup has capacity for approximately 5,495 additional housing units by 2030. As shown on Table 1.6, the County believes that Puyallup is projected to be short of the housing need by approximately 1,390 housing units.

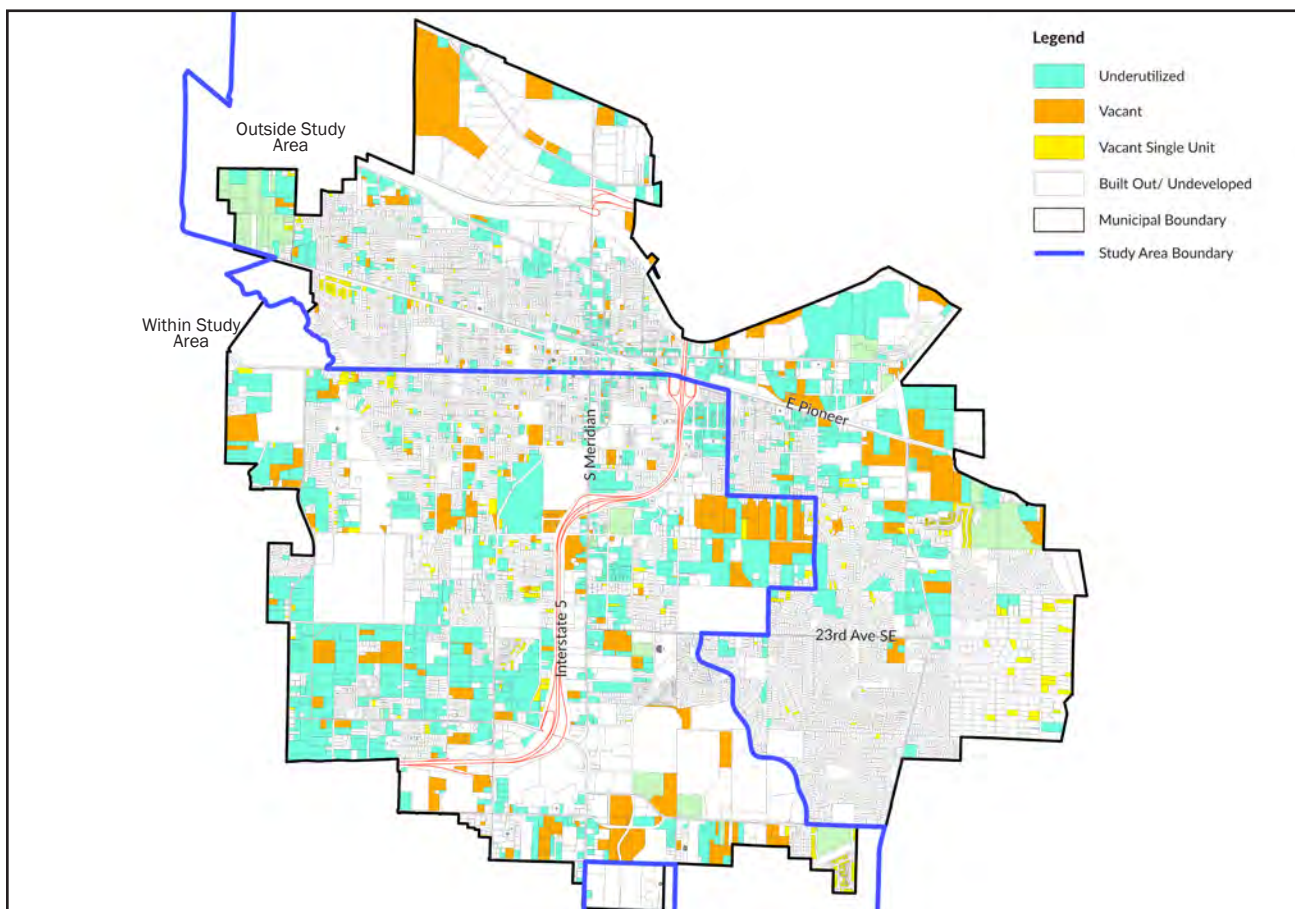
Table 1.6 - City of Puyallup Projected Population Growth and Housing Capacity

2010 Population	2030 Population Growth Target	2010 Total Housing Units	2030 Total Housing Units Target	Total Housing Units Needed (2030)	2030 Estimated Housing Capacity	Difference Between Housing Capacity and Total Units Needed
37,022	50,000	16,171	22,611	6,885	5,495	-1,390

Source: 2014 Pierce County Buildable Lands Report

Figure 1.11 illustrates that most of the southwestern half of the City is within the Study Area. Additionally, Figure 1.11 identifies that the majority of the vacant and underutilized property within the city limits is located in the south, near SR 512. This area is within the Study Area and could provide a significant number of housing units.

Figure 1.11 - City of Puyallup Vacant and Underutilized Land Map



Source: 2014 Pierce County Buildable Lands Report

City of Roy

The 2014 PCBLR projected that the City of Roy would reach a population of approximately 1,070 by 2030, an increase of approximately 277 residents over the 20-year Census period. To address the population increase, approximately 169 additional housing units are needed by 2030. The 2014 PCBLR indicates that the City has capacity for approximately 555 additional housing units by 2030. As shown in Table 1.7, the County believes that Roy is projected to be short of the housing need by approximately 27 housing units.

Table 1.7 - City of Roy Projected Population Growth and Housing Capacity

2010 Population	2030 Population Growth Target	2010 Total Housing Units	2030 Total Housing Units Target	Total Housing Units Needed (2030)	2030 Estimated Housing Capacity	Difference Between Housing Capacity and Total Units Needed
793	1,070	326	487	169	142	-27

Source: 2014 Pierce County Buildable Lands Report

Figure 1.12 shows that the City of Roy is located entirely within the Study Area. Additionally, Figure 1.12 illustrates that there are large developable and underutilized properties along SR 507. With the City of Roy's proximity to JBLM and the amount of vacant and underdeveloped property, there is significant opportunity to provide housing that would be suitable for active duty service members.

Figure 1.12 - City of Roy Vacant and Underutilized Land Map



Source: 2014 Pierce County Buildable Lands Report

Town of Steilacoom

The 2014 Pierce County Buildable Lands Report (PCBLR) projected that the Town of Steilacoom would reach a population of approximately 6,830 in 2030, an increase of approximately 845 residents over the 20-year Census period. To address the increase in population, approximately 655 additional housing units are needed. The 2014 PCBLR indicates that Steilacoom has capacity for approximately 676 additional housing units by 2030. As shown in Table 1.8, the County concludes that Steilacoom is projected to have a surplus of approximately 21 housing units to meet future need.

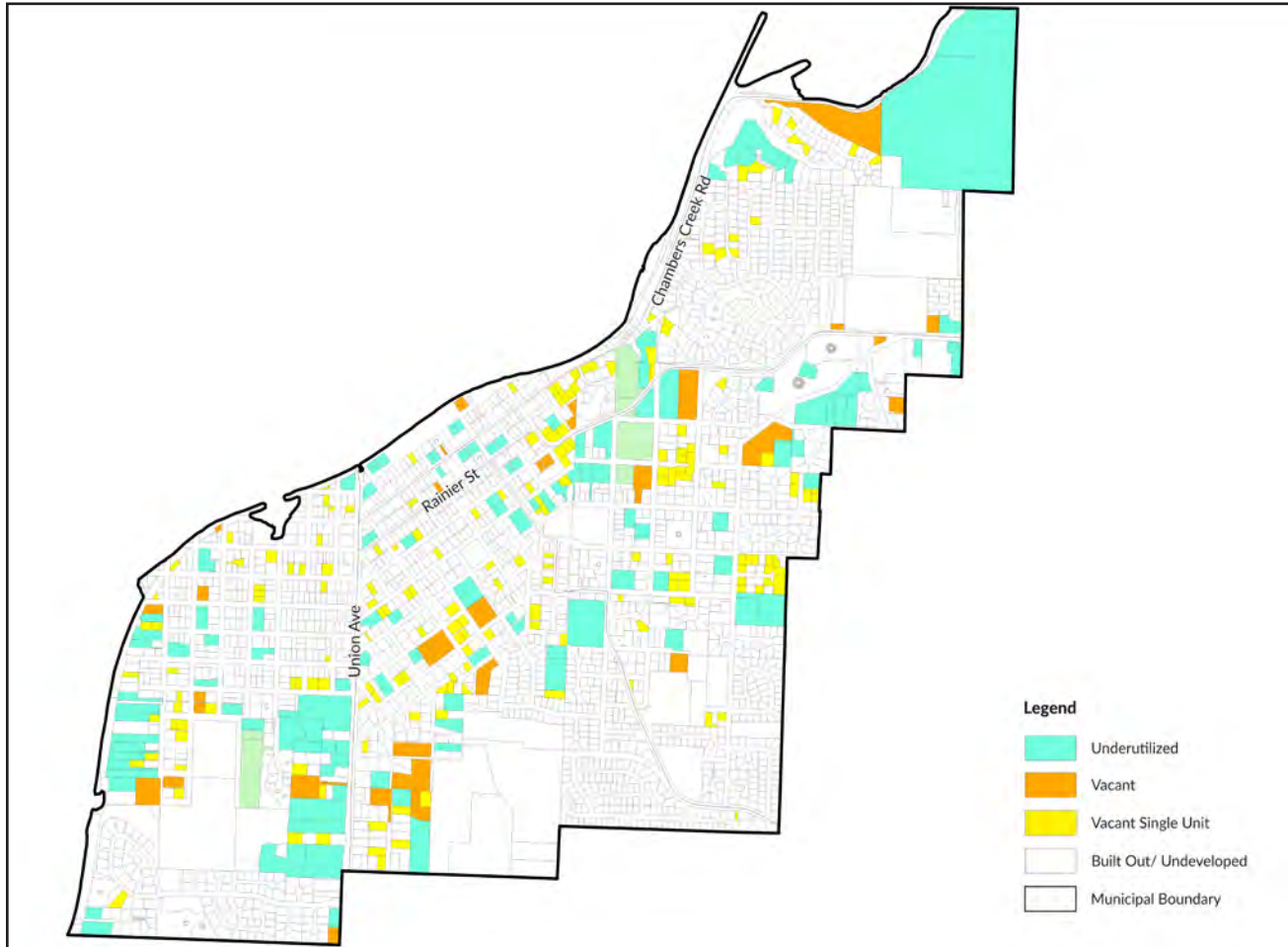
Table 1.8 - Town of Steilacoom Projected Population Growth and Housing Capacity

2010 Population	2030 Population Growth Target	2010 Total Housing Units	2030 Total Housing Units Target	Total Housing Units Needed (2030)	2030 Estimated Housing Capacity	Difference Between Housing Capacity and Total Units Needed
5,985	6,830	2,793	3,385	655	676	21

Source: 2014 Pierce County Buildable Lands Report

Figure 1.13 shows that the City is located entirely within the Study Area. Figure 1.13 also shows that the City is largely developed and contains little vacant property. It appears that unless several properties are redeveloped, the City will not be able to provide a significant amount of additional housing.

Figure 1.13 - Town of Steilacoom Vacant and Underutilized Land Map



Source: 2014 Pierce County Buildable Lands Report

City of Tacoma

The 2014 PCBLR projected that the City of Tacoma would reach a population of approximately 281,300 by 2030, an increase of approximately 82,903 residents over the 20-year Census period. To address the population increase, approximately 47,240 additional housing units are needed by 2030. The 2014 PCBLR provides that Tacoma has capacity for approximately 96,692 additional housing units by 2030. As shown on Table 1.9, the County believes that Tacoma is projected to have a surplus of approximately 49,452 housing units to address future need.

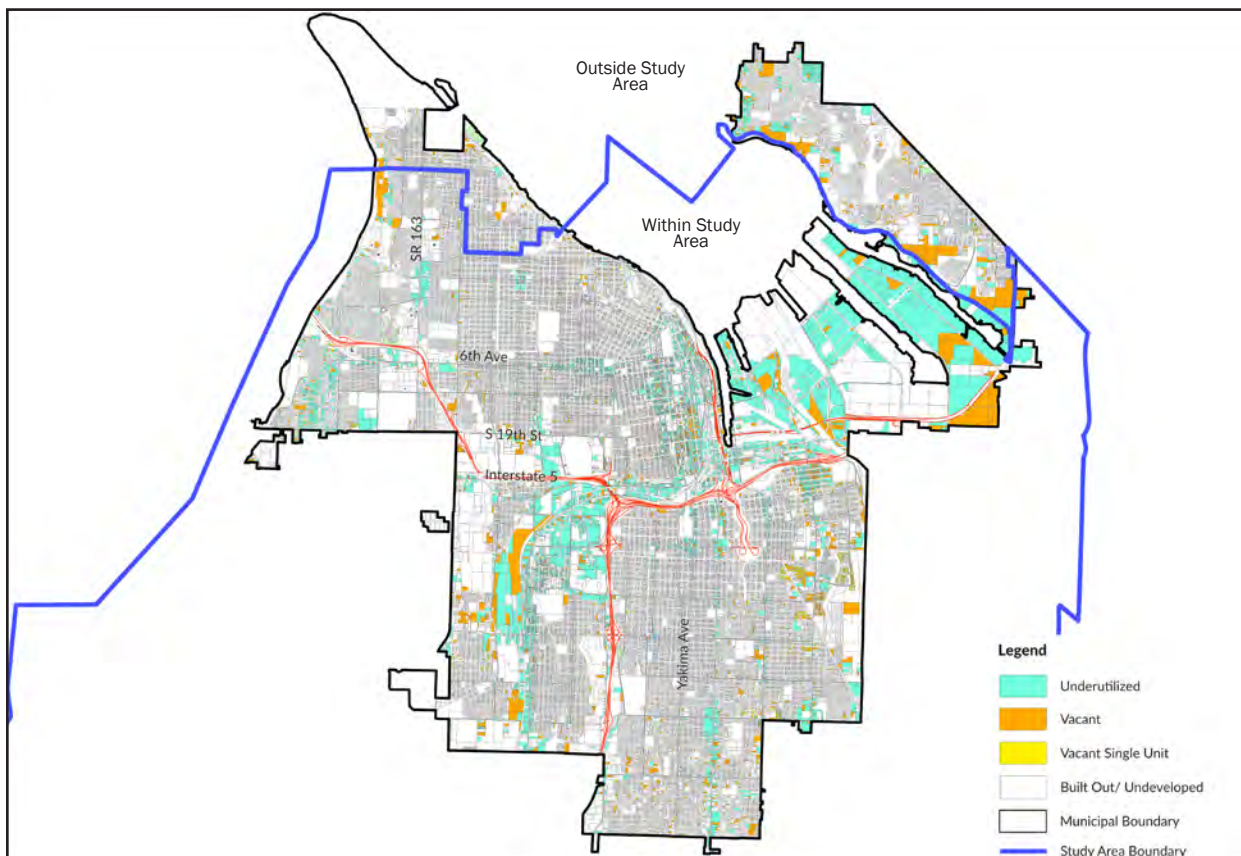
Table 1.9 - City of Tacoma Projected Population Growth and Housing Capacity

2010 Population	2030 Population Growth Target	2010 Total Housing Units	2030 Total Housing Units Target	Total Housing Units Needed (2030)	2030 Estimated Housing Capacity	Difference Between Housing Capacity and Total Units Needed
198,397	281,300	85,786	129,030	47,240	97,692	49,452

Source: 2014 Pierce County Buildable Lands Report

Figure 1.14 illustrates that the majority of the City of Tacoma is within the Study Area except for NE Tacoma and portions of North Tacoma. Additionally, Figure 1.14 identifies that there are several vacant and underutilized properties along South Tacoma Way and throughout the City that could accommodate future development of residential uses. The Tacoma Mall Subarea Plan was recently adopted and will increase housing densities in that area. The City of Tacoma can significantly increase the number of housing units that could be utilized by active duty service members.

Figure 1.14 - City of Tacoma Vacant and Underutilized Land Map



Source: 2014 Pierce County Buildable Lands Report

City of University Place

The 2014 PCBLR projected that the City of University Place would reach a population of approximately 39,540 by 2030, an increase of approximately 8,396 residents over the 20-year Census period. To address the increase in population, approximately 5,709 additional housing units are needed. The 2014 PCBLR states that University Place has capacity for approximately 5,615 additional housing units by 2030. As shown in Table 1.10, the County believes that University Place is projected to be short of its housing need by approximately 94 housing units.

Table 1.10 - City of University Place Projected Population Growth and Housing Capacity

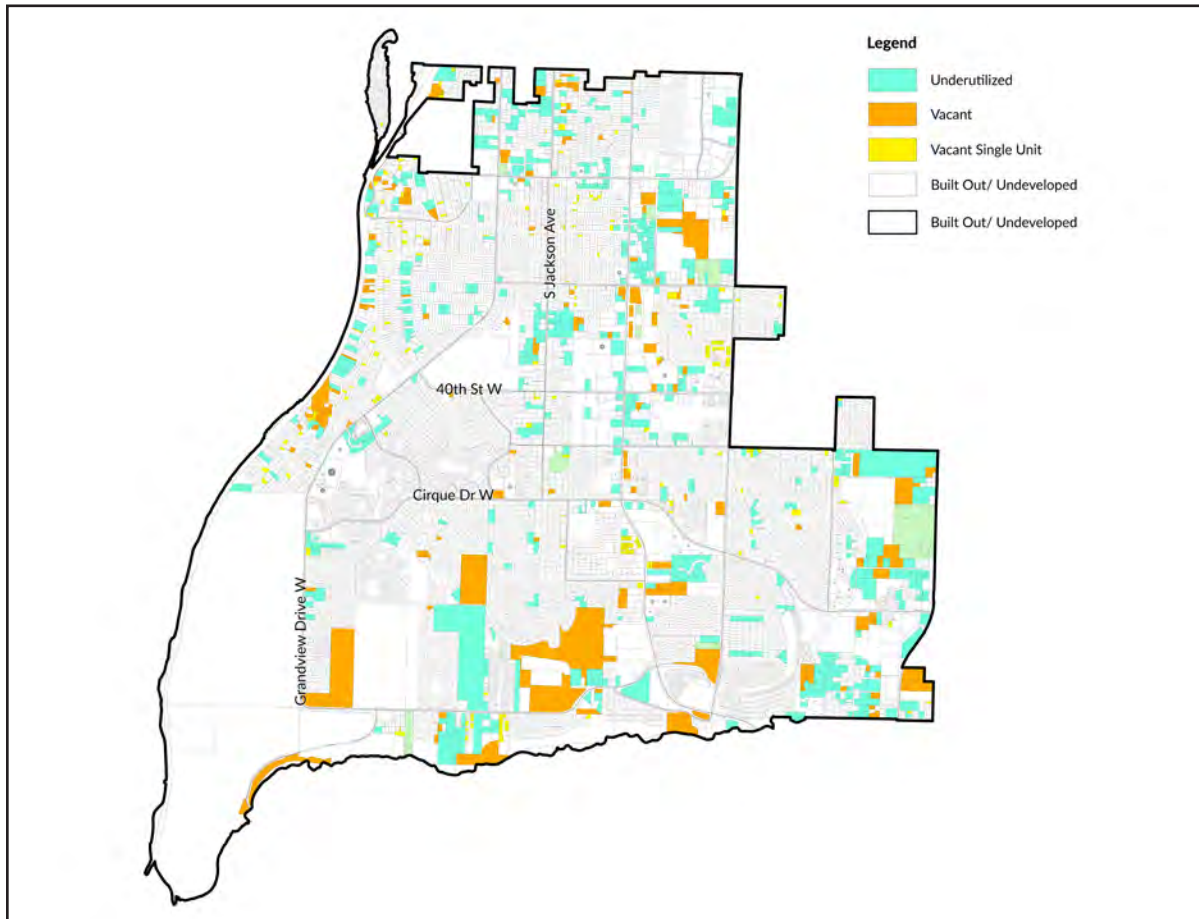
2010 Population	2030 Population Growth Target	2010 Total Housing Units	2030 Total Housing Units Target	Total Housing Units Needed (2030)	2030 Estimated Housing Capacity	Difference Between Housing Capacity and Total Units Needed
31,144	39,540	13,573	18,698	5,709	5,615	-94

Source: 2014 Pierce County Buildable Lands Report

The City of University Place was designated as a Regional Growth Center by Puget Sound Regional Council (PSRC) in 2018 following the completion of the 2014 PCBLR. The Regional Growth Center Plan allows University Place to assume a greater population and employment allocation. The City of University Place is also currently completing a zoning code update that will significantly increase residential densities and housing capacity. The 2014 PCBLR does not reflect these subsequent events. As such, the City of University Place has a greater potential to significantly increase housing supply and be a source of housing for active duty service members.

Figure 1.15 shows that the City is located entirely within the Study Area and that the majority of the vacant and underutilized properties are located along Bridgeport Way and South Orchard Street. With the upcoming zoning code update, there is a significant chance that many of the properties along the City's arterials may soon be considered underutilized.

Figure 1.15 - City of University Place Vacant and Underutilized Land Map



Source: 2014 Pierce County Buildable Lands Report

Thurston County Jurisdictions

Thurston County

The 2014 Thurston County Buildable Lands Report (TCBLR) projected that Rural Unincorporated Thurston County would reach a population of approximately 98,740 by 2035, an increase of approximately 18,060 residents over the 25-year period. As shown in Table 1.11, to address the increase in population, approximately 6,960 additional housing units are needed by 2035. The 2014 TCBLR does not indicate the 2035 estimated housing capacity. It is not clear if the rural unincorporated areas of Thurston County have the capacity for the additional 6,906 housing units. It should be noted that the unincorporated urban areas of Thurston County are in urban growth areas associated with the adjacent city (i.e. city UGAs) and the population and housing forecasts are therefore included in the analysis for each city.

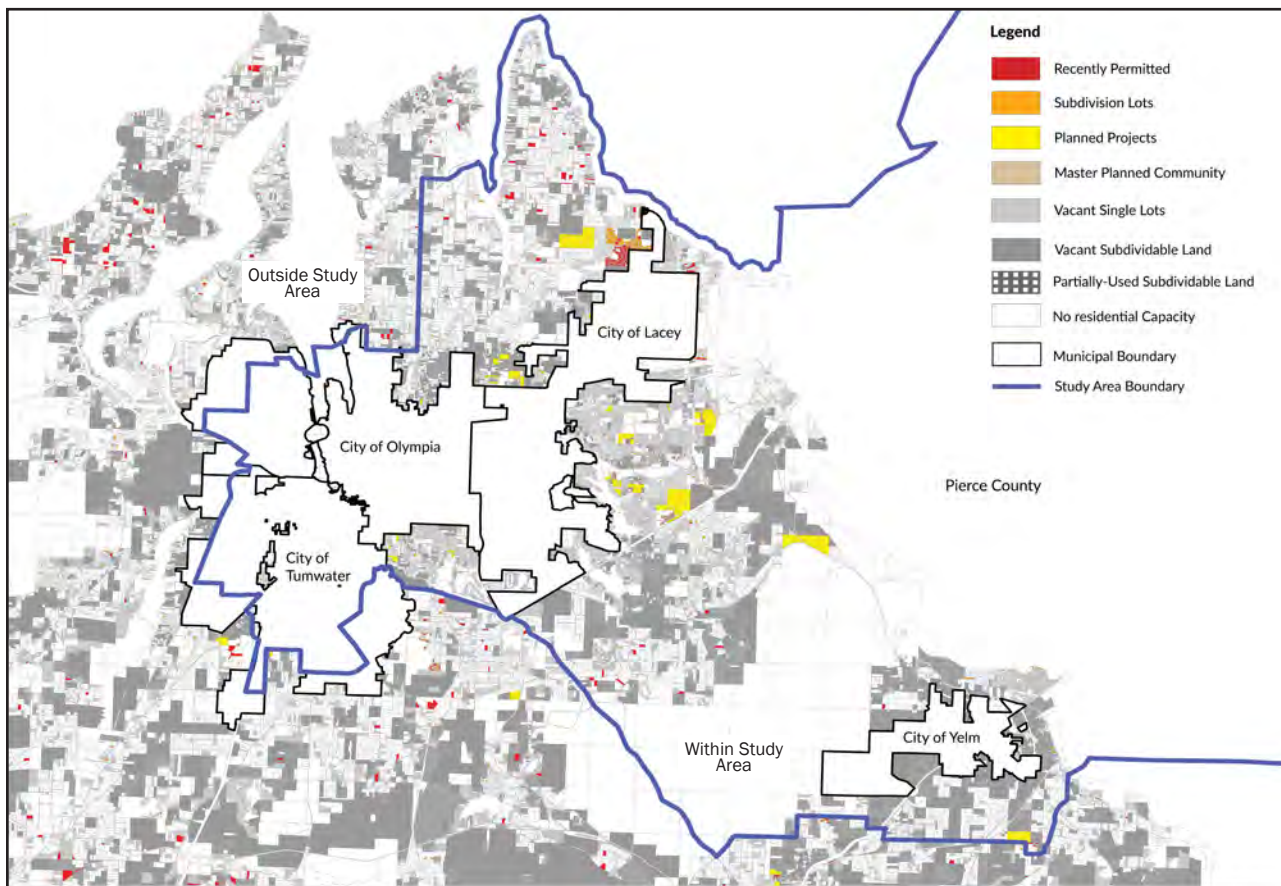
Table 1.11 - Rural Unincorporated Thurston County Projected Population Growth and Housing Capacity

2010 Population	2035 Population Growth Target	2010 Total Housing Units	2035 Total Housing Units Target	Total Housing Units Needed (2035)	2035 Estimated Housing Capacity	Difference Between Housing Capacity and Total Units Needed
80,680	98,740	33,520	40,480	6,960	N/A	N/A

Source: 2014 Thurston County Buildable Lands Report

Figure 1.16 illustrates that the eastern half of Thurston County is located within the Study Area. Additionally, the map shows there are vacant single lots, vacant subdividable land, and partially used subdividable land spread throughout the County. In the area that falls between the City of Lacey and JBLM, there is vacant and partially used subdividable land, however there are significant environmental site constraints such as wetlands and floodplains that restrict the construction of additional housing units.

Figure 1.16 - Thurston County Vacant and Underutilized Land Map



Source: 2017 Thurston County Buildable Lands GIS Data

City of Lacey

The 2014 TCBLR projected that the City of Lacey would reach a population of approximately 107,720 by 2035, an increase of approximately 32,180 residents over the 25-year period. To address the population increase, approximately 13,820 additional housing units are needed by 2035. The TCBLR indicates that Lacey has an estimated capacity for approximately 17,460 additional housing units by 2035. As shown on Table 1.12, Thurston County believes that Lacey is projected to have a surplus of approximately 3,640 housing units to accommodate its 2035 projected population and meet the housing need.

Table 1.12 - City of Lacey Projected Population Growth and Housing Capacity

2010 Population	2035 Population Growth Target	2010 Total Housing Units	2035 Total Housing Units Target	Total Housing Units Needed (2035)	2035 Estimated Housing Capacity	Difference Between Housing Capacity and Total Units Needed
75,540	107,720	31,740	45,560	13,820	17,460	3,640

Source: 2014 Thurston County Buildable Lands Report

Figure 1.17 illustrates that the City of Lacey is located entirely within the Study Area. Additionally, it identifies that most of the vacant single lots, vacant subdividable land, and partially-used subdividable land is along the southern city limits. Additionally, this map depicts several planned residential projects scattered throughout the City. There is also the potential for the City of Lacey to annex property towards JBLM, which Figure 1.17 identifies as vacant or partially-used subdividable land that could allow for additional housing units.

Figure 1.17 - City of Lacey Vacant and Underutilized Land Map



Source: 2017 Thurston County Buildable Lands GIS Data

City of Olympia

The 2014 TCBLR projected that the City of Olympia would reach a population of approximately 84,400 by 2035, an increase of 26,090 residents over the 25-year period. To address the population increase, approximately 13,460 additional housing units are needed by 2035. The 2014 TCBLR indicates that Olympia has an estimated capacity for approximately 16,880 additional housing units by 2035. As shown on Table 1.13, Olympia is projected to have a surplus of approximately 3,420 housing units to address the housing need.

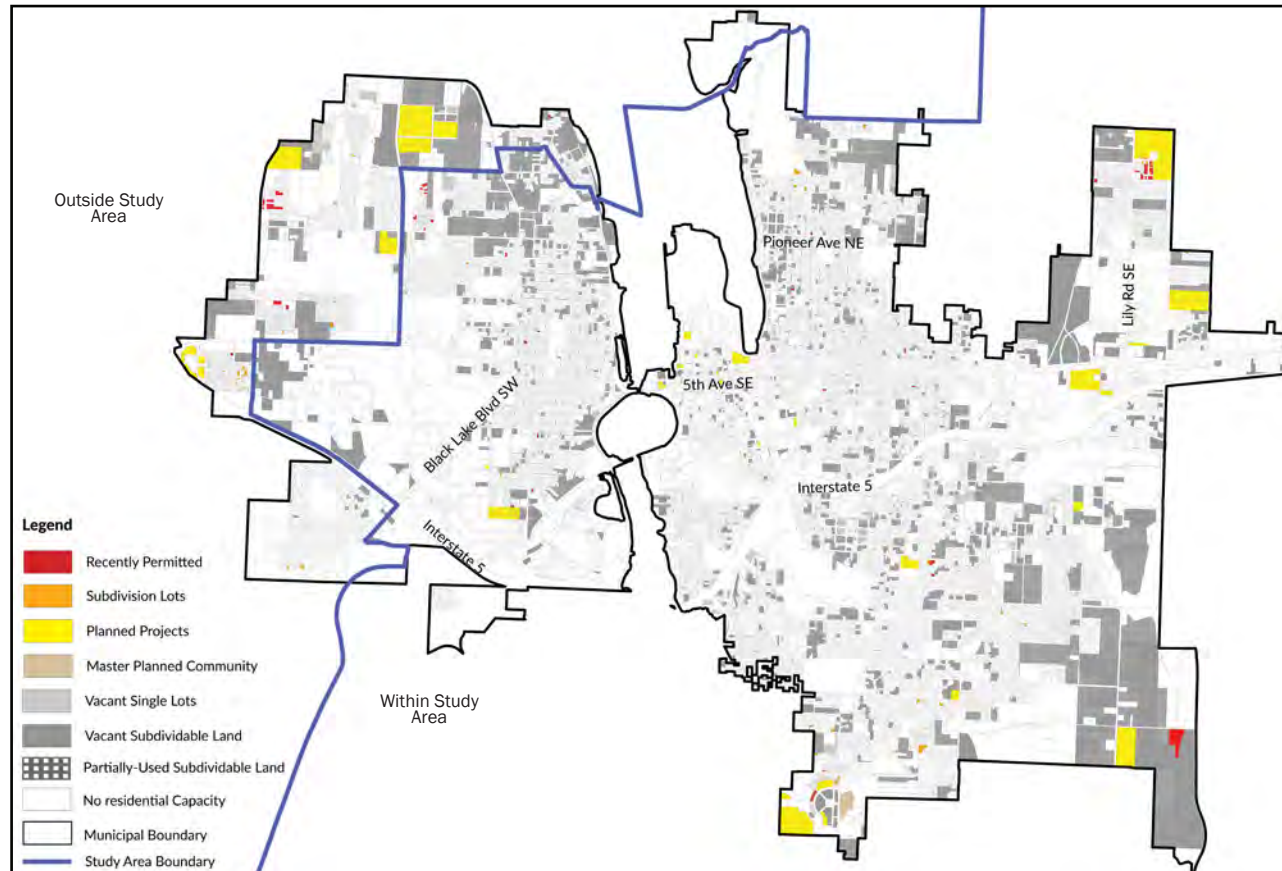
Table 1.13 - City of Olympia Projected Population Growth and Housing Capacity

2010 Population	2035 Population Growth Target	2010 Total Housing Units	2035 Total Housing Units Target	Total Housing Units Needed (2035)	2035 Estimated Housing Capacity	Difference Between Housing Capacity and Total Units Needed
58,310	84,400	26,950	40,410	13,460	16,880	3,420

Source: 2014 Thurston County Buildable Lands Report

Figure 1.18 shows that most of the eastern half of the City is located within the Study Area. This map identifies that the majority of vacant single lot, vacant subdividable land, and partially-used subdividable land within the city limits is located at the southeast and northwest areas of the City. The southeast area is within the Study Area, while the northwest area is outside of the Study Area. This map additionally, shows several planned residential projects scattered throughout the City. There is significant potential for the City of Olympia to annex additional property within the Study Area which has the potential to accommodate higher residential densities.

Figure 1.18 - City of Olympia Vacant and Underutilized Land Map



Source: 2017 Thurston County Buildable Lands GIS Data

City of Tumwater

The 2014 TCBLR projected that the City of Tumwater would reach a population of approximately 42,880 by 2035, an increase of approximately 19,530 residents over the 25-year period. To address the increase in population, approximately 8,600 additional housing units are needed. The 2014 TCBLR states that the City has capacity for approximately 11,010 additional housing units by 2035. As shown in Table 1.14, Tumwater is projected to have a surplus of approximately 2,410 housing units to meet future need.

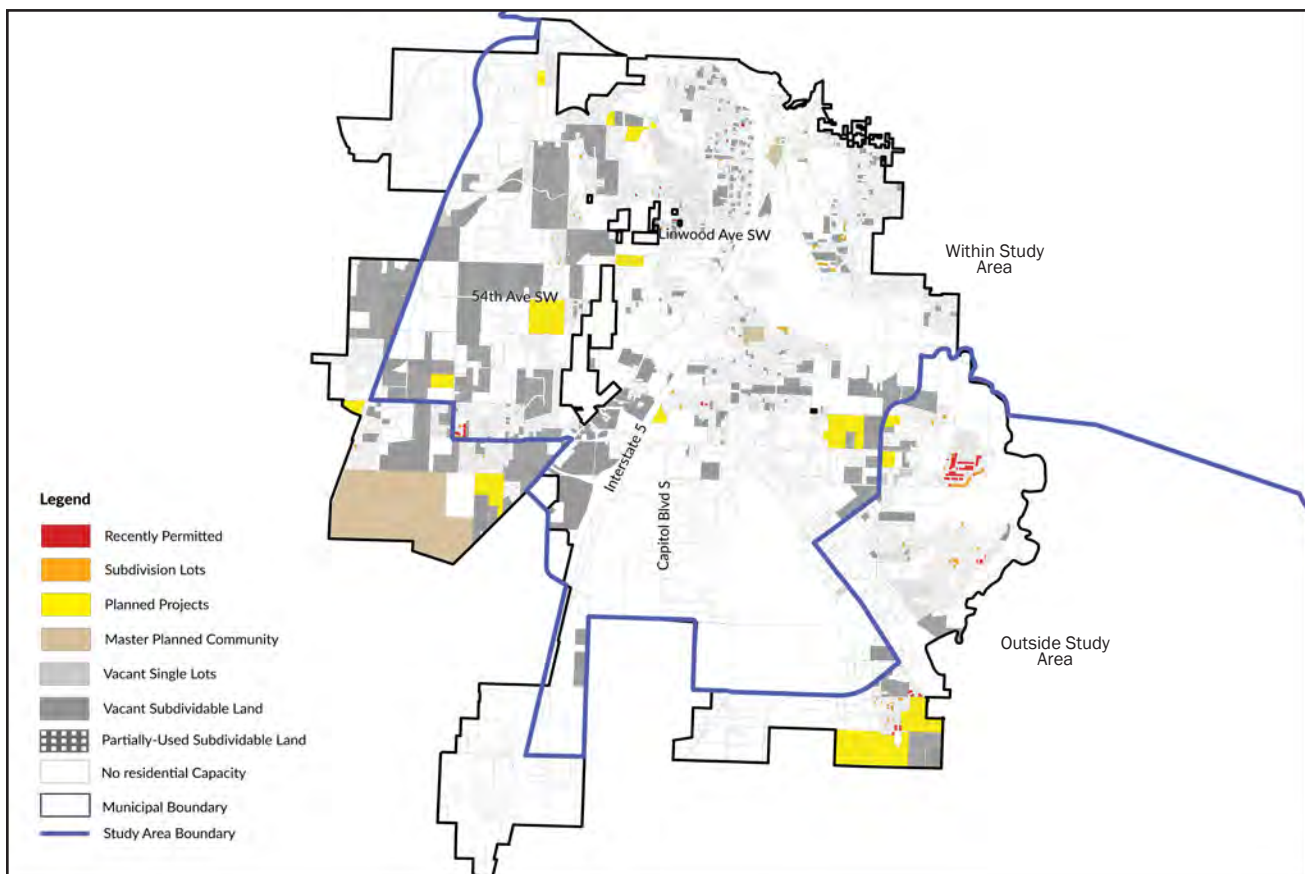
Table 1.14 - City of Tumwater Projected Population Growth and Housing Capacity

2010 Population	2035 Population Growth Target	2010 Total Housing Units	2035 Total Housing Units Target	Total Housing Units Needed (2035)	2035 Estimated Housing Capacity	Difference Between Housing Capacity and Total Units Needed
23,350	42,880	10,570	19,170	8,600	11,010	2,410

Source: 2014 Thurston County Buildable Lands Report

Figure 1.19 is based on 2017 Thurston County GIS data for future residential development potential, which shows that most of the City is located within the Study Area. This map shows that the majority of the vacant single lots, vacant subdividable land, and partially used subdividable land within the city limits is located southwest of I-5 and US Route 101. Most of this area is located outside of the Study Area. While most of the development and redevelopment potential is located outside the Study Area, active duty service members would benefit from any increase into the City's housing supply as it would relieve pressure on housing supply and costs within the Study Area.

Figure 1.19 - City of Tumwater Vacant and Underutilized Land Map



Source: 2017 Thurston County Buildable Lands GIS Data

City of Yelm

The 2014 TCBLR projected that the City of Yelm would reach a population of approximately 26,285 by 2035, an increase of 18,085 residents over the 25-year period. To address the population increase, approximately 7,200 additional housing units are needed by 2035. The TCBLR indicates that Yelm has an estimated capacity for approximately 10,310 additional housing units by 2035. As shown on Table 1.15, Yelm is projected to have a surplus of approximately 3,110 housing units to accommodate the 2035 projected population and meet its housing need.

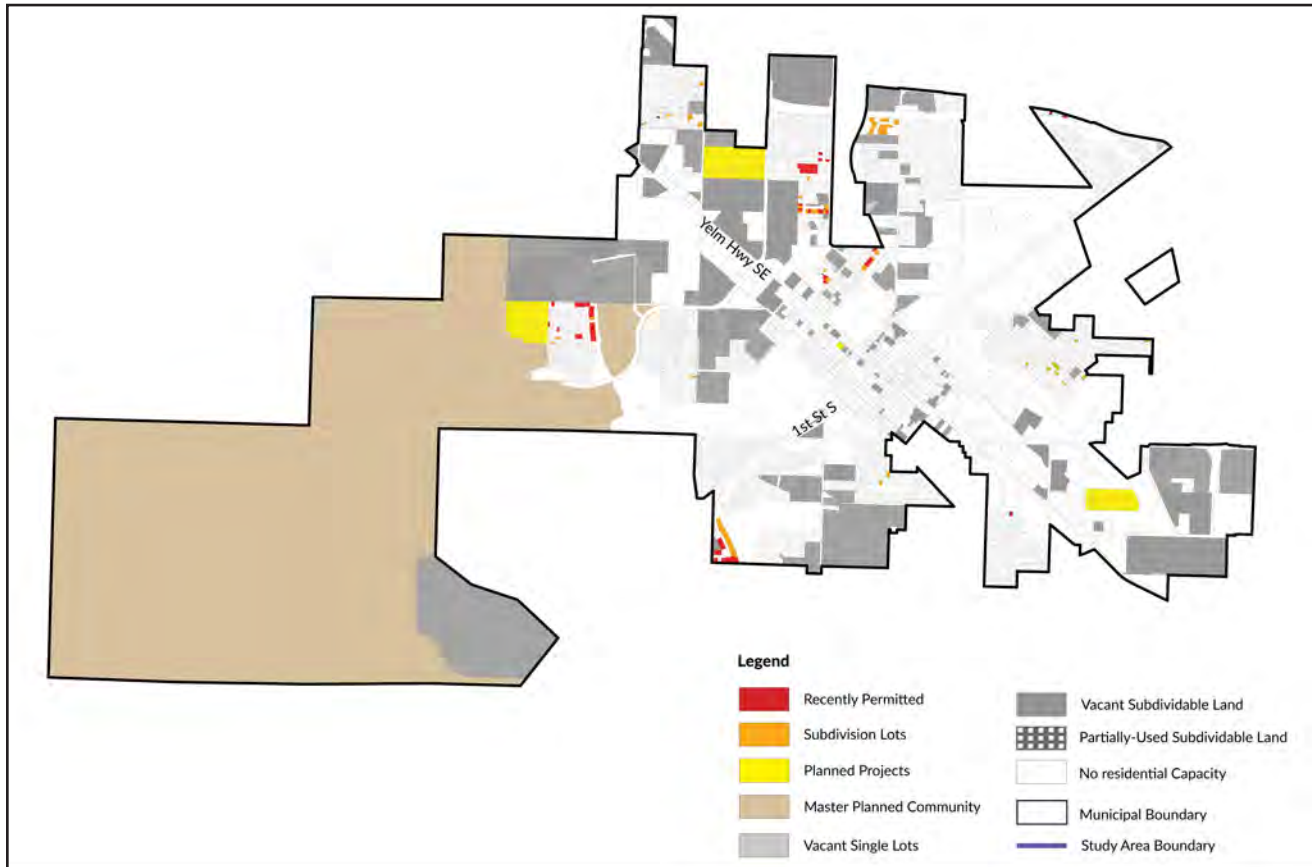
Table 1.15 - City of Yelm Projected Population Growth and Housing Capacity

2010 Population	2035 Population Growth Target	2010 Total Housing Units	2035 Total Housing Units Target	Total Housing Units Needed (2035)	2035 Estimated Housing Capacity	Difference Between Housing Capacity and Total Units Needed
8,200	26,285	3,050	10,250	7,200	10,310	3,110

Source: 2014 Thurston County Buildable Lands Report

Figure 1.20 illustrates that the City of Yelm is located entirely within the Study Area. Additionally, it identifies that the majority of single lot, vacant subdividable land, and partially used subdividable land is in the northern and southern portions of the City's urban growth area (UGA). This map shows one large master planned community located at the southwest section of the City. As indicated in the Table 1.15 and illustrated in Figure 1.20, the City of Yelm has the land capacity for additional housing units. However, the City has water availability issues that have limited the City's growth.

Figure 1.20 - City of Yelm Vacant and Underutilized Land Map



Source: 2017 Thurston County Buildable Lands GIS Data

4.3 Local Regulations

The housing market in the Study Area is very strong and inventory in recent years has been at historically low levels. With the housing supply low, there is increased pressure on service members to rent or purchase homes that exceed their BAH. The development of new housing will help to alleviate the problem, but the quantity and type of new housing is influenced by many factors including costs related to land values, land use entitlement and permitting, financing, development, and construction.

As described in the *Draft 2021 Pierce County Buildable Lands Program – Pierce County Affordable Housing Recommendations*, zoning, design review, and other land use controls as well as slow permitting processes can be significant barriers to increasing local housing supply. Other factors that can influence development costs include the costs of building materials, which can fluctuate and vary in their availability, as well as construction labor availability and costs, which in recent years have been challenging. Many cities and counties provide incentives in the housing development process that can offset the development costs. The incentives can increase density and reduce permitting timelines, fees, and tax incentives. Typically, the incentives come with additional requirements that can add to the development costs, so developers carefully scrutinize the benefits to determine if they exceed the costs to the project. Ultimately, added costs in the development cycle are passed on to the future buyer/renter of the home.

The following describes development regulations and other local requirements that may affect housing development costs. The following section also includes recommendations for local agency consideration that could lead to the development of more housing units that would be affordable within the BAH range of the E1 to E5 service member.

Use and Density Regulations

Research on the factors that affect housing affordability connects the level of local land use regulations to the housing supply crisis. Specifically, zoning and other land use controls have been shown to be significant barriers to development by making it more expensive.⁸ Zoning regulations can either encourage or discourage the development of more affordable or high-density housing. Zoning codes stipulate whether single-family, multifamily, duplex, townhomes and other specific residential use types are allowed in certain zoning districts. They also provide density, height, vegetation coverage/retention, and lot coverage limitations and can regulate minimum lot size, and other requirements such as landscaping requirements and minimum number of off-street parking spaces. These requirements have the effect of reducing the number of buildable residential units, which leads to higher costs per unit. They are codified to implement the community's vision, goals, and policies expressed in its comprehensive plan.

A 2018 U.S. Department of Housing and Urban Development (HUD) Report found that the cost of new development between 1990 and 2002 increased 52 percent and the higher costs were partially associated with increased land use regulations.⁹ This same report concluded that housing costs increase 2.3 to 5 percent for each regulation. Another 2018 HUD report concluded that local regulations can exceed 30 percent of the total housing development costs.¹⁰ As established in these studies, there is direct correlation between increased land use regulations and the cost of housing development.

A 2018 U.S. Department of Housing and Urban Development (HUD) Report found that the cost of new development between 1990 and 2002 increased 52 percent and the higher costs were partially associated with increased land use regulations.

Zoning codes often also include incentives that can increase housing densities and have the potential to decrease the per-unit costs. In exchange for the increased densities, the incentives often require that the housing project provide something in return that has a greater public benefit than what would accrue through strict adherence with the zoning code. These incentives may often add cost or uncertainty to a project which requires developers to carefully scrutinize the value of the incentive. Examples of commonly used zoning incentives include:

- **Density Incentives** – Like multifamily tax credits, some local agencies provide density incentives to developers that restrict a portion of the dwelling units to income-qualified individuals. The restriction would be placed on the title of the property and would require affordability over a specified period of time. The typical income qualification would be less than or equal to 80 percent of AMI. Most housing developers are either all market-rate housing developers, or all income-qualified Affordable Housing developers so combining the product types in a single development project may require recruitment of developers.
- **Planned Unit Development (PUD), Planned Residential Development (PRD), or Planned Development District (PDD)** – A PUD, PRD, or a PDD is a type of discretionary use permit that allows for the flexible application of underlying code requirements in exchange for a higher level of public benefit. These projects, sometimes referred to as “cluster developments,” may have

⁸ White House. 2016. “Housing Development Toolkit.” Available at https://www.whitehouse.gov/sites/whitehouse.gov/files/images/Housing_Development_Toolkit%20f.2.pdf Accessed June 25, 2020.

⁹ U.S. Department of Housing and Urban Development, Office of Policy Development and Research. 2018. “Exploring the Current State of Knowledge on the Impact of Regulations on Housing Supply”. U.S. Department of Housing and Urban Development. Available at <https://www.huduser.gov/portal/periodicals/em/spring18/highlight2.html> Accessed May 10, 2019.

¹⁰ U.S. Department of Housing and Urban Development, Office of Policy Development and Research. 2018. “Regulatory Barriers and Affordable Housing Quarterly Update”. U.S. Department of Housing and Urban Development. Available at <https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-072318.html> Accessed May 10, 2019.

smaller lot sizes and a greater mix of housing types (or even other non-residential uses) than what is otherwise allowed under the zoning district, which would accommodate more lots and a lower per-lot cost. Cluster developments are particularly attractive to landowners that are attempting to develop property that is constrained with environmentally sensitive areas and buffers. Cluster developments may allow the developer to fit density onto a lot that is of irregular shape due to the imposition of critical area buffers thereby allowing for housing production on irregular shaped parcels.

In exchange for the flexible application of zoning standards, local agencies often require that a certain amount of the land be set aside as open space, native vegetation, or active recreation in the form of a park. Other requirements may include a greater level of design detail be provided in the homes or in the streetscape, including additional building modulation, window and trim details, and street trees or front yard landscaping.

Discretionary use permits often involve longer permitting timelines as well as additional scrutiny by the permitting jurisdiction to determine if the public cost associated with flexibility from local standards is less than the benefits conferred by the project design. Cluster developments require that applicants carefully consider whether the flexibility from the strict adherence to local development codes exceeds the extra expense and permitting time. Answers to these questions are not always clear.

Permit Procedures

Included in the local agencies' land use regulations is a description of the required permit process for the new development. A large housing development can realistically take multiple years from the project conception to construction, with much of this time dictated by the local permitting process. A drawn out or delayed permit process can significantly increase the costs of the development, which can impact the feasibility of affordable market rate housing units. One report in Seattle found that for one 135-unit housing development, a one-month delay resulted in \$270,000 in expenses. This report noted that this one month of expenses was "roughly equivalent to the construction of one apartment."¹¹ While there are clear differences between Seattle and local jurisdictions in Pierce and Thurston counties, this example illustrates the impact that delays in the permitting process may have a direct cost to the developer for such things as land holding costs, interest costs, additional consultant costs, or agency permitting fees. The delays and uncertainties represent a risk and expense to the housing developer and can be a barrier to the development of housing and/or an expense that is passed on in the marketplace.

One option to expedite residential development review is through by-right zoning. By-right zoning allows a development that complies with all zoning standards to be approved without the need for a discretionary or lengthy permit review. For example, the City of Tacoma has a "as-of-right" process for residential projects within downtown Tacoma. The City allows certain floor area ratios (FARs) "as-of-right" and allows proposals to be permitted with minimal review. The program allows projects to pursue greater residential FAR ratio through the design review process. This program alleviates cost of permit delays and removes uncertainty. This example in Tacoma does not apply to a housing project that involves land subdivision.

Design review is a common permit requirement for new housing projects that allows the local agency the opportunity to review the site and architectural design details against code requirements. The City of Seattle recently amended its design review process to minimize the requirements for smaller

11 Bertolet, Dan. 2017. "How Seattle's Design Review Sabotages Housing Affordability: And what's needed to fix it." Sightline Institute. Available at <https://www.sightline.org/2017/09/06/how-seattles-design-review-sabotages-housing-affordability/> Accessed June 20, 2019.

multifamily projects. Previously, all multifamily projects required a full design review by staff as well as a public comment period. This created more uncertainty and financial burden for developers than was ultimately deemed necessary for smaller in-fill type housing projects. The City of Seattle now allows for no design review or streamlined design review depending upon the project location and type and size of the development. Many of the communities in the Study Area also require a design review process that could be similarly minimized to expedite permits and incentivize housing development.

SEPA Environmental Review

The Washington State Environmental Policy Act (SEPA) is a tool for state and local agencies to identify and mitigate for environmental impacts likely resulting from a new development. Not all projects require SEPA environmental review. WAC 197-11-800 identifies as “categorically exempt” certain projects that fall below certain thresholds. Over time, categorical exemption thresholds have risen to acknowledge that questions related to the density/intensity of land uses have been considered through the SEPA environmental review associated with the adoption of local comprehensive plans under the Growth Management Act.

SEPA also gives local agencies the authority to condition or deny a proposal based on the agency’s adopted SEPA policies and the proposal’s environmental impacts. Washington State requires that the public receive notice of the proposal and be provided an opportunity to comment, as well as an opportunity to appeal. The environmental review process is to be completed concurrent with the permit application but can add time and expense to the process.

SEPA has undergone reform since initial enacted in 1971, including most recently in 2012 when modifications were made with the intent to reduce the regulatory burden for both applicants and agencies. During the 2019-2020 legislative session, additional changes to SEPA were made to limit appeals in certain situations and to eliminate parking as an environmental element that must be considered during SEPA environmental review (see Chapter 5).

Options to expedite the SEPA process are available to local jurisdictions that plan ahead. Lakewood, Puyallup, Sumner, and Tacoma have prepared Planned Action Environmental Impact Statements (EISs) in conjunction with local subarea plans. New development projects that are consistent with the subarea plans are not required to undergo project-level SEPA environmental review.

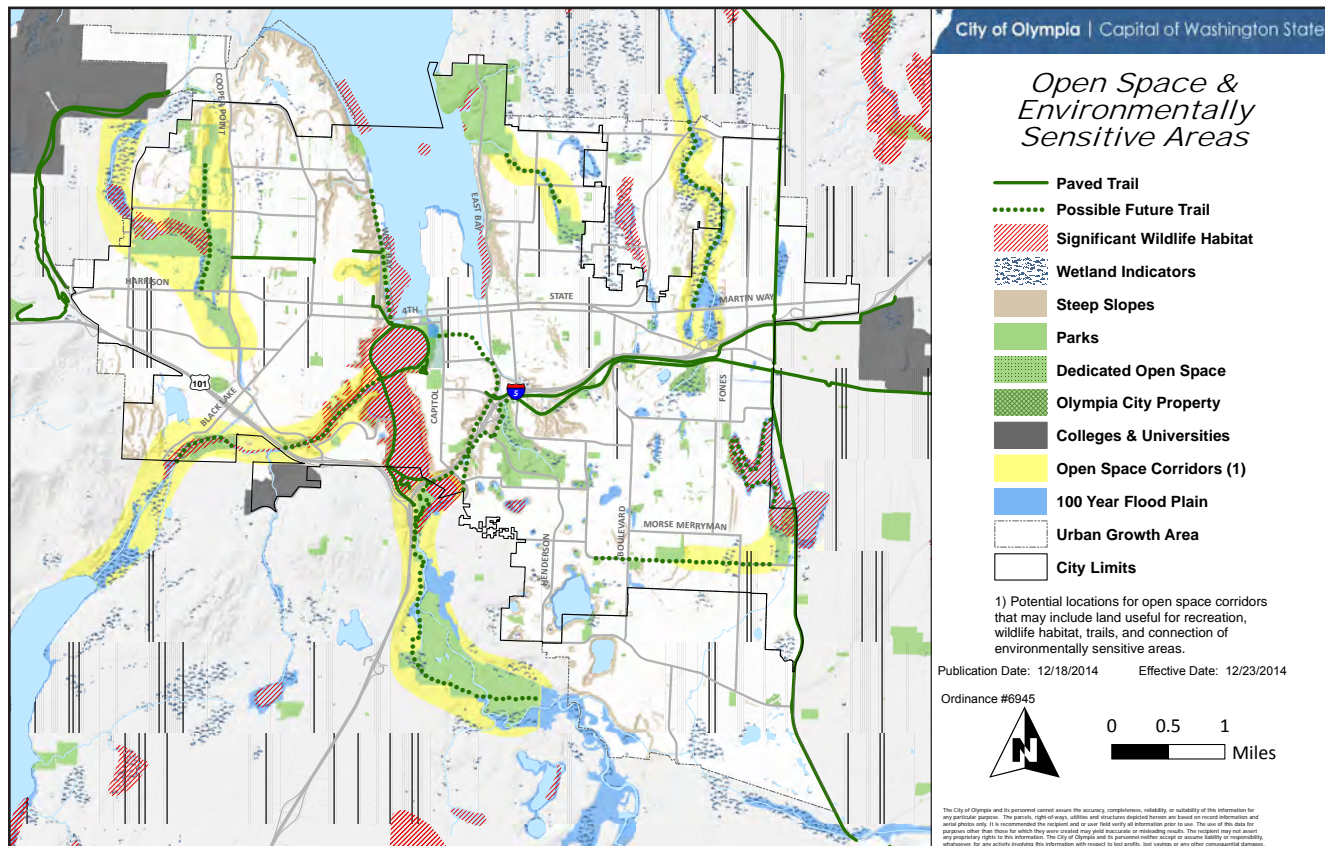
One example of how the SEPA process impacts housing development includes the City of Olympia’s Missing Middle Project. The City’s goal is to allow for more than one housing unit per lot in a way that is compatible in scale with single-family homes. The process began in 2017 with extensive public involvement and study, culminating in the adoption of new zoning regulations in late 2018. The amendments would allow for an additional 400 units across various areas of the City. The proposal was appealed to the Western Washington Region Growth Management Hearings Board, which ruled in March 2019 that the City did not thoroughly consider potential environmental impacts as required under SEPA and that the decision was inconsistent with the Growth Management Act because the proposed amendments were inconsistent with the City’s Comprehensive Plan.

Critical Area Regulations

Critical areas are environmental sensitive lands that if developed would harm the health and safety of either the natural environment or the community at large. While the protection of critical areas has an impact on housing supply and housing affordability, it is an important measure for the protection of the environment, public health, and safety. Critical areas include wetlands, streams, protected species and/or their habitat, frequently flooded areas, geologically hazardous areas, and aquifers. Under the Growth Management Act critical areas are to be designated, classified, and protected. Figure 1.21 provides an example of a local agency's critical areas map.

The protection of critical areas is reinforced in local comprehensive plans and critical areas ordinances which seek to protect functions and values using best available science. Critical areas ordinances tend to be updated every few years. Environmentally constrained land is limited in its development potential. Critical areas regulations limit the amount of developable land and can increase the costs associated with protecting or mitigating the impacts to critical areas. Adjacency to lands encumbered with critical areas can cause nonenvironmentally constrained land prices to increase and extend permit review times to ensure the adjacent critical areas are protected.

Figure 1.21 - Environmentally Constrained Land Map Example



Source: City of Olympia Open Space & Environmentally Sensitive Areas Map

Impact fees

Impact fees are one-time fees assessed to a new development for the purpose of offsetting the cost of providing capital improvements or enhancements to a public service. Impact fees became popular in the 1990s as a technique to mitigate the capital facilities impacts from new development. Prior to the widespread adoption of impact fee ordinances, the mitigation of development impacts through SEPA was negotiated between the project applicant and the SEPA Lead Agency. The negotiation process was wrought with uncertainty by the applicant, SEPA Lead Agency, and the public. Impact fees brought a welcomed sense of predictability to the evaluation of impacts to capital facilities.

“In a recent project, the connection and impact fees for a multi-family development totaled around \$20,000 per unit, which gets moved to the cost of the rent.” – Developer quote from Stakeholder Survey

Impact fees are typically charged at the time of building permit for capital improvements for services such as fire protection, traffic, parks, and schools. Impact fees are determined by the local jurisdiction and directly increase the cost of development. Depending on the location, the total impact fees required can range from \$3,000 to more than \$15,000 per housing unit.

Impact fee costs are typically passed on to the buyer or renter. This is shown in the research of 63 cities in Texas that found that cities with impact fees saw 1.44 percent higher home values for new homes and 6.5 percent higher homes values for existing homes.¹² While impact fees are useful in mitigating impacts to public facilities from residential uses, impact fees that cannot be absorbed in the cost of a project effectively discourage housing development.

Some communities have explored reductions in impact fees when certain conditions are met. One commonly used example is the reduction of traffic impact fees for projects that are within a certain distance from mass transit. Such reductions reason that housing that is within walking distance of mass transit will generate less traffic.

Pierce Transit is looking to add additional Bus Rapid Transit lines that can benefit JBLM service members. These additional transit lines may justify focused traffic impact fee reductions along such route alignments.

Covenants, Conditions & Restrictions

Separate from a local agency’s zoning regulations, Homeowners Associations (HOAs) can control how a home can be designed or modified as well as whether infill housing in a specific neighborhood can be developed. The restrictions are described and recorded against the title of land in the form of Covenants, Conditions & Restrictions (CC&Rs). Accessory Dwelling Units (ADUs) are an example of a way that additional affordable market-rate housing can be accommodated in established single-family neighborhoods; however, many CC&Rs prohibit them. ADUs are small, secondary, residential units located on the same lot as an existing single-family home. ADUs may either be attached or detached from the main single-family residence. ADUs can be used by aging parents, young adults, and small families at a more affordable cost than a standalone single-family residence. While ADUs would likely not meet the need for service member ranks E1 through E5 with dependents due to their size limitations, development of ADUs would increase housing supply for the region and provide a more affordable option. While many cities are allowing ADUs as a method to address housing, more support for ADUs at the state level was addressed in the 2019-2020 legislative session by removing

¹² Evans-Cowley, J., Lockwood, L., Rutherford, R., & Springer, T. (2009). The Effect of Development Impact Fees on Housing Values. *Journal of Housing Research*, 18(2), 173-194. Retrieved June 25, 2020, from www.jstor.org/stable/24861478

off-street parking requirements. The South Sound Military & Communities Partnership was recently selected for a grant to prepare an ADU model ordinance to encourage more local communities to allow for ADU development. In the 2019-2020 legislative session ADUs were provided an exemption from requirements for additional parking when located near a major transit stop as well as exemption from property tax increase for a period of three years (See Chapter 5). Additional legislation at the state level that invalidates ADU restrictions in the HOA CC&Rs may be needed.

Tax Incentives

The State of Washington allows jurisdictions with a population of more than 15,000 to establish a property tax exemption program to construct multifamily housing. This allows housing developments to be exempted from property taxes for a period of eight or 12 years, depending on the number of income-restricted Affordable Housing units constructed. This is an important financial incentive because it reduces the tax burden for the development. For example, Pierce County provides a 12-year tax exemption for developments located in approved residential target areas if the development includes 20 percent of total units as income-restricted Affordable Housing. Most of the Study Area communities have populations that exceed 15,000 and several provide one or both tax exemption incentives. These programs should be reviewed every few years to make sure that they are meeting the community's goals and are not over burdening the community.

Pilot Programs

Pilot programs are a way for a local agency to test new regulations on a limited basis. One example of a pilot program is in the City of Tacoma where the Residential Infill Pilot Program (Pilot Program) was launched in 2016. The purpose of the program is to promote high-quality, innovative residential infill development that is responsive to and harmonious with the surrounding neighborhood. This new infill housing has the benefits of providing homeownership, adding affordable units, increasing choice of housing and density, and protecting neighborhood stability. The City intends to utilize the successful infill examples to help inform future Council decision on Tacoma's regulatory approach to the different housing types. A maximum of three of each housing types can be developed through the Pilot Program. The housing types allowed under this program is limited to:

- Detached Accessory Dwelling Units in single-family zoning districts
- Two-family development on corner lots in the R-2 Single-family District
- Small-scale multifamily development in the R-3 District
- Cottage Housing in most residential districts

To utilize the program, a developer may apply through the City, hold public meetings to garner feedback, and is ultimately reviewed by the Project Program Review Committee. The projects are subject to typical regulations and fees associated with development. The Pilot Program provides a design framework to help applicants design acceptable site plans and buildings.

Currently, a "2.0" version of the program is under development. Proposed regulation updates related to the program are being reviewed by the Planning Commission. The proposed changes would allow the Pilot Program to continue to function by adding more spaces for applicants to replace the ones that have been filled, add flexibility for specifics of each project, modify design requirements, and allow for more streamlined review.

4.4 Housing Plans and Programs

House Bill 1923 Grants

E2SHB 1923 was adopted in 2019 to encourage all cities planning under the Growth Management Act to adopt actions to increase residential building capacity or streamline development processes, especially near supportive transportation and utility infrastructure. Cities are also encouraged to prioritize the creation of affordable, inclusive neighborhoods and to consider the risk of residential displacement, particularly in neighborhoods with communities at high risk of displacement. The bill provided grants and other incentives to encourage the adoption of actions to increase housing affordability.

SHB 2343 amended HB 1923 to modify the list of planning actions and also provided an adoption date for the actions between July 28, 2019 and April 1, 2023 (excluding certain subarea plans). The grants received by the local agencies located within the Study Area are summarized below.

City of Fife

The City of Fife received a \$45,000 grant to prepare code amendments related to housing options aimed at increasing residential building capacity. The primary objective of the project is to determine how and where the City can encourage responsible increases in residential building capacity through revisions to the Fife Municipal Code, and to determine other areas of opportunity for code clean up. The amendments are required to be adopted by the end of April 2021.

The amendments include:

- Authorize at least one duplex, triplex, or courtyard apartment on each parcel in one or more zoning districts that permit single-family residences unless the City documents a specific infrastructure or physical constraint that would make this requirement unfeasible for a particular parcel.
- Authorize attached accessory dwelling units (ADUs) on all parcels containing single-family homes where the lot is at least 3,200 square feet in size and permit both attached and detached ADUs on all parcels containing single-family homes, provided lots are at least 4,356 square feet in size. Qualifying city ordinances or regulations may not provide for onsite parking requirements, owner occupancy requirements, or square footage limitations below 1,000 square feet for the ADU and must not prohibit the separate rental or sale of ADUs and the primary residence. The City must set applicable impact fees at no more than the projected impact of the accessory dwelling unit. To allow local flexibility, other than these factors, accessory dwelling units may be subject to such regulations, conditions, procedures, and limitations as determined by the local legislative authority, and must follow all applicable state and federal laws and local ordinances.
- Authorize a duplex on each corner lot within all zoning districts that permit single-family residences.
- Allow for the division or redivision of land into the maximum number of lots through the short subdivision process provided in chapter 58.17 RCW.

Cities of Lacey, Olympia, and Tumwater

The cities of Lacey, Olympia, and Tumwater received a \$300,000 grant to develop a Regional Housing Action Plan scheduled for adoption by June 2021. The plan seeks to include evaluation of the incomes and needs of their constituents; it will provide both housing and employment projections so they can identify housing needs over different price points for the next 20 years. Thurston Regional Planning Council (TRPC) is completing the housing inventory component, due July 2020. City staff from each municipality will be drafting policy implications in the fall with a menu of action items.

City of Lakewood

The City of Lakewood received a \$100,000 grant to develop subarea plan, planned action environmental impact statement and new form-based code for the Station District. As the City plans for an additional 11,500 residents by the year 2030. The City seeks new housing and development near the Lakewood Sounder Station that:

- Provides additional Affordable Housing for current and future residents
- Adds business and employment opportunities
- Maximizes access to transit and use of the Sounder Station
- Improves safety for pedestrians and bicyclists
- Prevents the displacement of current residents when redevelopment occurs
- Complements planning in the downtown area

The City is currently in the phase of seeking public comment and anticipates adoption in Winter 2021.

City of Puyallup

The City of Puyallup received a \$100,000 grant to develop a Single City Housing Action Plan. The Housing Action Plan process began in November 2019 and will be completed by February 2021 in anticipation of local legislative action by May 2021.

The City hopes the Housing Action Plan will be an educational tool as to the housing needs in Puyallup and will outline strategies that are most realistic and acceptable to the community. The resulting Plan will provide the foundation for updating the Housing Element of the Puyallup Comprehensive Plan, which is required to be updated before June 30, 2023. Emphasis will be placed on developing clear, actionable strategies to meet current and projected housing needs of the Puyallup community.

City of Tacoma

The City of Tacoma received a \$100,000 grant to develop a Single City Housing Action Plan. The Housing Action Plan is set to be adopted by April 2021. The City pursued the grant as it has affordability challenges reflected by a significant number of residents who find themselves cost-burdened.

The purpose of the Housing Action Plan is to move beyond the general recommendations outlined in the City's Affordable Housing Action Strategy and identify specific changes to the City's planning tools - its Comprehensive Plan, zoning and development regulations, including its Affordable Housing bonus and inclusionary zoning programs – that can be made to enhance the supply of Affordable Housing and housing choice throughout the City.

City of University Place

The City of University Place received a \$91,526 grant to develop a Single City Housing Action Plan. The process is expected to begin in early July with the adoption process completed by June 2021.

Factors such as an aging population, changes in family size and composition, and shifting generational preferences for different housing types and neighborhood designs are contributing to changes in the social and economic factors relating to housing choices. The City has an affordability gap for both renters and homeowners that is especially pronounced for very low-income, low-income, and moderate-income households, which comprise nearly 60 percent of the City's households.

The City will use the grant funding to develop a Housing Action Plan aimed at developing, implementing, and tracking the success of actions to address the Affordable Housing needs in University Place. This will include recommendations for updating the City's Comprehensive Plan Housing Element.

4.5 Other Local Housing Programs and Activities

This section summarizes voluntary local programs run by the member cities or non-profit organizations to provide affordable and/or safe quality housing.

Homeownership Center Northwest¹³

Homeownership Center Northwest (HCNW) is a community-based 501(c)(3) non-profit corporation headquartered in Tacoma. HCNW renovates and restores properties to bring them into the Affordable Housing market. The program has built new single-family and multifamily homes. They make home ownership affordable by providing no-interest, no-payment second mortgage that tailors the monthly payments to the household's income instead of the purchase price. HCNW offers this unique financing program throughout Pierce County for homes they constructed or refurbished to modest-income home buyers that have not owned a home during the past three years.

Homes First¹⁴

Located in Lacey, Homes First is a grassroots non-profit that creates and maintains affordable rental homes in Thurston County. It is a designated CHDO – a Community-Based Housing Development Organization, a status granted by the government to nonprofit community organizations engaged in Affordable Housing development activities. The organization has been doing this since 1990 and annually provides affordable rental units to 250 tenants in scattered sites throughout the community. More homes are added every year, and the funding for acquisition and rehab of homes comes in a large part from Federal Housing and Urban Development housing programs from the county and cities. Other funding sources include grants, business sponsorships, donations, and bequests.

Housing Authority of Thurston County¹⁵

The Housing Authority of Thurston County (HATC) offers multiple Affordable Housing opportunities in Thurston County and the surrounding community. These include:

- Housing choice voucher program, in which approximately 30 percent of one's income is put towards rent. Only those earning 50 percent or less of the AML qualify for this program.
- Collaborative housing, where the Authority works directly with non-profit housing developers to provide a project-based voucher that is directly attached to an apartment unit.
- Housing authority properties, in which the Authority owns non-subsidized properties which it rents at below market rates.
- Other housing options including properties through the county and adjacent counties that offer subsidized rents for those meeting income parameters.



The ultimate goal of the HATC is to assist individuals and families in securing long-term permanent housing.

¹³ <https://www.hcthomes.org/>

¹⁴ <https://www.homesfirst.org/>

¹⁵ <https://hatc.org/>

Lakewood Rental Housing Safety Program

The City of Lakewood's Rental Housing Safety Program was adopted in 2016. The program requires all rental housing units to comply with specific life and fire safety standards to provide a safe place for tenants to live. These standards include structural integrity; weather exposure; plumbing and sanitation; heat, water, and water facilities; ventilation systems; defective or hazardous electrical wiring and/or service; safe and functional exits; and smoke and carbon monoxide detectors. Program goals include:

- Ensure Lakewood's rental housing meets specific life and fire safety standards;
- Promote compliance with standards so that the health and safety of tenants is not jeopardized; and
- Increase awareness and sharing of information related to rental housing standards among existing and future rental property owners, property managers, landlords, and tenants.

Each year, rental properties must register or renew their rental business licenses or be assessed penalties/fees. Most of the rental properties that register with the program will be required to be inspected once every five years. Property owners may choose either a City of Lakewood inspector or a qualified private inspector. The program only applies to entire properties being rented. If a house rents out an ADU or room, it is not required to be registered in the program (a comprehensive list of exemptions can be found in LMC 5.60.025).

Mercy Housing¹⁶

Mercy Housing is a national non-profit with a northwest branch. The program handles every aspect of the Affordable Housing process including financing, development, community outreach, and long-term resident services. They work by identifying neighborhoods in cities where multifamily rental homes are at risk of being lost from the pool of Affordable Housing or where there was never enough by purchasing and upgrading existing properties. They have developed five properties with 275 rental homes throughout Pierce County. One example is Hillside Gardens Apartments in Tacoma that offers one, two, and three-bedroom apartments at rents affordable to families with incomes below 30 percent, 50 percent, and 60 percent of the Pierce County median income.

Pierce County Housing Authority¹⁷

Pierce County Housing Authority (PCHA) is a public housing authority with a mission to provide safe, decent, and Affordable Housing. It was established in 1978 pursuant to the State and became separate from the Tacoma Housing Authority in 1980. The PCHA serves more than 5,100 households annually. The Authority manages eight apartment communities, works with landlords accepting Section 8 vouchers, and provides the lease for Section 8 voucher recipients, and aids in homeownership and family self-sufficiency.



¹⁶ <https://www.mercyhousing.org/northwest/>

¹⁷ http://www.pchawa.org/About_PCHA.php

Shared Housing Services¹⁸

Shared Housing Services is a unique Affordable Housing program. It is a 501(c)(3) non-profit organization located in Tacoma. The program offers individuals and families the opportunity to match with someone to homeshare with throughout Pierce County. Homesharing is defined as a home provider offering accommodations to a home seeker in exchange for an agreed level of support in the form of financial exchange, assistance with household tasks, and/or companionship.

Tacoma Housing Authority¹⁹

The Tacoma Housing Authority (THA) is a public housing authority with a nonprofit affiliate organization. THA develops housing and real estate, owns and manages affordable apartments, helps people pay their rent for apartments or homes that they lease from private landlords, and provides/arranges support services. To do this work, THA partners with a variety of organizations such as public schools, HUD, the State of Washington, nonprofits, and private landlords. THA has a landlord engagement program wherein staff interface with landlords to address landlord concerns. They have found the program to be very successful.

Tacoma Pierce County Affordable Housing Consortium²⁰

The Tacoma/Pierce County Affordable Housing Consortium (TPCAHC) is a 501(c)(3) nonprofit. It is an association of organizations providing or developing housing for low- and moderate-income households. The website currently lists 48 current members (associations) including housing providers, lenders, and other stakeholders who work in Pierce County. Current board members include employees of, and people associated with, local housing authorities, cities, Habitat for Humanity, churches, developers, banks, and cultural centers.

The program provides education and advocacy to represent its members. TPCAHC is working to improve the environment for low-income housing production by:

1. Enhancing the capacity of Affordable Housing developers;
2. Providing an information network for the Affordable Housing community; and
3. Educating the public about Affordable Housing issues.



Tacoma/ Pierce County Habitat for Humanity²¹

Tacoma/Pierce County Habitat for Humanity (Habitat) is a non-profit organization dedicated to providing affordable homeownership opportunities to families in need in Pierce County. Habitat connects with families in need to build and own decent and affordable homes. Homeowners are required to commit at least 200 hours of sweat equity, building their own and others' homes, as well as a minimal down payment, and affordable mortgage payments. The homes vary by each homebuyer's needs, but most are three- or four-bedroom single-family units with one or two stories.

¹⁸ <http://www.sharedhousingservices.org/#Home>

¹⁹ <https://www.tacomahousing.net/>

²⁰ <https://www.affordablehousingconsortium.org/about>

²¹ <https://www.tpc-habitat.org/>

Thurston Housing Land Trust²²

The Thurston Housing Land Trust (THLT) is a community-based housing land trust in Thurston County that is a registered 501(c)(3) nonprofit. Their mission is to create Affordable Housing for low- and moderate-income people through use of the community land trust (CLT) model. A CLT strives to provide permanently Affordable Housing while allowing the owner to build wealth. This is done by the organization retaining ownership of the land and just selling the house, reducing the cost of the home by 30 percent-50 percent. The home is resale-restricted to ensure it is affordable to another lower-income homebuyer in the future. The land is leased to the homebuyer as a “ground lease” allowing the owner to use the land for a long time, usually 99 years. The THLT is a relatively new organization and is currently oriented towards the purchase of existing single-family homes.

4.6 Recommendations

As demonstrated above, the Study Area communities vary considerably in comprehensive plan goals and policies, development regulations, and programs. Fortunately, the rather large number of Study Area communities offer several repeatable examples of comprehensive plan policies, development regulations, and programs that could have significant positive impacts to housing affordability and housing supply. The importance of these changes is amplified by the number of jurisdictions that do not have enough housing capacity to meet 2030 population projections. As such, to ensure that Affordable Housing is available for active duty service members and the community, the following are recommendations that the South Sound Military & Communities Partnership or local jurisdictions can pursue.

Adopt JBLM Specific Housing Goals and Policies

Many of the Study Area communities lack any comprehensive planning goals or policies associated with JBLM even though many recognize the importance that JBLM has on the local economy and housing markets. Since it is impossible to determine when JBLM would see a sudden increase or decrease in service members and that the buildable lands reports would not be able to capture these sudden changes population and housing needs, it is extremely important for the Study Area communities to coordinate and plan with JBLM in mind. As such, the Study Area communities should consider adopting housing goals and policies into local comprehensive plans that show specific support and acknowledgement of the JBLM service members that comprise their communities. The City of Lakewood and City of Yelm comprehensive plans provide examples of JBLM-specific policies. Specifically, the Study Area communities should consider the following comprehensive plan goals:

City of Lakewood:

- Provide the military installations with opportunities to participate in the review and development of land use programs, policies, and decisions that affect them; and
- Develop a JBLM Regional Policy Considerations Guide. The guide would include background text on JBLM operations and policies associated with economic development and housing.

City of Yelm:

- Future economic planning efforts shall include consideration of JBLM staffing levels, housing demand and any anticipated transitioning of military personnel to civilian life.

22 <https://www.thurstonhousinglandtrust.org/>

Evaluate Comprehensive Plans and Developments Regulations for Housing Impediments

As demonstrated in this chapter, there are several comprehensive plan goals and development regulations that act as an impediment to increasing the local housing supply. The Study Area communities should evaluate local comprehensive plans and development regulations for potential and unforeseen impediments to the development of housing. Fortunately, many of the Study Area communities have embarked upon this process through funding from the Washington State Department of Commerce (Commerce). Be it a grant funded endeavor or not, the Study Area communities should review local comprehensive plan and development regulations to consider impediments related to:

- Zoning use regulations that restrict or prohibit residential uses;
- Housing policies and regulations that restrict to a narrow band the types of residential uses that are permitted to occur within a zoning district. These policies and regulations often prohibit duplexes, ADUs and other “missing middle” housing types that can be designed to be compatible with single-family development;
- SEPA exemption thresholds for residential uses that are less than the state allowed maximum thresholds. Increasing the SEPA exemption thresholds would eliminate the SEPA environmental review process for many smaller housing projects;
- Design review requirements that are commensurate with the size or scale of the project; and
- Decreasing entitlement processes/review timelines.

Explore Housing Development and Financial Incentives

In addition to evaluating housing impediments, the Study Area communities should explore opportunities in incentivizing the creation of additional housing supply. As the Study Area communities evaluate local housing impediments, there should be consideration of ways to soften the impact of the impediment through incentives.

Since many of the communities are preparing housing action plans and updates to local development regulations through Commerce-funded grants, this is the ideal time to explore housing incentives. The following are a few topics that could be explored:

- Provide incentives for both federally defined Affordable Housing as well as “missing middle” housing;
- Explore land use incentives that increase the number of residential units. These incentives may include, but are not limited to density, building height, lot coverage, and FAR increases;
- Explore expedited permit review and/or pared down design review for “missing middle” housing projects;
- Examine the local uses of the multi-family tax incentive and enhance the program where appropriate; and
- Explore traffic impact fee reductions for housing developments within walking distance of mass transit service.

Partner with Local Housing Authorities and Programs

SSMCP, local agencies and the JBLM HSO should leverage the experience and programs in place by the local housing authorities and programs to improve housing supply and increase opportunities for connecting service members to available housing. In particular, the JBLM RPP program staff should evaluate and implement something similar to the Tacoma Housing Authority's landlord engagement program.

5.1 2019 – 2020 Washington State Housing Legislation

Local agencies are often stymied in their efforts to increase density or increase multifamily housing in their communities without opposition from their constituents and/or conflicts with other competing goals, policies and/or regulations. The Washington State Legislature has recently taken steps to address the housing shortage and affordability issues in the state. The following summarizes legislation adopted in the 2019-2020 legislative sessions.

Increase Residential Building Capacity

Two bills were passed to increase building capacity. E2SHB 1923 encourages all cities planning under the Growth Management Act to adopt actions to increase residential building capacity or streamline development processes, especially near supportive transportation and utility infrastructure. The bill provided grant funding and other incentives to encourage the adoption of actions to increase housing affordability, including prioritizing the creation of affordable, inclusive neighborhoods and to reduce residential displacement, particularly in neighborhoods with communities at high risk of displacement. Many local agencies in the Study Area applied for the funding and are in process of developing their plans (see Chapter 4).

The bill added new definitions for Affordable Housing, permanent supportive housing, and different levels of low-income households to the Growth Management Act. The bill also states that a city may not prohibit permanent supportive housing in areas where multifamily housing is permitted.

The bill also limits the amount of parking local governments may require for low-income, senior, disabled, and market-rate housing units located near high-capacity transit service.

HB 1923 was subsequently amended by SHB 2343 to modify the list of planning actions that cities are encouraged to take in order to increase residential building capacity. It also provided an adoption date for the actions associated with the housing grants between July 28, 2019 and April 1, 2023 (excluding certain subarea plans). The bill also:

- Changed the frequency of transit service that caps the minimum residential parking requirements for certain Affordable Housing units.

- Places a cap on minimum residential parking requirements for certain market-rate multifamily housing units located near transit service.
- Requires the Washington Center for Real Estate Research at the University of Washington to produce a series of reports that compiles housing supply and affordability metrics for each GMA city with a population of 10,000 or more. An initial report is to be completed by October 15, 2020 to include a compilation of objective criteria related to income, employment, housing, and rental prices, housing affordability by housing tenure. The report may also include city-specific median income data for those cities implementing the multifamily tax exemption program under Chapter 84.14 RCW. A 2021 report is to include private rental market data. The 2022 report will include data relating to actions taken by cities under HB 1923; and the 2024 report will include relevant data related to buildable lands reports and updates to comprehensive plans.

Improve Permit Procedures

HB 1923 provides an option to protect SEPA decisions from appeal for impacts related to transportation elements of the environment when the approved residential, multifamily, or mixed-use project is consistent with locally adopted plans, subject to impact fees, or traffic and parking impacts are mitigated under other ordinances. The project also cannot significantly impact state-owned transportation facilities.

The bill also prohibits SEPA appeals for projects that are in areas where a local government adopts an optional comprehensive plan element or subarea plan and implementing development regulations that are evaluated by an environmental impact statement (EIS), the proposal is to be consistent with adopted plans and regulations, and the proposal sets aside at least 10 percent of the units for low-income households.

SB 2343 made any city action between April 1, 2021 and April 1, 2023 taken to amend its comprehensive plan or adopt or amend ordinances or development regulations to enact any of the actions to increase housing affordability exempt from administrative or judicial appeal under the Growth Management Act and SEPA. It also directs the Department of Ecology to initiate the rulemaking process to remove parking as an element of the environment that must be considered in an analysis under the SEPA, and as a component of the environmental checklist.

Encourage Accessory Dwelling Units

ESSB 6617 prohibits cities planning under the Growth Management Act from requiring off-street parking for accessory dwelling units (ADUs) when within one quarter mile of a major transit stop, unless the city has determined that the ADU is in an area with a lack of access to street parking capacity, physical space impediments, or other reasons supported by evidence that would make on-street parking infeasible for the ADU. A city that has adopted or substantively amended ADU regulations within the previous four years is not subject to the requirements. New definitions of ADU and major transit stops were added.

2SSB 6231 exempts the value of constructing an ADU from property taxes for three years.



Backyard ADU in Tacoma
Source: Flickr

Tax Exemptions for Multifamily Housing

SHB 2950 extends, until December 31, 2021, the expiration of the tax exemption provided under the multifamily property tax exemption program (MFTE), for properties currently receiving a 12-year exemption that are set to expire after the effective date of the bill, but before December 31, 2021.

New Funding Options for Affordable Housing

EHB 1219 allows cities and counties to charge up to a 0.25 percent Real Estate Excise Tax (REET 1) to pay for capital facilities. It was amended to renew recent authorization for a city or county required to plan under the GMA to charge a second 0.25 percent (REET 2) to be used for planning, acquisition, construction, reconstruction, repair, replacement, rehabilitation, or improvement of facilities for those experiencing homelessness and Affordable Housing projects.

SB 6212 expands the use of the Affordable Housing property tax levy to include affordable homeownership, owner-occupied home repair, and foreclosure prevention programs for low-income households.

HB 1590 authorizes county or city legislative authorities to impose the local sales and use tax for housing and related services by councilmanic action (vote by the councilman or councilwoman for the district they represent) as an alternative to submitting an authorizing proposition to voters for approval of the tax.

HB 2497 expands public improvements eligible for community revitalization financing, the local infrastructure financing tool, to include permanently affordable (income-restricted) housing.

5.2 Federal Legislation

There are a variety of federal housing programs and tax incentives related to housing. Some programs offer tax incentives for the private sector creation of housing, others fund public housing and infrastructure improvements for low- and moderate-income neighborhoods. The following summarizes a few of the federal programs that exist as well as legislation that has been introduced or enacted in the last two congresses.

- **Low Income Housing Tax Credit (LIHTC):** The Low-Income Housing Tax Credit (LIHTC) which was created in 1986, and is the largest federal source of new affordable rental housing in the U.S. The program is administered by the Internal Revenue Service and provides tax incentives to encourage developers to create affordable housing. The tax credits are provided to each state based on population and distributed to the state's tax credit allocating agency. In Washington, the Washington State Housing Finance Commission then distributes them to developers.

There are two types of tax credits allocated to states: 9 percent and 4 percent. A 9 percent tax credit raises about 70 percent of the cost of development, and 4 percent raises about 30 percent. Developers can choose to either set aside 20 percent of the units for households with income at or below 50 percent of the AMI, or 40 percent of the units for households with income at or below 60 percent of AMI.

- **Home Ownership Made Easy (HOME):** Authorized in 1990, HOME assists state and local governments in providing affordable housing opportunities for low-income families. HOME was funded at approximately \$1.36 billion in 2018.
- **Community Development Block Grants (CDBG):** CDBG funding is a useful program to address community and economic development priorities, including housing, within qualified low- and

moderate-income Census tracts. Housing, streets, water, sewer, and other utilities can be constructed with CDBG funds to ensure that local infrastructure is of adequate quality.

- **Public Housing:** Both the Public Housing Capital Fund and the Operating Fund provide funding for decent and safe rental housing for eligible low-income families, the elderly, and persons with disability. Public housing can vary from single-family houses to high rise apartment buildings.
- **National Housing Trust Fund (HTF):** Enacted under the Housing and Economic Recovery Act of 2008, HTF is a formula grant program administered by states to increase and preserve the supply of affordable housing, primarily for extremely low-income and very low-income households. It is funded through assessments from the government sponsored enterprises Fannie Mae and Freddie Mac.

The following housing related legislation were passed by one or more branches of Congress during either the 115th or 116th Congress. H.R. 4351 is the most relevant to the goals of this Housing Study, whereas the others may not result in the creation of additional housing stock but may serve to stabilize communities so that low- and moderate-income people are not displaced, and neighborhoods do not decay.

- **H.R.4351 – Yes In My Backyard Act:** Washington Congressman Denny Heck introduced a bill that would require certain Community Development Block Grant program recipients to submit to the Department of Housing and Urban Development information regarding their implementation of certain land-use policies (e.g., policies for reducing minimum lot size). The bill has passed the House.
- **S.3777 – Forever GI Bill Housing Payment Fulfillment Act of 2018:** This bill requires the Department of Veterans Affairs (VA) to establish a team of experts to report to Congress addressing issues in the implementation of educational housing assistance for veterans. Specifically, the team will address issues with the payment of educational housing stipends to eligible veterans, as a result of amendments made to the Harry W. Colmery Veterans Educational Assistance Act, commonly known as the Forever GI Bill. Among other things, changes made to the act affected the calculation of the housing stipend amount based on campus location. This bill became a law on January 3, 2019.
- **H.R.5793 - Housing Choice Voucher Mobility Demonstration Act of 2018:** This bill would authorize the Department of Housing and Urban Development (HUD) to implement a mobility demonstration program to enable public housing agencies (PHAs) to administer housing-choice rental-assistance vouchers in a manner designed to: (1) encourage low-income families receiving such assistance to move to lower-poverty areas, and (2) expand access to opportunity areas. The bill has passed the House.

5.3 Recommendations

The following are recommendations that the South Sound Military & Communities Partnership can pursue at the state level to increase housing supply for the E1 to E5 service members:

Many of the regulations, tax incentives, and Affordable Housing funding programs are established through the Revised Code of Washington or Washington Administrative Code. The South Sound Military & Communities Partnership could leverage the support of multiple cities and JBLM to lobby the Washington State Legislature to remove housing supply impediments. The following are potential legislative measures that would increase housing supply:

- Use of multi-family tax exemption for the development of “missing middle” housing;
- Enactment of GMA amendments that would encourage communities within a 30-minute drive time of a military base to include military-specific goals and policies, including housing and land use compatibility policies;
- Additional funding for the adoption of “missing middle” housing regulations; and
- Prohibit Homeowner’s Associations; CC&Rs from excluding ADUs on single-family detached lots when the local agency allows them.



PART 2

MARKET STUDY

SUMMARY AND INTRODUCTION

Ch.1

1.1 Summary

This Market Study assesses the affordability and availability of housing located off-base of Military Installation Joint Base Lewis-McChord (JBLM) for active duty service members and their dependents. This Market Study presents the results of ECONorthwest's analysis of housing options for active duty service members seeking off-base housing.

More than 21,000 military personnel stationed at JBLM are housed off-base. The Department of Defense provides a Basic Housing Allowance (BAH) for service members who live off-base. The Basic Housing Allowance is intended to cover 80 percent of housing costs incurred by a service member living off-base (this includes rent or mortgage plus utilities). The BAH differs by rank and increases with experience and is also adjusted for housing costs for different locations, such as Tacoma for Joint Base Lewis-McChord. It also increases for service members with dependents.

This Study looks at the affordability and availability of housing to enlisted military personnel ranks E1-E5 with dependents that are housed off-base. Currently, 7,965 enlisted personnel are housed off-base. These personnel compete for housing with other military personnel as well as with the civilian population.

Following are the key findings and conclusions of the Study:

- The region had a structural deficit of housing in 2019. The national ratio of housing units to households is 1.14; the Puget Sound region has a ratio of 1.06. Thus, there is a deficit of 8,585 units of housing available in the Study Area to satisfy existing households today. In short, this means fewer housing options are available for all households in the market area.
- Military personnel are competing for housing in an already competitive market. Military personnel compete with civilian households for housing in the market area. Current JBLM Study Area vacancies are moderately low at about 6.84 percent, compared to 6 percent in Seattle.
- Affordability is less of an issue for military households with dependents (due to increased housing allowance). Based on prevailing sales prices and rental rates and the Basic Allowance for Housing (BAH) for military personnel, about 74 to 79 percent of the total housing stock in the market

area is affordable to Active Duty Service members. The key challenge faced by military is finding available housing within a 30-minute drive given the structural supply limitations.

- Affordability is more of an issue for military households with no dependents. Based on prevailing sales prices and rental rates and the Basic Allowance for Housing (BAH) for military personnel with no dependents, rental units are most affordable option, while owner units which typically are single-family homes are less affordable.
- There are currently E1-E5 rank service members with housing needs. There are an estimated 2,788 E1-E5 rank service members living more than 30 minutes of the JBLM Study Area. As a result, there is a need of about 1,144 housing units to satisfy the need of these service members.
- Population is projected to grow significantly in the Study Area between 2020 and 2040. The Puget Sound Regional Council (PSRC) and Thurston Regional Planning Council (TRPC) project substantial population growth in the JBLM Study Area. This population growth will require a total of about 113,856 new housing units in the JBLM market area to accommodate future growth by 2040. Production of new housing units will be key to meeting current and future housing demand, as well as demand from military personnel.
- A range of housing units are needed for E1-E5 rank service members. There will be a continued demand for rental multifamily units as well as affordable single-family housing (i.e. single-family detached as well as middle housing single-family attached) for service members that prefer to own.
- The COVID-19 pandemic has affected the production of housing in many regions which will likely exacerbate housing availability issues.

1.2 Introduction

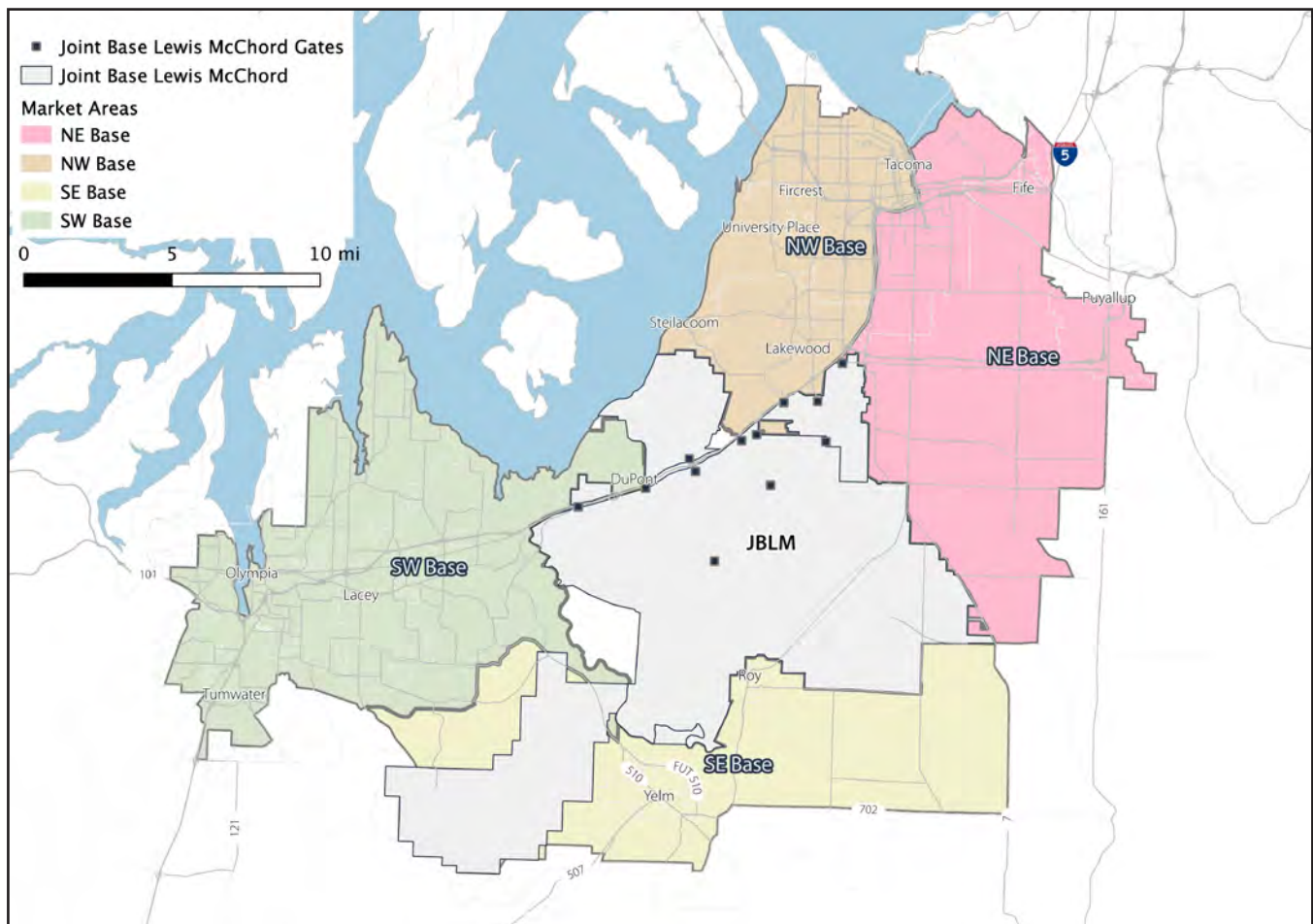
The purpose of this Market Study is to identify the potential limiting factors for active duty service members and their dependents to find housing off-base of Military Installation Joint Base Lewis-McChord –referred to in this document as JBLM. Service members have certain requirements for their housing, such as being able to reach their duty stations within 30 minutes, but increasingly face competition from the civilian population for the finite housing inventory that meets the requirements. This report summarizes the existing housing inventory and housing market conditions that exist in the JBLM Study Area and assesses the expected future housing demand for active duty service members within the Study Area.

1.3 Market Study Area

Figure 2.1 below shows the four market areas that form the JBLM Study Area, which include the Northwest Base, Northeast Base, Southeast Base, and Southwest Base. The JBLM Study Area was segmented into four distinct market areas due to their different characteristics of housing and locational proximity to JBLM's gates. Furthermore, the type of housing available can be grouped more similarly according to these market areas as they each encompass different jurisdictions, and counties. The following list are the different jurisdictions and counties that the market areas encompass surrounding JBLM.

- Unincorporated Pierce County, including:
 - o Parkland
 - o Spanaway
 - o Frederickson
- Unincorporated Thurston County
- Tacoma
- Fircrest
- University Place
- DuPont
- Steilacoom
- Lakewood
- Roy
- Puyallup
- Lacey
- Olympia
- Tumwater
- Yelm
- Fife

Figure 2.1 - Joint Base Lewis McChord (JBLM) Study Area and Market Areas



1.4 Data Used in This Analysis

Throughout this analysis, we used data from multiple sources, choosing data from well-recognized and reliable data sources. One of the key sources for housing and household data is the U.S. Census. This market study primarily uses data from two Census sources, the Decennial and American Community Survey which are both conducted by the U.S. Census Bureau.

1. The Decennial Census is completed every ten years by the United States Census Bureau and is a survey of all households in the U.S. The Decennial Census is considered the best available data for information such as demographics (e.g., number of people, age distribution, or ethnic or racial composition), household characteristics (e.g., household size and composition), and housing occupancy characteristics. As of 2010, the Decennial Census does not collect more detailed household information, such as income, housing costs, housing characteristics, and other important household information. Decennial Census data is available for 2000 and 2010. The 2020 Decennial Census is currently being conducted and will be available early 2021. Where information is available and relevant, we report information from the 2000 and 2010 Decennial Census.
2. The American Community Survey (ACS) is completed every year by the U.S. Census Bureau and is a sample of households in the U.S. from 2014 to 2018. The ACS samples an average of 3.5 million households per year, or about 2.9 percent of the households in the nation. The ACS collects detailed information about households, including demographics (e.g., number of people, age distribution, ethnic or racial composition, country of origin, language spoken at home, and educational attainment), household characteristics (e.g., household size and composition), housing characteristics (e.g., type of housing unit, year unit built, or number of bedrooms), housing costs (e.g., rent, mortgage, utility, and insurance), housing value, income, and other characteristics. This Study uses data from the 2014–2018 ACS for Pierce and Thurston County.

Other data sources used in this market study include:

1. Pierce County Assessor, which provides detailed information on the housing stock in the County as well as recent housing sales information.
2. Thurston County Assessor, which provides descriptive data on the housing stock in the County as well as recent sales data.
3. Washington Office of Financial Management (OFM), which provides the most recent information on housing unit count and population.
4. Puget Sound Regional Planning Council (PSRC), which provided data for population projections through 2040.
5. Thurston Regional Planning Council (TRPC), which provided data for population projections through 2040.
6. U.S. Bureau of Labor Statistics, which provides detailed employment information including unemployment.
7. Trulia, which provides real estate and sales data. We used this source in combination with Zillow to collect monthly, median housing sales price data in aggregate.
8. Zillow, which provides real estate and sales data, we use this source to collect monthly, median housing sales price data in aggregate.

It is worth commenting on the methods used for the American Community Survey.²³ The American

²³ A thorough description of the ACS can be found in the Census Bureau's publication "What Local Governments Need to Know." <https://www.census.gov/library/publications/2009/acs/state-and-local.html>

Community Survey (ACS) is a national survey that uses continuous measurement methods. It uses a sample of about 3.54 million households to produce annually updated estimates for the same small areas (census tracts and block groups) formerly surveyed via the decennial census long-form sample. It is also important to keep in mind that all ACS data are estimates that are subject to sample variability. This variability is referred to as “sampling error” and is expressed as a band or “margin of error” (MOE) around the estimate.

This Study uses Census and ACS data because, despite the inherent methodological limits, they represent the most thorough and accurate data available to assess housing needs. We consider these limitations in making interpretations of the data and have strived not to draw conclusions beyond the quality of the data.

1.5 COVID-19 and Impacts to the Housing Market

The COVID-19 pandemic has pushed us all into uncharted territory. With social distancing policies and stay-at-home ordinances shuttering schools, businesses, offices, and travel, claims filed for unemployment assistance have hit previously unknown heights. Just as in past crises, we know that our lowest-income and historically marginalized communities are likely to experience the worst impacts. Stable housing is needed to stop the spread of COVID-19. However, changes in employment security lead immediately to housing insecurity for many, and those without housing face even more dire circumstances.

We are only just beginning to understand how COVID-19 and social distancing might impact housing markets and what opportunities recent federal and local crisis response funding might create. The extent of the COVID-19 effect on the housing market is yet to be determined. A new study will need to be conducted after the COVID-19 recovery phase to fully assess the impacts on the housing market and housing affordability at the local/regional level.

We see three phases of this crisis: (1) the shutdown; (2) the reopening, and (3) the recovery. Washington is now in the reopening phase, but the pandemic continues. Several key trends related to the pandemic have been observed:

- In the shutdown phase, it appears that the combination of policy decisions and federal relief funding through the CARES Act may provide substantial relief for renters and homeowners.
- Washington’s eviction moratorium will stabilize some households for the time being and protect some multifamily property owners.
- During the shutdown and early phases of the reopening period, we expect current and new construction starts to slow or stop.
- While interest rates are low, financial markets—including secondary mortgage markets where residential mortgages are packaged, bought, and sold—are in turbulence.
- The COVID-19 crisis will also cause difficulties for homeowners who are out of work.
- But similar to the renter protections, homeowner protections are limited, temporary, and do not address back-debt.

It is unclear at this point what the longer-term impacts will be on housing markets and housing production. Our view is the impacts will be contingent on the depth and duration of the pandemic and our ability to keep the economy open.

HOUSING INVENTORY AND MARKET TRENDS

Ch.2

2.1 Housing Characteristics Within Study Area

As of April 2020, the JBLM Study Area had 268,206 total housing units. The Northeast Base contains the largest share of the Study Area's total housing at 36 percent, followed by the Southwest Base at 31 percent, the Northwest Base at 30 percent, and the Southeast Base with the smallest share of three percent.

Total Housing Units

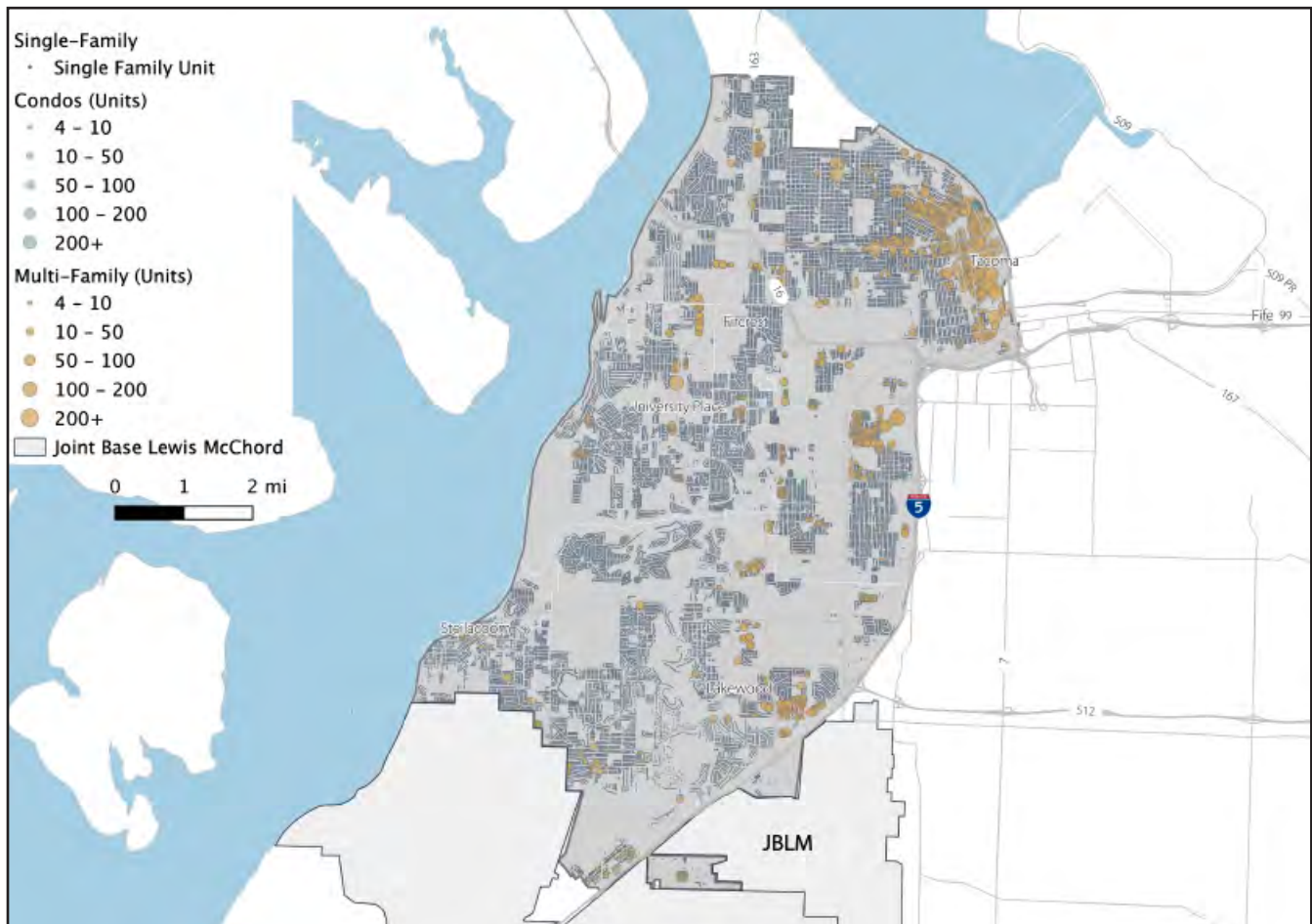
Table 2.1 - Total Housing Units

Northeast Base	Southeast Base	Northwest Base	Southwest Base	JBLM Study Area
97,057	7,932	79,278	83,939	268,206

Source: Pierce County Assessor, Thurston County Assessor

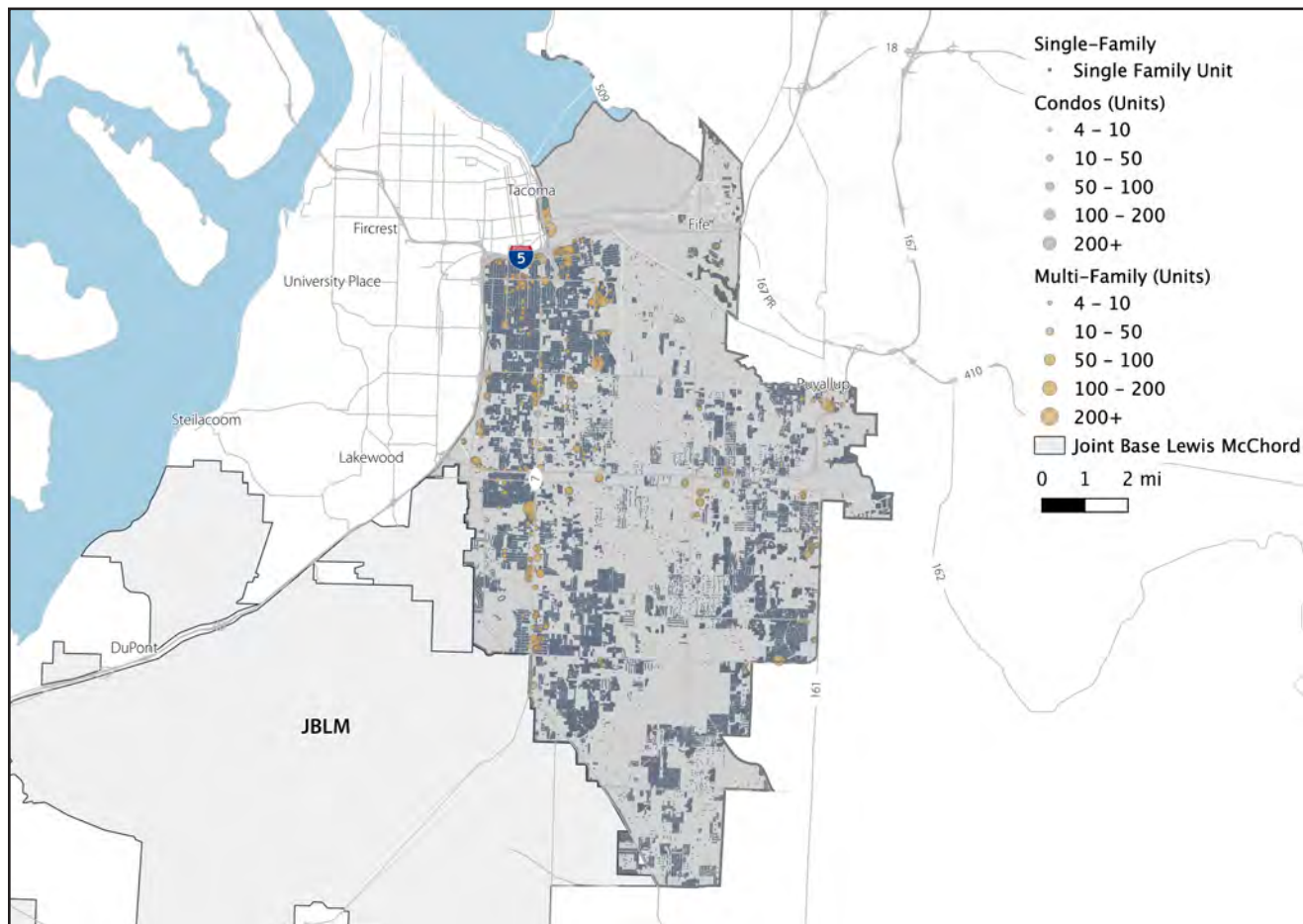
Housing Distribution

Figure 2.2 - Housing Distribution Northwest Base Market Area



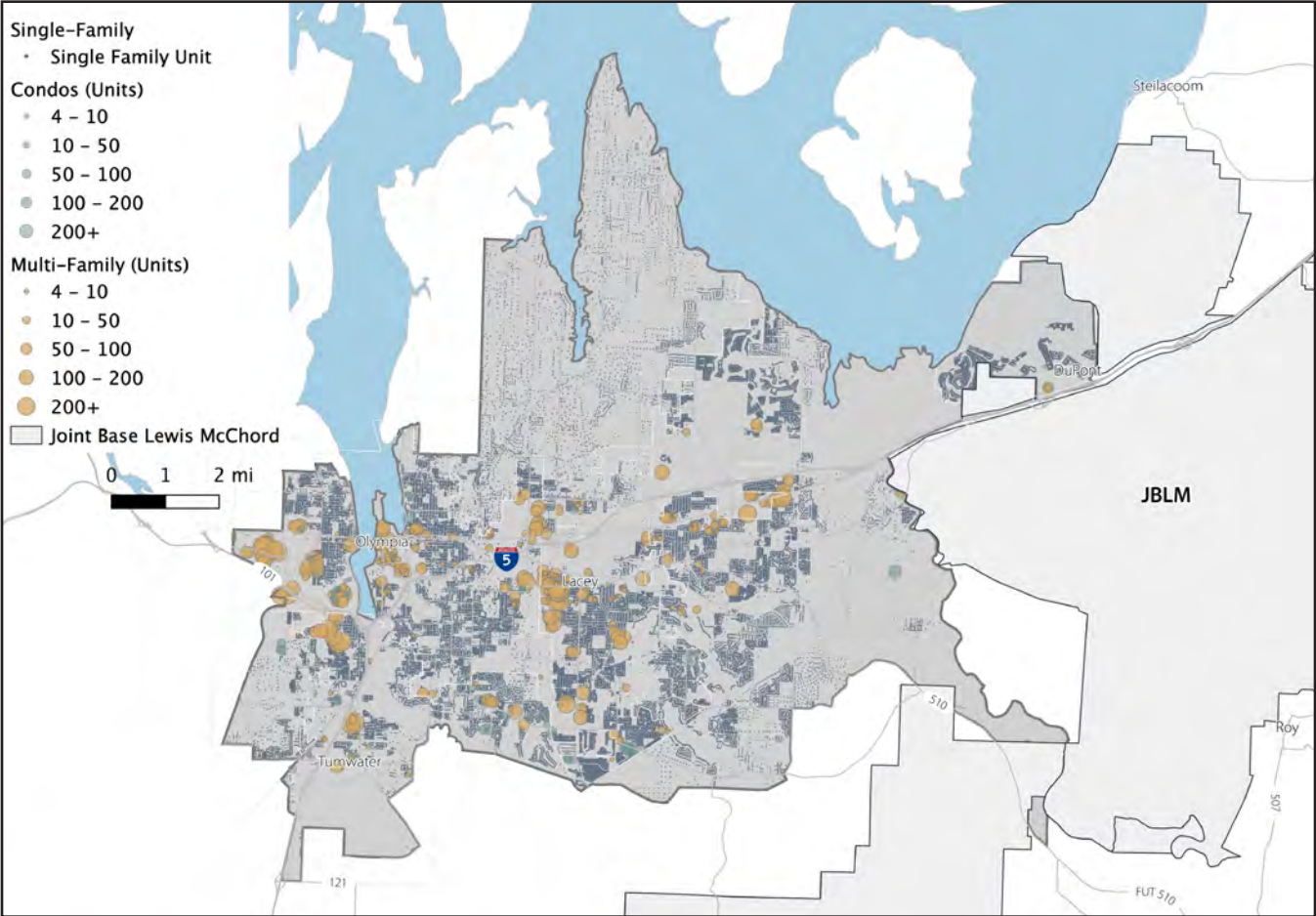
Source: Pierce County Assessor, Thurston County Assessor

Figure 2.3 - Housing Distribution Northeast Base Market Area



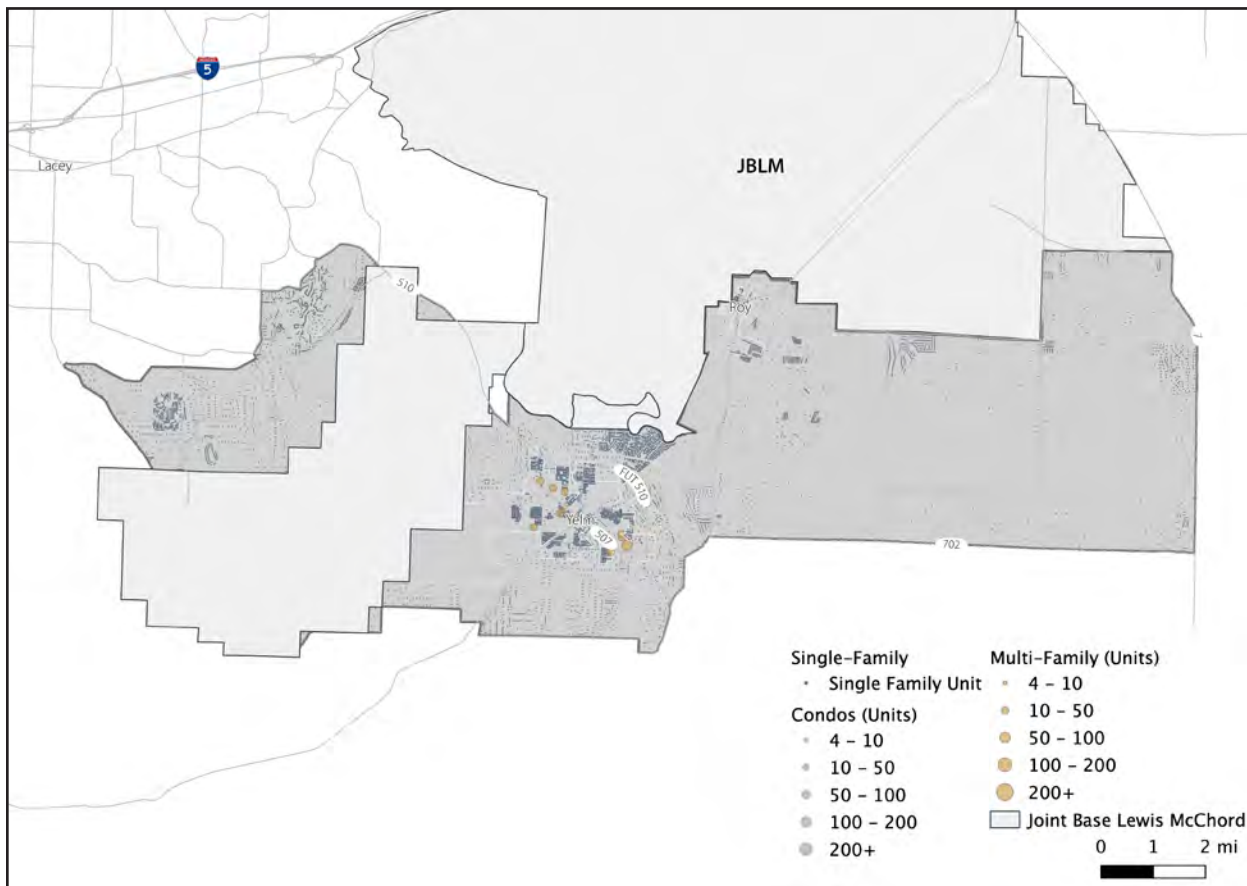
Source: Pierce County Assessor, Thurston County Assessor

Figure 2.4 - Housing Distribution Southwest Base Market Area



Source: Pierce County Assessor, Thurston County Assessor

Figure 2.5 - Housing Distribution Southeast Base Market Area



Source: Pierce County Assessor, Thurston County Assessor

For the purpose of this study we grouped housing type based on the following:

1. Whether the structure is stand-alone or attached to another structure
2. The number of dwelling units in each structure.

The following are the different types of housing that we analyze in this report.

- Single-family detached includes single-family detached units, manufactured homes on lots and in mobile home parks, and accessory dwelling units.
- Single-family attached is all structures with a common wall where each dwelling unit occupies a separate lot, such as row houses or townhouses, and duplexes and triplexes.
- Multifamily is all housing structures with four or more units.

According to the 2014-18 American Community Survey (ACS), Table 2.2 below, shows that approximately two-thirds of all units in the Study Area were single-family detached housing. Multifamily housing represented 28 percent of the rest of the housing stock in the JBLM Study Area.

Total and Type of Housing Units

Table 2.2 - Total Housing Units

Study Area	Single-family	Multifamily	Total
Northeast Base	75,725	21,183	96,908
Northwest Base	54,343	36,633	90,976
Southeast Base	10,237	504	10,741
Southwest Base	53,427	18,802	72,229
JBLM Study Area	193,732	77,122	270,854

Source: U.S. Census Bureau, 2014-2018 ACS 5-Year Estimates, Table DP04.

Using county assessor's data, Table 2.3 below, shows a more detailed depiction of the current breakdown of the type of housing that exists in the JBLM Study Area. About 76 percent of all housing in the JBLM Study Area is single-family housing, of which only two percent are single-family attached, three percent are duplexes, two percent are mobile homes, and 0.3 percent are triplexes.

Table 2.3 - Types of Housing Units

Year Built	Northeast Base		Northwest Base		Southeast Base		Southwest Base		JBLM Study Area	
	Count	% Share	Count	% Share	Count	% Share	Count	% Share	Count	% Share
Single-Family	69,182	71%	68,225	86%	7,481	94%	58,384	70%	203,272	76%
Mobile Home	-	0%	-	0%	179	2%	6,059	7%	6,238	2%
Single-Family Detached	63,515	65%	62,874	79%	7,131	90%	48,377	58%	181,897	68%
Duplex	3,006	3%	1,907	2%	171	2%	2,982	4%	8,066	3%
Triplex	402	0%	334	0%	-	0%	78	0%	814	0.3%
Single-Family Attached	2,259	2%	3,110	4%	-	0%	888	1%	6,257	2%
Uncategorized	173	0%	279	0%	-	0%	-	0%	452	0.2%
Condo	-	0%	-	0%	7	0%	3,061	4%	3,068	1%
Multifamily	27,702	29%	10,774	14%	444	6%	22,494	27%	61,414	23%
Total	97,057	100%	79,278	100%	7,932	100%	83,939	100%	268,206	100%

Source: Thurston County Assessor, 2020, Pierce County Assessor, 2020.

About 55 percent of all units in the Study Area were owner-occupied during the 2014-2018 period. The remaining 45 percent of units were renter occupied. Of the owned housing units, the vast majority were single-family (91 percent) with a small share being mobile homes (six percent) and multifamily units (three percent). More renters occupy multifamily housing than single-family housing (60 percent compared to 37 percent).

Table 2.4 - Owned and Rented Housing Types

Ownership Type	Northeast Base	Northwest Base	Southeast Base	Southwest Base	JBLM Study Area
Owned Units	58,684	42,768	7,612	40,247	149,311
Mobile	3,966	898	1,531	2,823	9,218
Multifamily	1,193	2,197	34	1,014	4,438
Single-Family	53,525	39,673	6,047	36,410	135,655
Rental Units	38,224	48,208	3,129	31,982	121,543
Mobile	1,504	791	662	1,037	3,994
Multifamily	19,990	34,436	470	17,788	72,684
Single-Family	16,730	12,981	1,997	13,157	44,865

Source: U.S. Census Bureau, 2014-2018 ACS 5-Year Estimates, Table DP04

Table 2.5 shows that the bulk of JBLM Study Area's housing stock was built between 1960 and 2009 (71 percent). Approximately one-quarter of housing in the JBLM Study Area was built before 1960. Some market areas saw significant housing construction during the 2000-2009 period. About 25 percent of the Southeast Base market area housing was constructed during the 2000-2009 period, as was 20 percent of the Southwest Base market area's housing. Only six percent of housing in the JBLM market area has been built post-2010.

Table 2.5 - Age of Housing Stock

Year Built	Northeast Base		Northwest Base		Southeast Base		Southwest Base		JBLM Study Area	
	Count	% Share	Count	% Share	Count	% Share	Count	% Share	Count	% Share
Built 1939 or earlier	10,121	10%	16,987	17%	600	5%	4,327	6%	32,035	11%
Built 1940 to 1949	5,454	5%	6,736	7%	161	1%	2,097	3%	14,448	5%
Built 1950 to 1959	7,512	7%	10,439	11%	202	2%	3,937	5%	22,090	8%
Built 1960 to 1969	10,524	10%	13,742	14%	552	5%	5,927	8%	30,745	11%
Built 1970 to 1979	15,743	15%	17,682	18%	1,353	12%	12,137	16%	46,915	16%
Built 1980 to 1989	14,080	14%	12,543	13%	1,988	17%	11,290	15%	39,901	14%
Built 1990 to 1999	16,858	16%	9,937	10%	2,746	24%	15,448	20%	44,989	15%
Built 2000 to 2009	18,035	17%	7,137	7%	2,881	25%	15,185	20%	43,238	15%
Built 2010 to 2013	3,506	3%	2,325	2%	764	7%	4,049	5%	10,644	4%
Built 2014 or later	2,225	2%	995	1%	227	2%	2,275	3%	5,722	2%
Total	104,058	100%	98,523	100%	11,474	100%	76,672	100%	290,727	100%

Source: U.S. Census Bureau, 2014-2018 ACS 5-Year Estimates, Table B25034.

2.2 Vacancy

Housing vacancy is a measure of housing that is available to prospective renters and buyers. It is also a measure of unutilized housing stock. The census defines vacancy as “unoccupied housing units . . . determined by the terms under which the unit may be occupied, e.g., for rent, for sale, or for seasonal use only.” The 2010 Census identified vacancy through an enumeration, separate from (but related to) the survey of households. Enumerators are obtained using information from property owners and managers, neighbors, rental agents, and others.

In general, housing vacancy rates in the JBLM Study Area have steadily decreased since 2010. According to the 2014-2018 ACS 5-Year Estimates, Table 2.6 below shows that the vacancy rate in the JBLM Study Area was 6.84 percent compared to six percent in Seattle.

Vacancy Rates in Study Area and Market Areas

Table 2.6 - Vacancy Rates in Study Area and Market Areas (All Housing Types)

Market Area	2000	2010	2014-2018
Northeast Base	5.34%	6.88%	6.87%
Northwest Base	5.92%	8.55%	7.66%
Southeast Base	5.17%	7.44%	6.39%
Southwest Base	5.23%	6.53%	5.79%
JBLM Study Area	5.57%	7.39%	6.84%

Source: U.S. Census Bureau, 2000 Decennial Census SF1, Table QT-H1; 2010 Decennial Census SF1, Table QT-H1; 2014-2018 ACS 5-Year Estimates, Table B25002.

Table 2.7 below shows vacancy rates for ownership and rental units. In each market area, vacancy rates for rental units were higher than those for owner units during the 2014-2018 period. Overall, vacancy rates for homeowner units were very low, below three percent, across all market areas signaling a constrained housing market. Rental vacancy rates were moderately low across all market areas, below five percent, signaling a possible limited supply in the future.

Table 2.7 - Owner and Renter Vacancy Rates in JBLM Study Area

Source: U.S. Census Bureau, 2014-2018 ACS 5-Year Estimates, Table DP04.

Market Area	Homeowner Vacancy Rate	Rental Vacancy Rate
Northeast Base	1.90%	3.56%
Northwest Base	2.52%	4.15%
Southeast Base	0.40%	0.86%
Southwest Base	1.37%	4.12%

Table 2.6 vacancy rates were calculated using the total vacancy units divided by the total units in the Study Area. In Table 2.7 vacancy rates by owner and renter were derived from taking the reported vacancy rate of each census tract within each market area. Due to different methods used to get vacancy rates, owner and renter vacancy rates do not add up to vacancy rates in Table 2.6 for the 2014-2018 period.

Table 2.8 shows the reason most frequently reported for why housing is vacant is “other” (41 percent). The category “other” can entail a variety of reasons including needs repairs, being repaired, foreclosure, personal/family reasons, storage, legal proceedings, and possibly abandoned/condemned/to be demolished. Units “available for rent” is the second largest vacancy reason reported (29 percent), which may suggest that some rental units on the market are lying dormant or un-occupied for bouts of time. “For sale only” units are the third largest reason (29 percent) reported for unit vacancy.

Table 2.8 - Reason for Vacancy in JBLM Study Area

Vacancy Reason	Northeast Base	Northwest Base	Southeast Base	Southwest Base	JBLM Study Area
For migrant workers	-	15	-	-	15
For rent	1,651	2,264	41	1,565	5,521
For sale only	1,042	1,004	35	616	2,697
For seasonal recreational or occasional use	218	490	118	554	1,380
Other vacant	3,431	2,460	468	1,249	7,608
Rented not occupied	446	883	-	220	1,549
Total	6,788	7,116	662	4,204	18,770

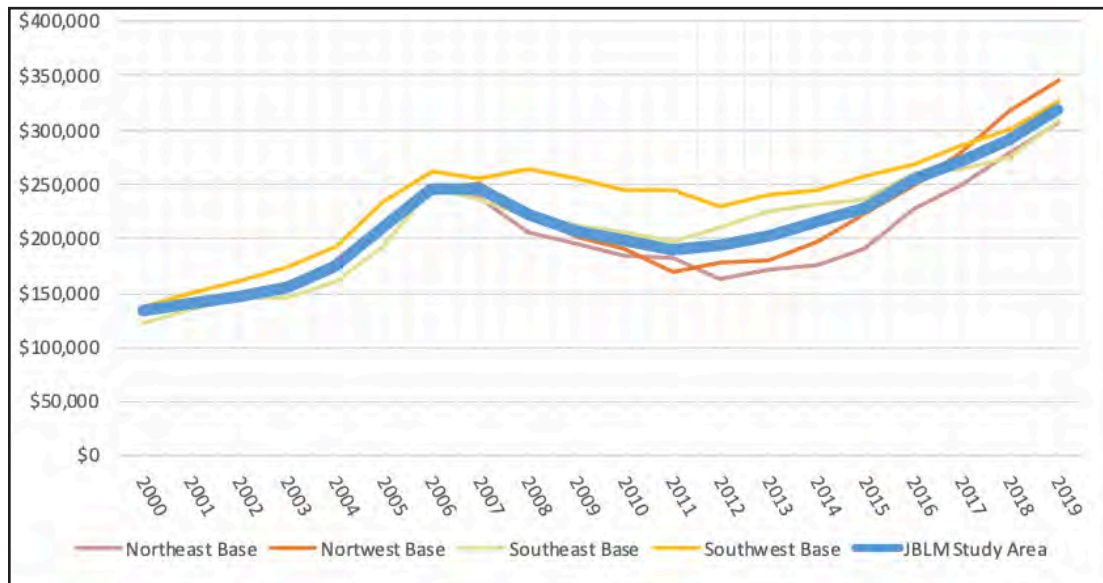
Source: U.S. Census Bureau, 2014-2018 ACS 5-Year Estimates, Table B25004.

2.3 Housing Market Trends

Figure 2.6 shows median home sales price trends for each of the JBLM market areas. All four market areas had median sales prices under \$150,000 in 2000. Median sales prices increased by about \$100,000 by 2007. During the Great Recession home prices declined across all market areas. Sales prices in the Southwest appear less affected by the Great Recession and remained somewhat stable through 2012. After the Great Recession median home sales prices rose to \$318,000 in 2019 for the JBLM Study Area. Median home sales prices in the JBLM Study Area increased 60 percent, or \$119,745 between 2010 and 2019.

Home Values in Study Area

Figure 2.6 - Median Home Sales Price by Market Area and Study Area



Source: Pierce County Assessor 2020, Thurston County Assessor 2020

Note: Median home sales prices are for all single-family and condos

The median assessed market value (i.e. not the actual sales price described above) across the entire JBLM Study Area as of April 2020 is \$287,100. The Northwest market area is higher than the area-wide median and the other three quadrants at \$317,800. The Southeast market area is the lowest of the quadrants at \$256,500. The remaining two quadrants fall in the middle, similar to the median assessed market value. A range of \$61,300 shows low variation in total assessed market values across all market areas.

As seen in Figure 2.6, median home sales prices are much higher than the assessed median market value (Table 2.9). This tends to be typical across all jurisdictions. As the housing market is constantly changing, most jurisdictions tend to reassess home values each year to keep up with the change, however assessed values always tend to be slightly lower than actual market home sales prices. Median home sales prices in the JBLM Study Area are about 11 percent higher than assessed median home values.

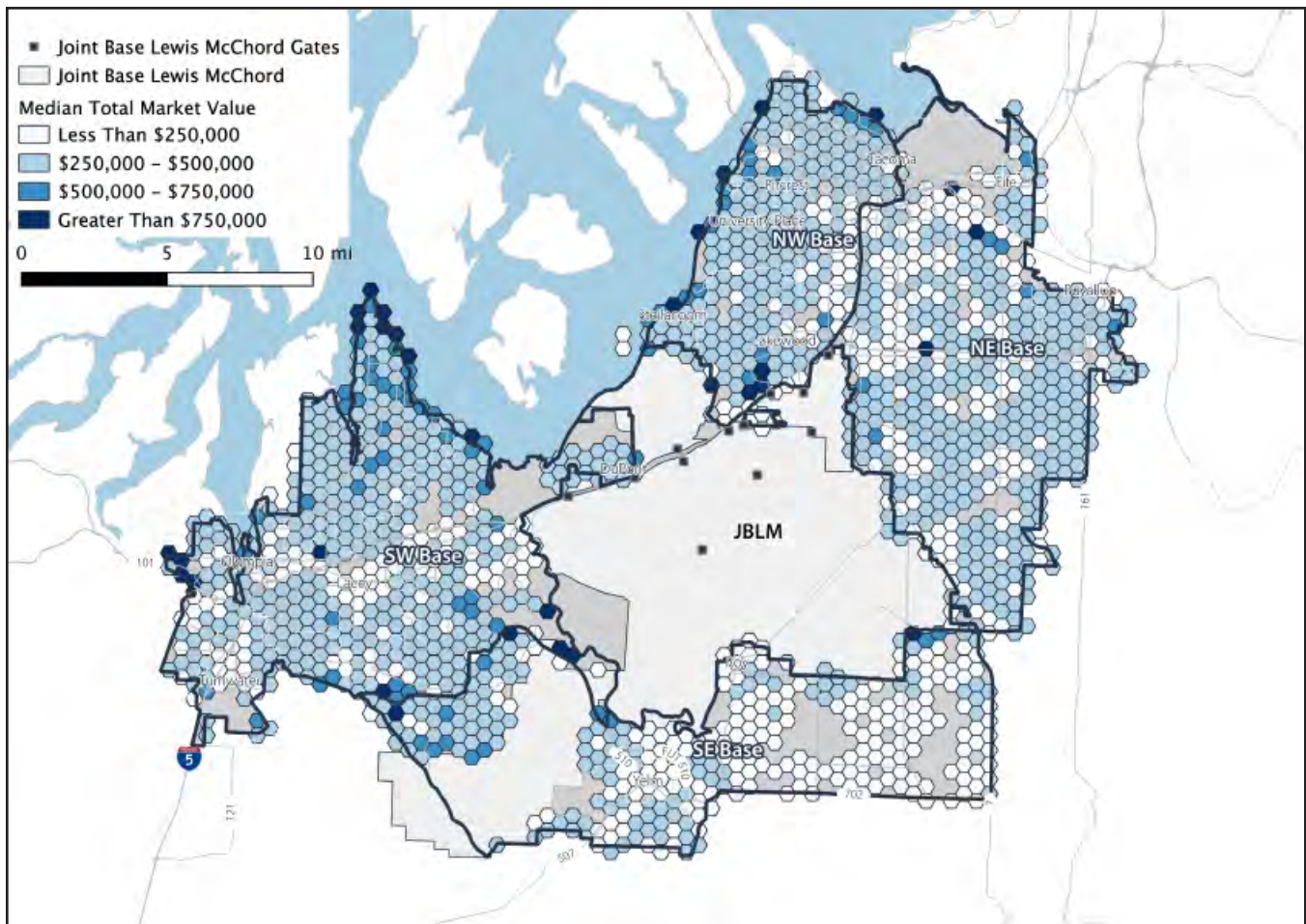
Table 2.9 - Median Assessed Home Value by Market Area and Study Area

	Northeast Base	Northwest Base	Southeast Base	Southwest Base	JBLM Study Area
Median Home Value	\$275,700	\$317,800	\$256,500	\$283,400	\$287,100

Source: Pierce County Assessor 2020, Thurston County Assessor 2020

Note: Median home value are for single-family and condos

Figure 2.7 - Distribution of Single-Family Condos Median Assessed Home Values by Market Area



Source: Pierce County Assessor 2020, Thurston County Assessor 2020

Figure 2.7 above, shows the distribution of assessed home values across the Study Area. Higher market values are concentrated near bodies of water, especially in the Southwest and Northwest market areas. Other concentrations of market values greater than \$750,000 appear near JBLM Gates in the lower portion of the Northwest market area. Slightly higher market values are found along the border of the Southwest and Southeast market area. The Southeast market area has the largest distribution of homes with assessed market values less than \$250,000. Most homes in the Study Area have an assessed market value between \$250,000 and \$500,000.

Table 2.10 shows a detailed look at home values by housing type. Condos have the lowest market value across the Study Area, and single-family detached housing is valued more than single-family attached units and condos. Duplexes and triplexes had the highest assessed values. This is true for all quadrants except the Southwest market area, where single-family detached homes have a higher market value than duplex homes. These differences in market value make sense given the potential relative size of each housing type.

Table 2.10 - Assessed Market Value by Single-Family and Condo Housing Type

Single-family Housing Type	JBLM Study Area	Northeast Base	Northwest Base	Southeast Base	Southwest Base
Single-Family Detached	\$290,100	\$277,500	\$325,900	\$255,750	\$290,300
Duplex	\$322,600	\$326,500	\$342,300	\$316,700	\$285,700
Triplex	\$365,200	\$375,500	\$364,700		\$308,200
Single-Family Attached	\$255,500	\$247,900	\$289,500		\$248,500
Condo	\$210,000	\$204,900	\$232,000	\$0	\$190,600

Source: Pierce County Assessor 2020, Thurston County Assessor 2020

Table 2.11 below, shows the volume of home sales for 2010, 2015, and 2019. The overall number of home sales in the JBLM Study Area increased by nearly 4,000 or 42 percent over a period of nine years. Total home sales across the entire Study Area slowed from 2015 to 2019, increasing at half the rate of the period prior. Home sales increased by about 12 percent from 2015 to 2019, compared to roughly 26 percent from 2010 to 2015.

The Northeast market area typically has the most home sales while the Southeast sees the fewest. The largest increase in home sales occurred in the Southwest market area, where sales rose 1,346 from 2015 to 2019. The smallest gain of 331 took place in the Southeast market area from 2010 to 2015.

Homes Sales in Study Area

Table 2.11 - Number of Single-Family Homes and Condo Sales by Market Area

Market Area	2010	2015	2019
Northeast Base	5,327	5,658	5,617
Northwest Base	2,846	4,005	3,910
Southeast Base	173	337	573
Southwest Base	1,158	2,006	3,352
JBLM Study Area	9,504	12,006	13,452

Source: Pierce County Assessor 2020, Thurston County Assessor 2020

The number of home sales generally increased over time. The Northeast and Northwest market areas were the only zones that saw home sales decrease in any period, by 41 and 95 respectively during the 2015 to 2019 period. Despite this episodic decrease, there is still a net increase in number of home sales for all quadrants since 2010.

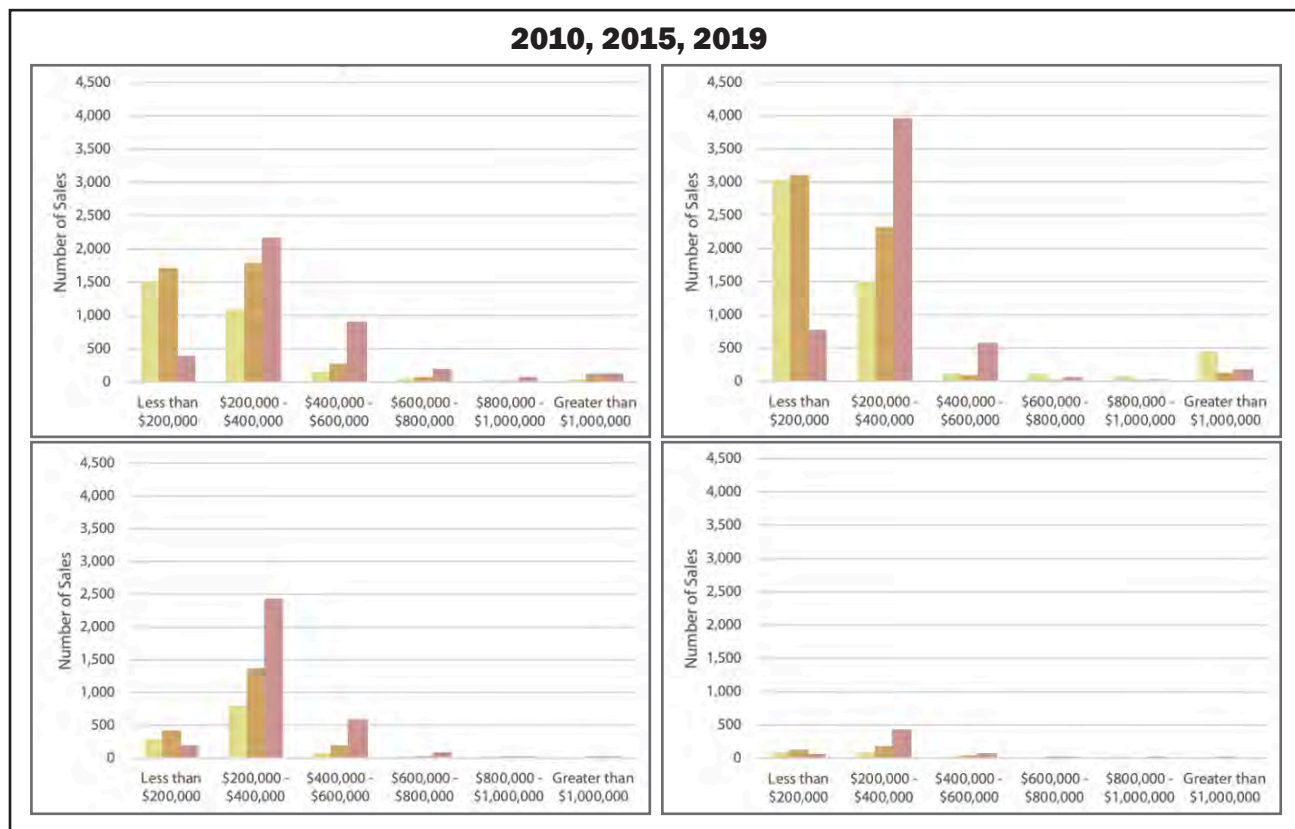
The number of home sales by price in each of the Study Area quadrants are shown in Table 2.11 above, for years 2010, 2015, and 2019. The categories with the most activity include \$200,000 to \$400,000 where there are significant increases each year and less than \$200,000 where there are sharp decreases from 2015 to 2019. There are comparatively smaller but still notable gains in homes sold for \$400,000 to \$600,000 over the analysis period.

The majority of all homes in the Study Area that sold in 2019 are within the range of \$200,000 to \$400,000. A decline in homes sold for less than \$200,000 coincides with a sharp increase in those

sold for \$200,000 to \$400,000 in all four market areas. This suggests an overall shift in home appreciation. This change is particularly notable in the Northwest and Northeast market areas.

The Northeast market area had the largest number of homes that sold for more than \$1,000,000. Most of these transactions took place in 2010. The concentration of sales in this category at the Northeast market area decreased significantly in the years following. Sales of this type appeared to spread out as there was a slight increase in the Northwest market area during this same time. Sales prices of this magnitude are uncommon in the southern market areas.

Figure 2.8 - Home Sales by Market Area and Price



Top Left: Northwest Base; Top Right: Northeast Base; Bottom Left: Southwest Base; Bottom Right: Southeast Base

Source: Pierce County Assessor 2020, Thurston County Assessor 2020

2.4 Housing Affordability

This section summarizes affordability trends for all of Pierce and Thurston counties in relation to the Basic Allowance for Housing (BAH). The Department of Defense provides a BAH for service members who live off-base. The BAH is intended to cover up to 80 percent of housing costs incurred by a service member living off-base (this include rent or mortgage plus utilities). The BAH differs by rank and increases with experience and is also adjusted for housing costs for different locations, such as Tacoma for Joint Base Lewis McChord. It also increases for service members with dependents. Table 2.12 below, shows the BAH rates for service members E1-E5 living in Tacoma, Washington.

Housing Affordable to Service Members

Table 2.12 - Basic Allowance for Housing (BAH) Rates, 2019

Tacoma Base Housing Allowances (BAH)	BAH		BAH + 20%	
	E1-E4	E5	E1-E4	E5
With No Dependents	\$1,386	\$1,581	\$1,733	\$1,976
With Dependents	\$1,833	\$1,974	\$2,291	\$2,468

Source: Defense Travel Management Office

Note: BAH rates are for Tacoma Washington, BAH is only intended to cover 80 percent of housing costs, BAH + 20% reflects the full housing affordability that military personnel have to cover housing costs

The BAH for service members with dependents is higher and increases by rank, from roughly 8 percent to 12 percent. Conversely, there is a sharper 14 percent increase from E4 to E5. The BAH for those with dependents ranges from 25 percent (E5) to 32 percent (E1-E4) higher than for those without dependents.

Table 2.13 below summarizes the percent of owner and rental units affordable to E1-E5 rank service members with and with no dependents. Furthermore Table 2.13 contrasts the level of affordability that is associated with 80 and 100 percent of BAH. In general, service rank members with dependents can afford housing substantially more than those without dependents. This is mostly due to the increase in BAH for service rank members with dependents. Rental units are the most affordable to E1-E5 rank service members with or with no dependents, even with basic allowance covering just 80 percent of housing costs. E1-E4 service members with no dependents have less opportunities to afford owner units which typically are single-family homes.

Table 2.13 - Summary of Owner and Rental Units Affordable at 80 and 100 Percent of BAH

Category	BAH	Upper limit on affordability (BAH+20%)	# Owner Units	% of Owner Units	# Rental Units	% Rental Units
E1-E4 No Dependents	\$1,386	\$1,733	122,838 -155,879	44%-56%	92,775 -119,416	60%-77%
E1-E4 With Dependents	\$1,833	\$2,291	174,631 -217,217	63%-78%	131,599 -147,619	85%-95%
E5 No Dependents	\$1,581	\$1,976	146,229 -181,777	53%-65%	112,389 -134,229	72%-86%
E5 With Dependents	\$1,974	\$2,468	192,523 -232,180	69%-84%	137,510 -150,810	88%-97%

Source: 2018 PUMS ACS

Note: Includes E1-E5 Service Member Ranks

Table 2.14 uses 2018 Public Use Microdata Areas (PUMS) ACS data and provides the total reported amounts that persons pay for housing expenses each month. Housing expenses reported for rental units include rent plus utility costs, while owner units include mortgage payment plus utility costs which includes home insurance.

Table 2.14 represents the share of rental units in Pierce and Thurston County that are affordable to service members. In total, 88 percent, or 137,510, rental units are affordable to E1-E5 rank

service members. On the hand, 69 percent, or 174, 631, owner units are affordable to E1-E5 rank service members. A much higher percentage of owner units (31 percent) are not affordable to E1-E5 service members than rental units (12 percent). This is likely due to the higher cost of homeownership and higher median home sales price.

Although 88 percent of the rental units are affordable to service members, it is worth noting that these affordable units are not necessarily available to rent but rather an inventory what units in Pierce and Thurston County are available at different price points.

Table 2.14 - Share of Units Affordable to Service Members by Price Range

Monthly Housing Costs	Units	Percent Units Affordable to E1 to E5
\$0- \$582	8,094	5%
\$582 - \$987	28,767	18%
\$987 - \$1,579	74,939	48%
\$1,579 - \$1,974	25,710	17%
Not Affordable	18,182	12%
Total	155,692	100%

Table 2.15 - Share of Owner Units Affordable to Service Members by Price Range

Source: 2018 PUMS ACS

Note: Includes E1-E5 Service Member Ranks, % units affordable to E1 to E5 rank service members assumes regular BAH limits

Monthly Housing Costs	Units	% Units Affordable to E1 to E5
\$0- \$582	35,507	13%
\$582 - \$987	47,111	17%
\$987 - \$1,579	63,430	23%
\$1,579 - \$1,974	46,475	17%
Not Affordable	85,000	31%
Total	277,523	100%

Source: 2018 PUMS ACS

Note: Includes E1-E5 Service Member Ranks, % units affordable to E1 to E5 rank service members assumes regular BAH limits

Many households take out long-term loans paying the overall costs of their house over thirty years; the data collected includes mortgage costs for homes purchased many years ago. As such, comparison of housing costs based off what individuals may currently be paying for houses is not always as useful. In addition, mortgage costs differ depending on a number of factors, including when you took out the mortgage loan. For example, a mortgage loan today will have a much higher mortgage payment than if a mortgage loan was taken out 20 years ago – mostly due to higher sale prices.

We estimated the total costs for ownership for a given house given the monthly payment established by the BAH. Assuming that most service members do not have a sizeable amount of savings available for a down payment, the below analyses calculated a monthly mortgage payment for a house with the following assumptions that is inclusive of property taxes, home insurance, and utilities:

- Mortgaged valued is 95 percent of the total market value (i.e. 5 percent down payment was assumed)
- Mortgage is paid over 30 years at 3.25 percent interest rate
- 1.2 percent property tax
- 0.2 percent homeowner's insurance and utilities costs
- 1 percent market value for private mortgage insurance

These assumptions were applied to every non-apartment housing unit found within the JBLM Study Area based on 2020 county assessed values. The affordable units are listed below. Unfortunately, the fact of being affordable does not mean that the unit is available. Thus, these calculations do not suppose that there is available housing for active duty service members.

Table 2.16 - Total Affordable Housing Units by Market Area (Assessed Values), Ranks E1-E5

Market Area	E1-E4	E5
Northeast Base	120,125	131,244
Northwest Base	56,241	65,098
Southeast Base	6,992	7,456
Southwest Base	39,744	43,427
JBLM Study Area	223,102	247,225

Source: ECONorthwest Analysis of Affordability based on Assessed Market Value, Pierce County Assessor 2020, Thurston County Assessor 2020

Note: Calculations were derived for E1-E5 service members with dependents; for owner units only

Table 2.16 above shows the number of units that would be affordable to each rank if they were made available. Housing becomes more affordable as the BAH increases with rank. More specifically, about 25,000 more units are affordable with each increase in rank category (banding together E1-E4) across the JBLM Study Area.

The Northeast market area has the most affordable units available followed by the Northwest market area, Southwest market area, and Southeast market area. This is consistent with the total supply of housing in each market area.

Table 2.17 - Estimated Median Monthly Mortgage Payment, Ranks E1-E5

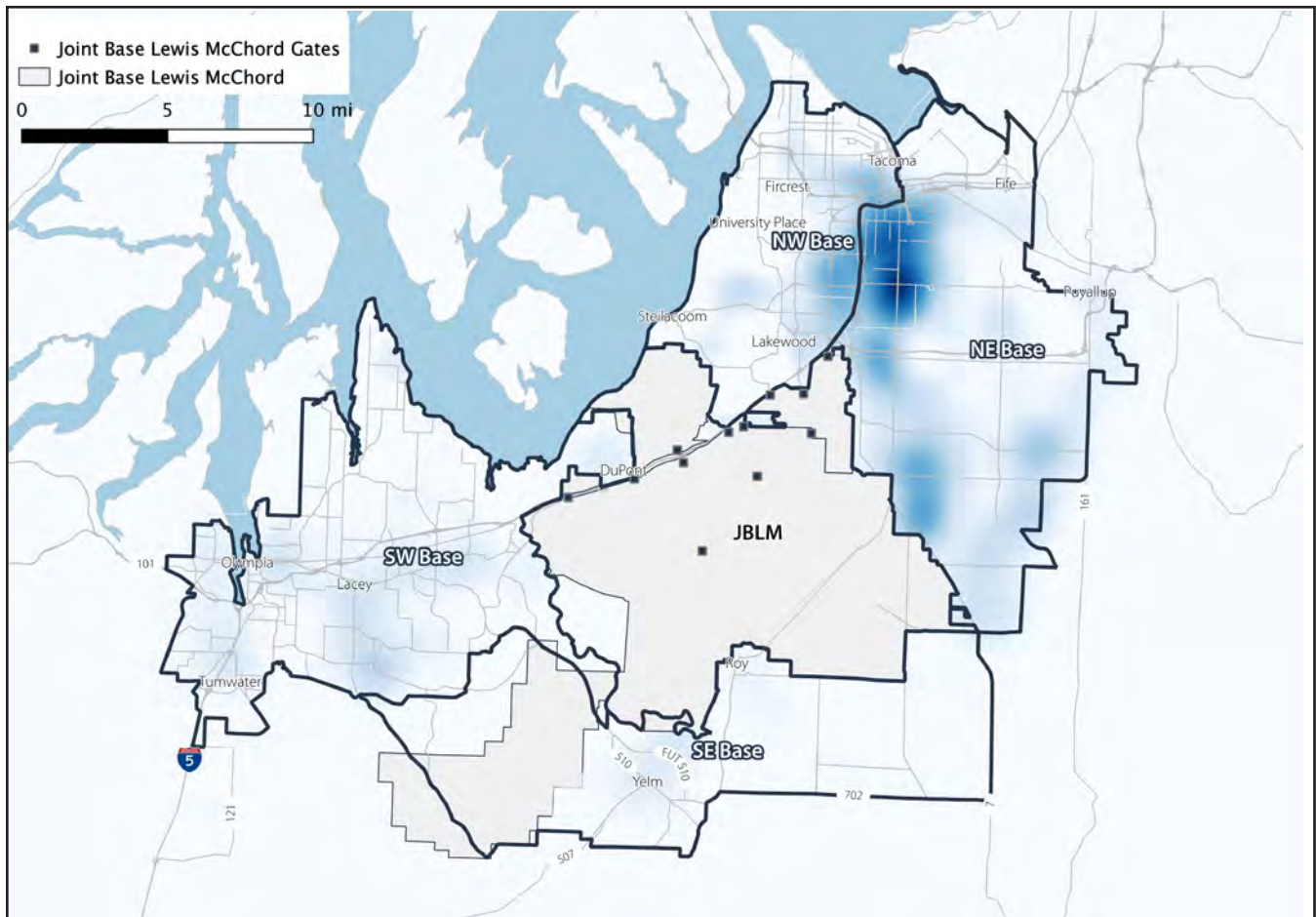
Market Area	E1-E4	E5
Northeast Base	\$1,211	\$1,239
Northwest Base	\$1,218	\$1,275
Southeast Base	\$1,037	\$1,064
Southwest Base	\$1,193	\$1,220
JBLM Study Area	\$1,205	\$1,240

Source: ECONorthwest Analysis of Monthly Mortgage Payments; Pierce County Assessor 2020, Thurston County Assessor 2020

Note: Estimated median monthly mortgage payments were calculated using the assumptions listed above

The estimated median monthly mortgage payment shows an expected increase by rank. Variation is minimal in relation to the percent increase in BAH. Mortgage payments differ by only \$74, or six percent between E1-E4 and E5 rank. By contrast, the Basic Allowance for Housing increases by 21 percent to 23 percent for the same change in rank.

Figure 2.9 - BAH - Concentration of Units Affordable by Market Area (Highest Concentration of Most Affordable Units)



Source: ECONorthwest Analysis of Affordability based on Assessed Market Value; Pierce County Assessor 2020, Thurston County Assessor 2020

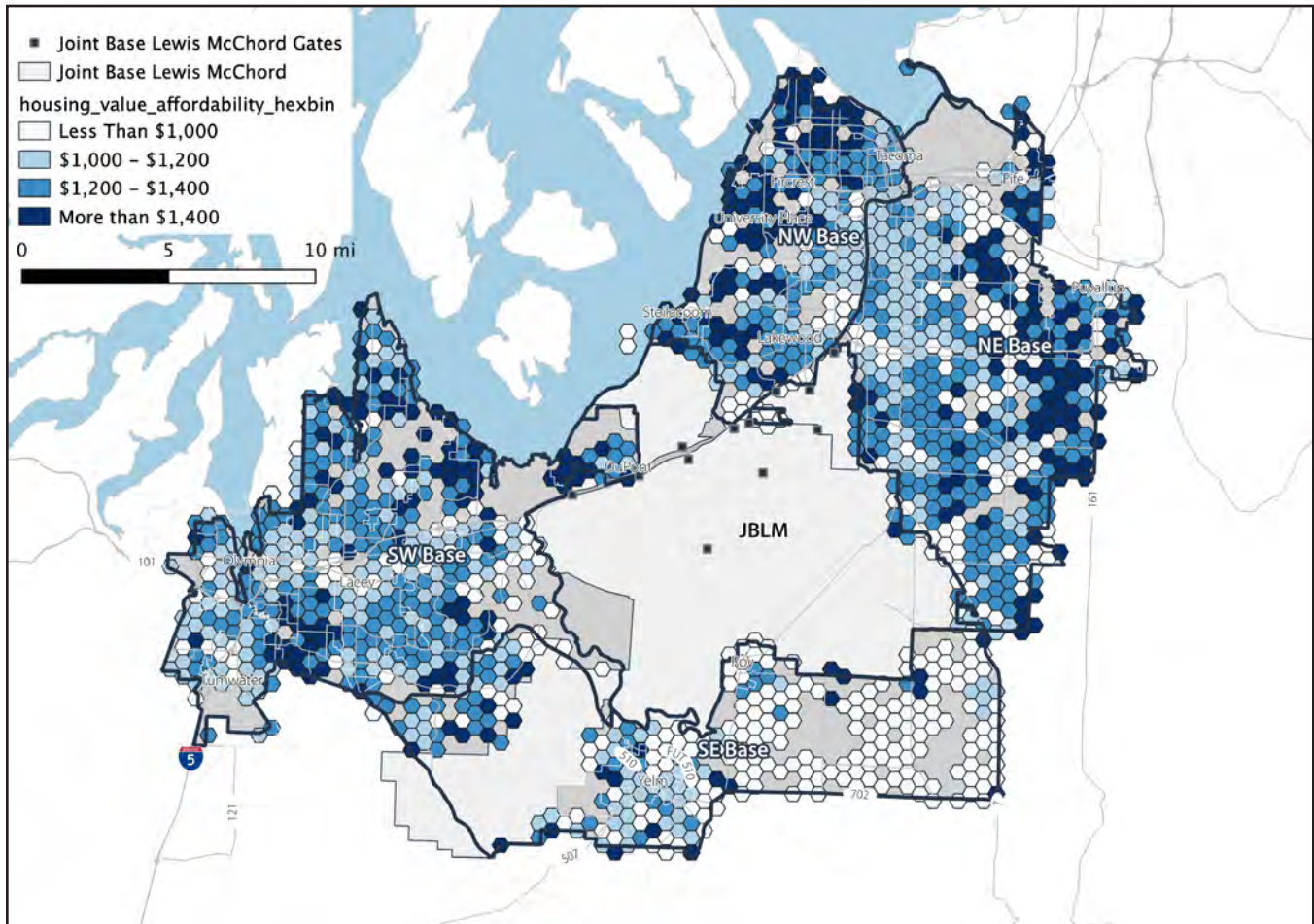
Note: Affordability was calculated based on the housing unit county assessed market value

The BAH provided does not vary geographically. Housing prices, however, do vary greatly by location. This means that the BAH goes further depending on the location of housing available to an individual. Figure 2.9 above shows the relationship between the BAH and the cost of housing. Darker shades of blue indicate housing costs equal to or less than the BAH and signify greater affordability. The concentration of affordable units in Figure 2.9 account for single-family and condo units.

Due to high homeownership costs and high median home sales prices, there is a limited supply of affordable housing as a percent of BAH. This indicates there will be an increased competition for the same housing stock in the future and potentially rising home prices as demand increases. The largest concentration of affordable units is directly south of Tacoma in the western edge of the

Northeast market area. Affordability stretches south and spills over into the Northwest market area but is far less pronounced. It is possible that a greater supply of units near Tacoma helps to maintain affordability. Users of these more affordable units benefit from proximity to JBLM gates and Tacoma. A much smaller concentration of affordable units is found east of Olympia/Lacey area, along the route to the JBLM gates, in the Southwest market area.

Figure 2.10 - Estimated Monthly Payment Where Affordable to BAH for E1-E4 Rank



Source: ECONorthwest Analysis of Affordability based on Market Value; Pierce County Assessor 2020, Thurston County Assessor 2020

The majority of monthly payments depicted in Figure 2.10 fall within the \$1,000 to \$1,400 range in all but the Southeast market area. This denotes substantial competition for housing stock at price range aligned with the BAH in most locations.

Table 2.18 - Percent of Owned Units at Income Levels

Income	Northeast Base	Northwest Base	Southeast Base	Southwest Base	JBLM Study Area
Less than \$20 000	7%	5%	8%	6%	6%
\$20 000 to \$34 999	9%	9%	10%	6%	8%
\$35 000 to \$49 999	12%	9%	11%	10%	10%
\$50 000 to \$74 999	21%	19%	21%	19%	20%
\$75 000 or more	52%	58%	50%	58%	55%

Source: U.S. Census Bureau, 2014-2018 ACS 5-Year Estimates, Table B25095.

Table 2.19 - Percent of Rental Units by Income Levels

Income	Northeast Base	Northwest Base	Southeast Base	Southwest Base	JBLM Study Area
Less than \$20 000	20%	22%	13%	17%	20%
\$20 000 to \$34 999	18%	20%	15%	16%	18%
\$35 000 to \$49 999	16%	18%	20%	17%	17%
\$50 000 to \$74 999	23%	20%	28%	23%	22%
\$75 000 or more	23%	20%	23%	26%	22%

Source: U.S. Census Bureau, 2014-2018 ACS 5-Year Estimates, Table B25095.

Additionally, we can look at the median income for the units which are owned or rented to understand how many units may generally be available based on a given BAH.

Table 2.20 - Owned Units by Income Levels

Income	Northeast Base	Northwest Base	Southeast Base	Southwest Base	JBLM Study Area
Less than \$20 000	3,828	2,262	598	2,576	9,264
\$20 000 to \$34 999	5,229	3,670	765	2,559	12,223
\$35 000 to \$49 999	6,785	3,893	842	3,885	15,405
\$50 000 to \$74 999	12,080	7,845	1,586	7,542	29,053
\$75 000 or more	30,215	24,637	3,766	23,270	81,888
Total	58,137	42,307	7,557	39,832	147,833

Source: U.S. Census Bureau, 2014-2018 ACS 5-Year Estimates, Table B25095.

Table 2.20 shows that the majority of housing units in the JBLM Study Area are owned by those making \$75,000 or more with 55 percent of ownership belonging to this income level. This holds true across national trends, as incomes increase among households, homeownership also increases. Comparing the total units by income levels in Table 2.20 and Table 2.21, there are more owner units than rental within the JBLM Study Area. This suggests that there are more housing options for those looking to own than to rent.

Table 2.21 - Rental Units by Income Levels

Income	Northeast Base	Northwest Base	Southeast Base	Southwest Base	JBLM Study Area
Less than \$20 000	7,223	10,148	350	5,164	22,885
\$20 000 to \$34 999	6,497	9,294	420	5,000	21,211
\$35 000 to \$49 999	5,827	8,099	549	5,386	19,861
\$50 000 to \$74 999	8,390	9,443	763	7,133	25,729
\$75 000 or more	8,117	9,102	630	8,166	26,015
Total	36,054	46,086	2,712	30,849	115,701

Source: U.S. Census Bureau, 2014-2018 ACS 5-Year Estimates, Table B25095.

Table 2.21 shows that there are substantially more units rented by household with income less than \$75,000. About 78 percent of all rental units are occupied by those with a household income less than \$75,000.

In order for a housing unit to be affordable to a person in Tacoma who makes \$75,000 per year, they would have to spend no more than 30 percent of their income on housing. This calculates to roughly \$1,885 per month that a household could spend on housing. The BAH for a service member in JBLM is sufficient to cover housing costs of \$1,885. This should give active duty service members an equal opportunity to be able to find a rental unit within their allotted budget. Although, entry to homeownership is an option for all, it is more expensive within the JBLM Study Area than to rent. Further, households with income of above \$75,000 own more than 50 percent of all housing at each market area. This reflects a limited supply of housing that would be available for purchase to other households with lower income levels.

3.1 Population and Selected Demographic Information

A sizable population resides within the JBLM Study Area. It is estimated that 719,082 persons live within this area, with 30 percent residing in the Northwest market area, 39 percent in the Northeast market area, 26 percent in the Southwest, and four percent within the Southeast market area.

Table 2.22 below shows that as of 2019, there was an estimated deployment of 31,164 active duty service members stationed at JBLM. The number of E1-E5 rank service members that are living off-base, as of 2019, is estimated to be 7,965 service members.

Current and Forecasted Population and JBLM Deployment Numbers

Table 2.22 - JBLM Deployment Numbers

Total Deployment JBLM	Total Service Members Rank E1 – E5	Available On Base Housing (Barracks)	Available On Base Housing (Housing)	Total Service Members Rank E1 to E5 Seeking Housing	Total Service Members All Ranks Seeking Housing
31,164	18,697	7,615	3,142	7,965	21,815

Source: SSMCP, JBLM 2019 Army Stationing and Installation Plan

There are a variety of housing options available to service members ranked E1-E5, though there are also rules for who can seek housing.

- For those service members without dependents, who are required to house within the barracks, 41 percent or 7,615 service members fall into this category.
- Additionally, there are housing units available on-base to service members of which an additional 3,142 service members or 16 percent are currently living in.

- The remaining 43 percent of service members (approximately 7,965) are E1 – E5 rank that have spouses/dependents and are required to find housing off-base. We currently do not have any household distribution statistics for this population or know household characteristics such as number of children, or type of union.

Table 2.23 shows the current and forecasted population for the JBLM Study Area. The area surrounding JBLM is mostly urban and is anticipated to see significant growth up to the year 2040. Specifically, based on the forecast from Thurston County Regional Planning Council and the Puget Sound Regional Planning Council, it is anticipated that there will be approximately 206,000 new people by the year 2040 (an increase of 29 percent). The percent increase of population for each of the market areas ranges between nine to 53 percent.

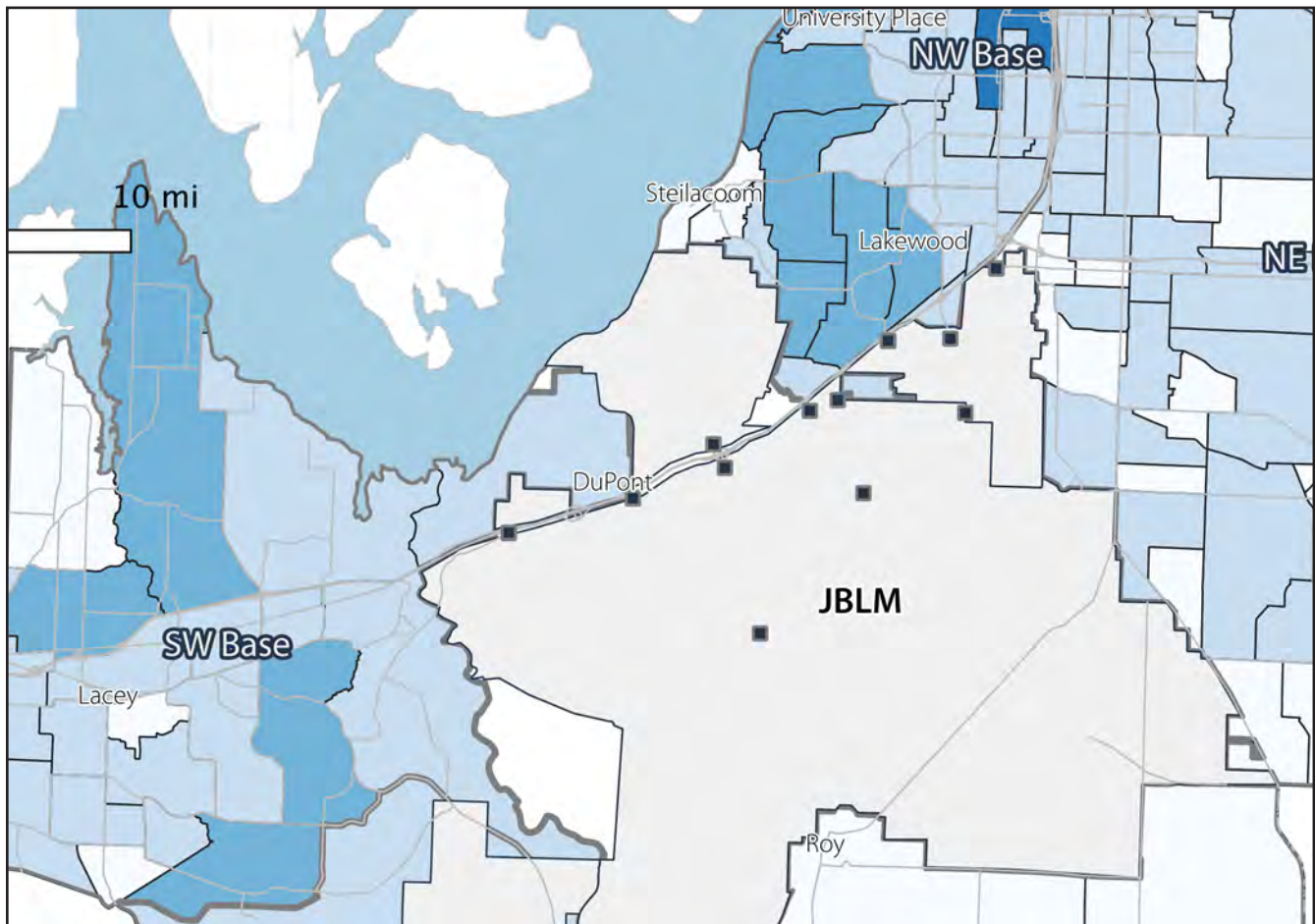
Table 2.23 - Current and Forecasted Study Area Population

Market Area	Total Population 2019	Total Population 2040	Percent Change
Northwest Base	219,316	335,136	53%
Northeast Base	283,823	310,470	9%
Southwest Base	183,681	232,136	26%
Southeast Base	32,262	47,400	47%
JBLM Study Area	719,082	925,142	29%

Source: ECONorthwest Analysis, OFM, PSRC Land Use Vision, TRPC Forecasts, ACS Table DP04

Figure 2.11 below shows population change by Census tract inside the JBLM Study Area. Generally, population change is anticipated to be between zero to five percent across most Census tracts in the Study Area. However, there are a few Census tracts where there will be a small loss of population, mainly centered in places where there is more suburban development. Overall, the Census tracts that are anticipated to change the greatest with more people forecasted to live there are census tracts within urban centers and cities around Downtown Tacoma, the Tacoma Mall, and in the City of Yelm.

Figure 2.11 - Population Change by Census Tract



Source: ECONorthwest Analysis, OFM, PSRC Land Use Vision, TRPC Forecasts, ACS Table DP04

Household Characteristics

Table 2.24 - Household Characteristics, 2018

Market Area	Average Household Size	Average Rental Household Size	Average Owner Household Size
Northwest Base	2.4	2.2	2.5
Northeast Base	2.8	2.8	2.8
Southwest Base	2.4	2.4	2.4
Southeast Base	2.8	2.9	2.7
JBLM Study Area	2.6	2.5	2.6

Source: ACS 2014-2018 5-Year Estimates, Table DP04.

For the JBLM Study Area in its entirety and all the individual market areas, household sizes ranged from 2.2 to 2.9 persons per household for renters and 2.4 to 2.8 persons per household for owners with an average of 2.6 persons per household across the entire JBLM Study Area.

The Northeast market area is the largest overall, and also possesses the largest population of households with children under the age of 18 with 30,650 persons or 32 percent of the population. Both Northwest and Southwest market areas possess about a quarter of the population with children under the age of 18 with 24 percent and 28 percent of the population respectively.

Table 2.25 - Study Area Household Characteristics, 2018

Market Area	Family without children	Nonfamily households	With own children of the householder under 18 years	Grand Total
Northeast Base	35,459	30,799	30,650	96,908
Northwest Base	29,520	39,353	22,103	90,976
Southeast Base	4,594	2,682	3,465	10,741
Southwest Base	24,935	26,862	20,432	72,229
JBLM Study Area	94,508	99,696	76,650	270,854

Source: ACS 2014-2018 5-Year Estimates, Table DP02.

Table 2.25 above, shows that most of the households in the JBLM Study Area are categorized as either families without children, or non-familial households in all market areas. Both the Northwest and Southwest market areas have a majority of the population living within non-familial households with 43 percent and 37 percent of the population residing within this category. The remaining populations represent households without children of which 37 percent of households in Northeast market area, 32 percent of Northwest market area, 43 percent of the Southeast market area, and 35 percent of the Southwest market area.

Figure 2.12 - Study Area Household Characteristics, 2018

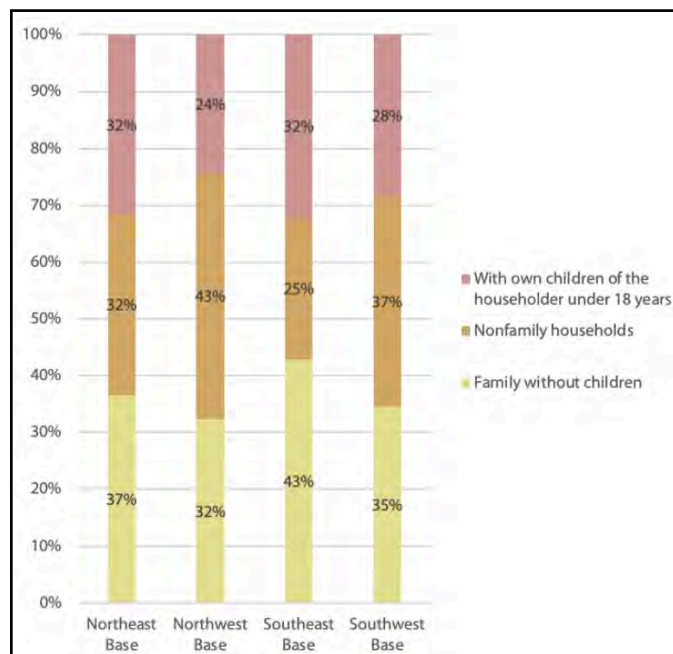
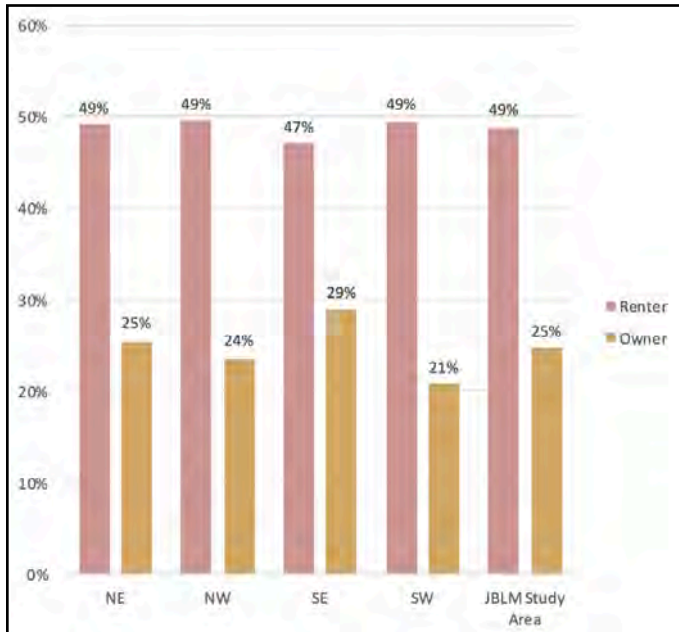


Figure 2.13 below shows cost burdened by tenure. A household is cost burdened if they pay more than 30 percent of their income on housing. In general, about 50 percent of renter households in the JBLM Study Area are cost burdened, compared to only 25 percent for owner households.

Source: ACS 2014-2018 5-Year Estimates, Table DP02.

JBLM Study Area are cost burdened, compared to only 25 percent for owner households.

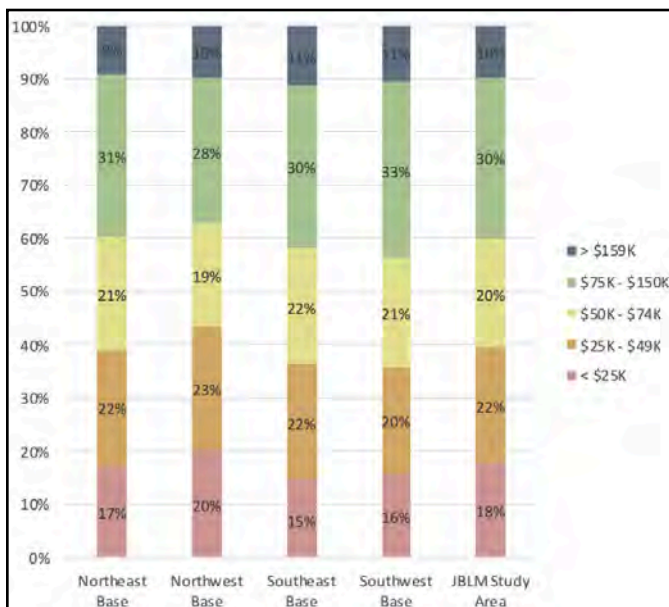
Figure 2.13 - Cost Burden by Tenure, 2018



Source: ACS 2014-2018 5-Year Estimates, Table DP02.

Looking at the distribution of household income in the JBLM Study Area (Figure 2.14) about 40 percent of households make less than \$50,000, while 60 percent of households make over \$50,000 annually.

Figure 2.14 - Household Income Distribution, 2018



Source: ACS 2014-2018 5-Year Estimates, Table DP02.

Table 2.26 - Existing and Forecasted Households by Market Area and Study Area

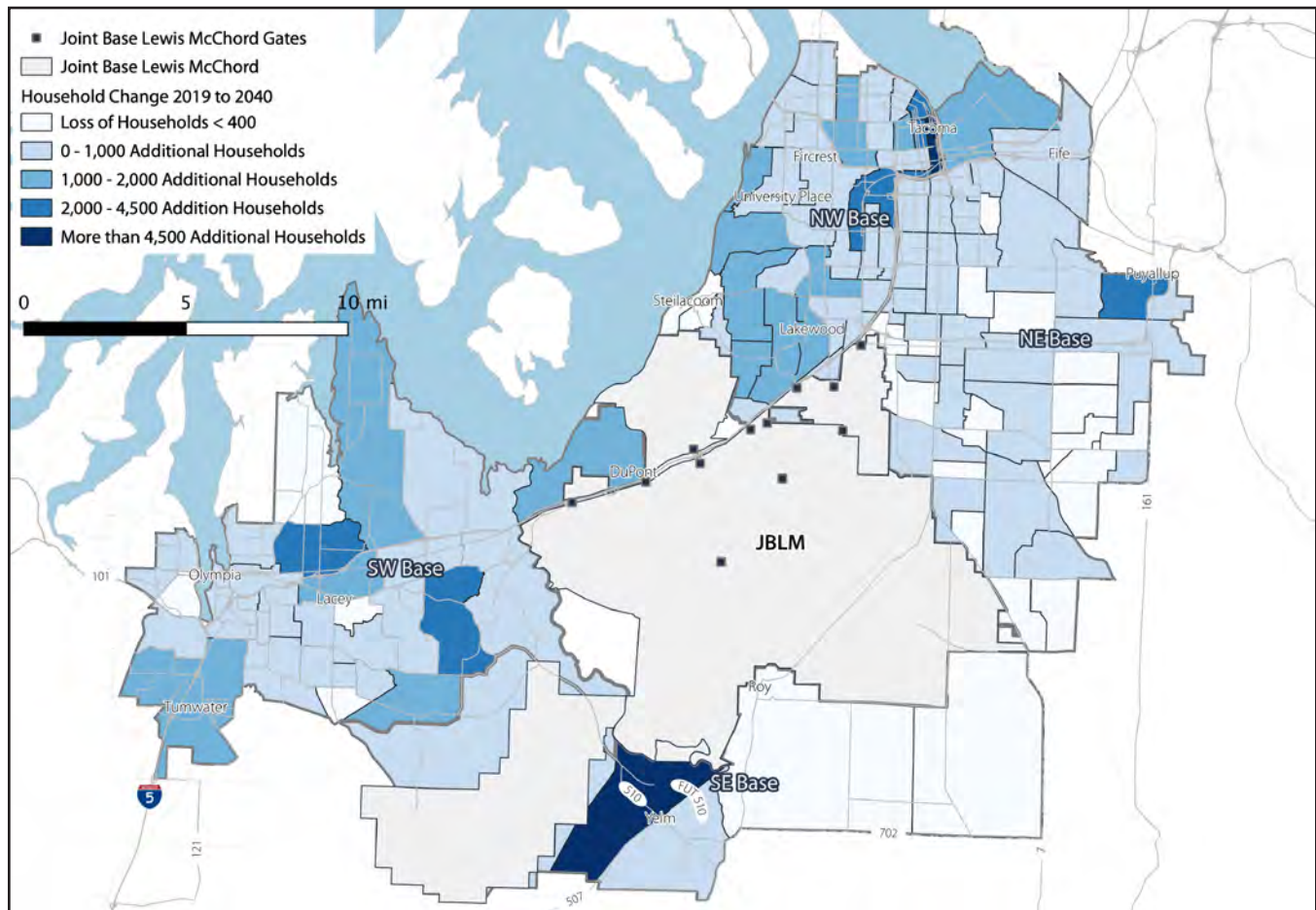
Market Area	Total Households 2019	Total Households 2040	Household Growth Rate
Northwest Base	92,388	147,235	59%
Northeast Base	101,241	111,904	11%
Southwest Base	75,265	95,337	27%
Southeast Base	11,637	16,822	45%
JBLM Study Area	280,532	371,298	32%

Source: ECONorthwest Analysis, OFM, PSRC Land Use Vision, TRPC Forecasts, ACS Table DP04

The growth of households is very similar to the population growth that is anticipated by the year 2040. The estimated growth rate of households by 2040 is 32 percent for the JBLM Study Area. Within the market areas, the Northwest again anticipates the highest growth in households with an increase of 59 percent totaling 54,847 households by the year 2040, the Southeast market area will see a growth of 45 percent, totaling 5,185 households; Southwest market area comparatively will see a 27 percent growth of 20,072 households and the Northeast market area will see an 11 percent increase in households with an additional 10,663 households by the year 2040.

However, the distribution of households is not as uniform as population. As of 2019, the Northeast has the most households of any market area, of which, higher numbers of households occur in unincorporated Pierce County. Additionally, the Southwest market area has the highest number of households in a given census tract with more than 4,000 households.

Figure 2.15 - Estimated 2019 Households



Source: ECONorthwest Analysis, OFM, PSRC Land Use Vision, TRPC Forecasts, ACS Table DP04

3.2 Housing Needs

Using population forecast from the Washington State Office of Financial Management (OFM), the Puget Sound Regional Council (PSRC), Thurston Regional Planning Council (TRPC) and selected Census information, an estimate of current and future population growth can be synthesized for the Study Area. Using this data, we can estimate both the current unit shortage and future housing need for a jurisdiction. For this analysis we calculated the total future housing need as the current unit shortage of housing plus the future need based on projections from PSRC's 2040 household projections. Without addressing the existing housing deficit, the production of new housing units will fail to meet projected population needs.

Current unit shortage of housing was calculated based on the ratio of housing units produced and new households formed in the Puget Sound region over time. As of 2019, the Puget Sound region as a whole had 1.06 housing units for every household. The steps for calculating current unit shortage include:

- Calculate the count of housing units and population in the JBLM Study Area
- Convert population to households by using the average household size for the JBLM Study Area
- Compare JBLM Study Area ratio of total housing units to households to that of the region (1.06 units per household) as the target ratio.

- If JBLM Study Area ratio is lower than 1.06, we calculated the unit shortage as the number of units it would have needed to produce over time, to reach a ratio of 1.06.

Because Washington State does not have a regional approach to housing production, our consideration of unit shortage implies that every city in the JBLM Study Area should be producing housing at a rate to be consistent with the Puget Sound regional ratio of housing units to households of 1.06.

This approach to unit shortage is simple and intuitive while using the best available data that is both local and the most recent. This analysis does not differentiate between renter and owner households and relies on average household size to convert population counts to household counts. One drawback of this approach is that it does not identify the unit shortage at different levels of affordability.

Future housing need is calculated based on the forecasted household growth through 2040 from PSRC. PSRC does not forecast housing units, but instead forecasts the estimated number of households for each city. To calculate JBLM Study Area future housing need, we use a target ratio of developing 1.06 housing units per new household. This ratio is the Puget Sound region average of housing units to households in 2019. It is important to use a ratio greater than 1:1 since healthy housing markets allow for vacancy, demolition, second/vacation homes, and broad absorption trends.

Currently there is an estimated shortage of 8,585 units of housing in the JBLM Study Area. The estimated shortage is the number of housing units needed to satisfy existing households today.

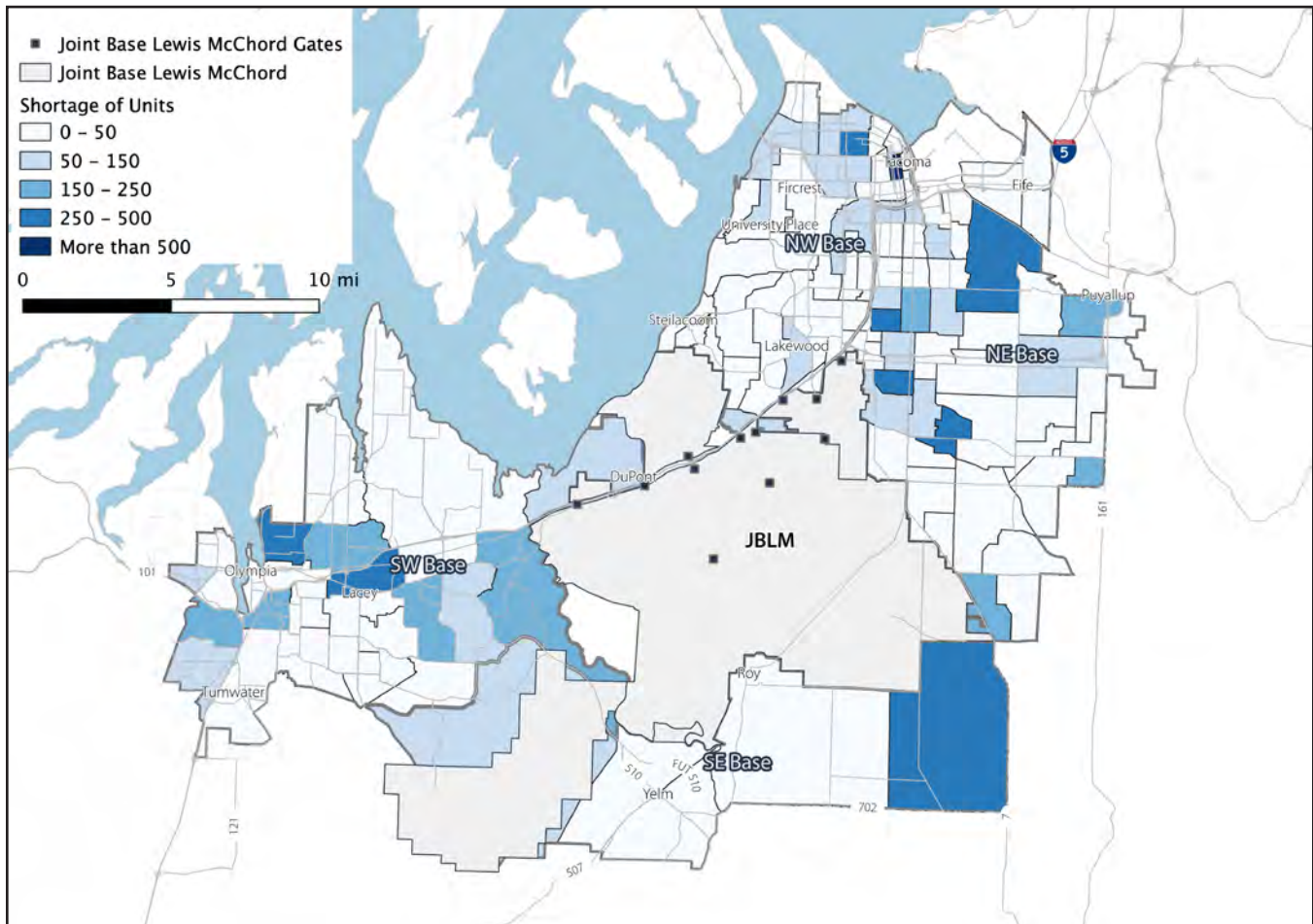
Table 2.27 below shows the distribution of the shortage of housing units by market area. The shortage of units was distributed based on the expected population growth across the market areas. The Northwest market area is responsible for 47 percent (4,036 units) of the total shortage of units within the JBLM Study Area for the general population. Both the Northeast and Southwest market areas are responsible for 24 percent (2,086 units) and 23 percent (1,977 units) of the housing shortage while the Southeast market area only accounts for 5 percent (486 units) of the current shortage of units.

Table 2.27 - Estimated Number of Shortage of Units by Market Area

Market Area	Total Shortage Units
Northeast Base	2,086
Northwest Base	4,036
Southeast Base	486
Southwest Base	1,977
JBLM Study Area	8,585

Source: ECONorthwest Analysis, OFM, PSRC Land Use Vision, TRPC Forecasts, ACS Table DP04

Figure 2.16 - 2019 Estimated Shortage of Units



Source: ECONorthwest Analysis, OFM, PSRC Land Use Vision, TRPC Forecasts, ACS Table DP04

The shortage of units within the Study Area is largely uniform throughout each market area. However, areas with the highest number of shortage units mostly appear within more urbanized centers like downtown Tacoma, downtown Lacey and downtown Olympia, and along transportation corridors like Highway 7 in the Northeast market area. In general, these areas are heavily populated, and will likely see most of the population growth in the future as well.

Table 2.28 below shows that about 104,127 housing units are needed in the JBLM Study Area to properly house the expected future population in 2040. There are several active service members living within the Study Area and across other cities and counties in the Puget Sound region. Based on survey results conducted by AHBL, we estimate that about 2,788 E1-E5 rank service members are in need of housing within 30 minutes of JBLM. Table 2.29 below shows a need of about 1,144 additional housing units needed to house E1-E5 rank service members seeking housing outside the JBLM Study Area.

Combining the existing housing unit shortage plus the future housing needed and the additional housing needed to house E1-E5 rank service members, the JBLM Study Area will need a total of about 113,856 units to support the expected population growth in 2040 and housing needs of E1-E5 rank service members.

The JBLM Study Area will need to plan for about 42 percent increase in additional housing units by 2040 (Table 2.30). Urban cities in the Study Area that are built out will need to think creatively about

how to accommodate the expected future growth. Smaller cities will most likely have some capacity to absorb the growth but will likely require similar strategies that bigger cities will undertake to develop housing units near resources and amenities required to live a successful life.

During the 2014-2018 time period, about 50 percent of renter households were cost burdened, while only 25 percent of owner households were cost burdened in the JBLM Study Area. The JBLM Study Area also had a higher percentage of higher-earning households those making \$50,000 or more (about 60 percent of all households). As a result, the new housing needed by 2040 are needed both at the lower-income and higher-income levels. Increasing housing for those making less than \$50,000 will make sure that there will be housing affordable to these households and lessen the cost burden of paying more than 30 percent of their income on housing.

Based on AHBL recent survey results, about 82 percent of E1-E5 rank service members rent, while 28 percent own a home. In addition, on average E1-E5 rank service members stay on-base for about 3 years which makes it more likely for service members to rent than own. E1-E5 rank service members need a range of housing to satisfy their needs. There will be a continued demand for rental multifamily units as well as affordable single-family housing (i.e. single-family detached as well as middle housing single-family attached) for service members that prefer to own. Military personnel are still competing with civilian households, therefore providing a range of housing types that is affordable to military personnel and the civilian population is crucial.

Table 2.28 - Housing Need by Market Area

Market Area	Total Unit Shortage in 2019	Estimated Future Units Needed by 2040	Total Housing Units Needed by 2040
Northeast Base	2,086	58,393	60,479
Northwest Base	4,036	15,842	19,878
Southeast Base	486	6,060	6,546
Southwest Base	1,977	23,832	25,805
JBLM Study Area	8,585	104,127	112,712

Source: ECONorthwest Analysis, OFM, PSRC Land Use Vision, TRPC Forecasts, ACS Table DP04

Table 2.29 - Estimated Housing Needed for E1-E5 Service Members Seeking Housing Outside Study Area

Estimated E1-E5 Living More than 30-minutes	Estimated E1 to E5 Rank Service Members Seeking Housing Outside Study Area	Additional Housing Units Needed to House E1 to E5 Rank Service Members
35%	2,788	1,144

Source: ECONorthwest Analysis, OFM, AHBL JBLM Service Member Survey Results, SSMCP, JBLM 2019 Amy Stationing and Installation Plan

Table 2.30 - Housing Units Needed as Share of Existing Stock

Study Area	Existing Units	New Housing Units Needed by 2040	Percent of Existing Units
Northeast Base	96,908	60,479	62%
Northwest Base	90,976	19,878	22%
Southeast Base	10,741	6,546	61%
Southwest Base	72,229	25,805	36%
JBLM Study Area	270,854	112,712	42%

Source: ECONorthwest Analysis, OFM, PSRC Land Use Vision, TRPC Forecasts, Census Bureau, 2014-2018 ACS 5-Year Estimates, Table DP04



PART 3

RECOMMENDATIONS

1.1 Recommendations

The following are the JBLM Off-Installation Housing Study recommendations. Table 3.1 below provides the recommendations and identifies the Study objectives that are addressed and the parties that would be responsible for implementation. They have been prioritized and organized to assist SSMCP and its member communities with work planning efforts. The recommendations are organized or prioritized as follows:

1. All recommendations achieve some or all of the key Study objectives as described in Part One, Chapter 1.
 - a. Address barriers to adequate off-installation housing.
 - b. Develop mutually acceptable community strategies to increase housing supply.
 - c. Identify and expand upon incentives for landlords to consider service member housing needs.
 - d. Provide resource tools to assist service members in locating affordable, quality housing.
2. Recommendations were only selected that can reasonably be accomplished within a 10-year planning horizon. Recommendations were further classified by their anticipated implementation time frame: short-term (within three years), mid-term (three to five years) and long-term (up to ten years).
3. The recommendations identify a priority level. Priority number one recommendations are of the highest priority. These recommendations address one or more of the objectives above and are relatively straightforward to achieve; however, this does not mean without effort. Lower priority recommendations also meet the Study objectives but may require a long-term time or funding commitment.

Table 3.1 – Study Recommendations

No.	Priority Level	Objectives Met	Time Frame	Recommendation	Initiating Actions
1	1	c, d	Short-term	<p>Re-activate and significantly expand the RPP program to include:</p> <ul style="list-style-type: none"> Increased staffing levels to fully staff the HSO and RPP. Additional properties in more communities in the RPP. Increase marketing and communication with landlords/property managers and service members to improve awareness of program benefits and available properties. Expanded upon the program features that reduce landlord risks, such as “renter readiness” courses, and HSO/CO increased interface between service member tenants and landlords. Consider partnering with local housing authorities that have experience with similar landlord hesitancies to participate and programs to address 	SSMCP working with JBLM and/or DoD to encourage expansion of the program. Requires HSO staffing commitments and property manager/ landlord engagement
2	1	c, d	Short-term	Increase technologically advanced connectivity opportunities (such as Digital Garrison app released on August 1, 2020, which may eventually include housing information) to provide service members with more and updated information on available housing, housing costs by area and financial resources.	SSMCP working with JBLM and/or DoD on app development
3	1	c, d	Short-term	Collaborate with local realtor agencies, installation public affairs, marketing and communication leaders to share housing options, expand social media presence.	SSMCP staff work plan item

No.	Priority Level	Objectives Met	Time Frame	Recommendation	Initiating Actions
4	1	a, b	Short-term	Monitor the local housing action plans, buildable lands reports, comprehensive plan updates, development regulation amendments, and other planning efforts occurring in the Study Area communities and provide support to these communities as needed.	SSMCP through Housing Task Force and local agency meetings.
5	1	a, b, c, d	Short-term	The data/findings of this Study should be shared with the SSMCP member communities through a “traveling roadshow.” It should be shared with elected officials, staff and other decision makers.	SSMCP staff work plan item and local agency meetings
6	1	a, b	Mid to long-term	Adopt legislation that encourages communities to allow duplex and triplex housing types within single-family zoning districts.	SSMCP lobbying at state and federal level
7	1	a, b	Short-term and on-going	<p>Leverage the support of multiple cities and JBLM to lobby the Washington State Legislature to remove housing supply impediments and increase housing supply, such as:</p> <ul style="list-style-type: none"> • Use of multifamily tax exemption for the development of “missing middle” housing; • Enactment of GMA amendments that would encourage communities within a 30-minute drive time of a military base to include military-specific goals and policies, including housing and land use compatibility policies; • Additional funding for the adoption of “missing middle” housing regulations; and • Prohibit Homeowner’s Associations; CC&Rs from excluding ADUs on single-family detached lots when the local agency allows them. 	SSMCP lobbying at state level
8	1	d	Short-term and on-going	Provide more than 10 days daily stipend for service members newly arriving in the area.	JBLM / Dept. of Defense
9	1	d	Short-term and on-going	Include ongoing financial literacy training to service members beyond the initial on-boarding process.	SSMCP working with JBLM HSO and the financial sector

No.	Priority Level	Objectives Met	Time Frame	Recommendation	Initiating Actions
10	1	a, d	Short-term and on-going	Offer a transportation subsidy or free ORCA passes for service members that live near transit-oriented development/major public transit stops.	JBLM benefit
11	2	c, d	Short-term	Foster stronger sponsorship opportunities for incoming personnel from other locations specific to housing	SSMCP working with JBLM and/or DoD
12	2	a, b	Mid-term	Develop model comprehensive planning goals and policies that can be adopted in local comprehensive plans that show specific support and acknowledgement of service members' housing needs within their community. Examples are provided currently by Lakewood and Yelm (See Chapter 4). Coordinate with PSRC and TRPC for crafting of the model policies.	SSMCP to develop a task force that could lead this effort in conjunction with local Study Area agencies, PSRC, TRPC, and WA State Dept. of Commerce.

No.	Priority Level	Objectives Met	Time Frame	Recommendation	Initiating Actions
13	2	a, b	Short-term and on-going	<p>The Study Area communities should explore opportunities in incentivizing the creation of additional housing supply and removal of impediments in their local comprehensive plans and development regulations. The action items for incentives include:</p> <p>Explore opportunities for incentives:</p> <ul style="list-style-type: none"> • Provide incentives for both federally defined Affordable Housing as well as “missing middle” housing; • Explore land use incentives that increase the number of residential units. These incentives may include, but are not limited to density, building height, lot coverage, and FAR increases; • Explore expedited permit review and/or pared down design review for “missing middle” housing projects; • Examine the local uses of the multi-family tax incentive and enhance the program where appropriate; and • Explore traffic impact fee reductions for housing developments within walking distance of mass transit service. <p>The action items for removal of impediments include addressing:</p> <ul style="list-style-type: none"> • Zoning use regulations that restrict or prohibit residential uses; • Housing policies and regulations that restrict to a narrow band the types of residential uses that are permitted to occur within a zoning district. These policies and regulations often prohibit duplexes, ADUs and other “missing middle” housing types that can be designed to be compatible with single-family development; • SEPA exemption thresholds for residential uses that are less than the state allowed maximum thresholds. Increasing the SEPA exemption thresholds would eliminate the SEPA environmental review process for many smaller housing projects; • Design review requirements that are commensurate with the size or scale of the project; and • Decreasing entitlement processes/review timelines. 	SSMCP to develop a task force that could lead this effort in conjunction with local agencies in Study Area. SSMCP to attend meetings and hearings to provide support and be an active participant at the development and review level and adoption level.

No.	Priority Level	Objectives Met	Time Frame	Recommendation	Initiating Actions
14	2	a, b	Short-term	Increase BAH to address the higher costs of housing in the Study Area.	SSMCP, JBLM, DoD to address.
15	2	a, b, c, d	Short-term and on-going	<p>This Study should be periodically updated. In the near term, consider updating the Housing Study with the following:</p> <ul style="list-style-type: none"> • 2020 Census data; • 2021 Pierce and Thurston counties buildable lands reporting; • 2021 local housing action plans; • Data reflecting the affect the COVID-19 pandemic is having on the production of housing, which will likely exacerbate housing availability issues; • Data being compiled by the Washington Center for Real Estate Research at the University of Washington (starting in October 2020) to better understand local real estate markets and to support the initiatives for the development of additional housing capacity for active duty service members. 	SSMCP staff to obtain funding for additional study.
16	3	a, b	Mid-term	Support cleanup efforts between City of DuPont, landowners and Dept. of Ecology so that a restrictive covenant on City of DuPont vacant land could be removed so that over 1,000 additional work-force-type housing units could be created (i.e., advocate as part of a public/private partnership).	SSMCP, City of DuPont, Dept. of Ecology and landowners. Support could be in the form of seeking and supporting grant applications.

No.	Priority Level	Objectives Met	Time Frame	Recommendation	Initiating Actions
17	4	a, b	Long term	Explore/pursue funding assistance with pre-development dollars (low-interest loans or grants) to help cover the planning and design of a project until the construction loans are released. Being able to get some upfront funding assistance would help initiate many projects.	SSMCP in conjunction with funding experts to evaluate options for funding assistance programs and pursue at state or federal level.

APPENDIX 1

Stakeholder Surveys

(alphabetical order by agency/company/organization name)

Stakeholder Interview

Bradley Rentals Property Management

Representative: George Bradley

Questions:

1. Do you know the number of service members that live in your property/properties?

Response: Four.

2. Do you participate in the Rental Partnership Program (RPP) through Joint Base Lewis-McChord? If not, what about the program has discouraged you from participating?

Response: Yes, they do participate and have no issues.

3. What challenges have you had related to housing active duty service members?

Response: They have not had any issues with leasing to service members or with service members they have leased to.

4. Are you familiar with BAH? Does knowing that service members receive a BAH influence your leasing to service members?

Response: Yes, they are familiar with BAH and it does not influence their decision to lease to service members.

5. What benefits/incentives are you currently offering service members to lease with you?

Response: They provide the benefits associated with the RPP, including waiver of deposits and a discount. They extend the discount to any service members who are not on the RPP.

6. What types of programs might incentivize you to rent to or prioritize renting to active duty service members and their families?

Response: None came to mind beyond the RPP.

7. What factors influence rental rates?

Response: Fair market value.

8. Do you have any questions for us?

Response: No.

9. Do you have any recommendations for us?

Response: They believe one thing missing from the RPP, or an issue with it, is that the screening is limited. It does not allow landlords to take credit reports into consideration, and there are sometimes things on a credit report that would otherwise disqualify the applicant.

Stakeholder Interview

DADU Homes / Building Forward

Representative: Ken Miller, Principal

Questions:

1. What types of housing developments do you typically develop?

Response: Typically, small houses in backyards (Detached – ADUs). The project they are doing right now is unique. One of their partners is an anti-poverty agency that owns an acre of land; the neighbor also owns an acre of land and is interested in developing. So, they are trying to put them together in an LLC and are asking for greater density to build a small village that would be available to JBLM.

2. What factors influence your typical rents?

Response: They have standard prices because they only build standard models, as opposed to custom models. They offer four standard models that are all priced the same, except for variations in site conditions and the finishes the owner chooses to install (countertops, floors, etc.). They will also build at cost for an owner who commits to five years of rent at an affordable price. They consider a low-income person someone whose household income is at or below 80 percent of the area median income (AMI), so an affordable rent would be 30 percent or less of that household's gross income.

3. What types of challenges do you encounter in the development process (i.e., land use, site development, and building) that increase development costs, and thus, rents?

Response: Two big challenges are the availability of subcontractors and a customer's (owner's) ability to get financing, but those are factors that can be overcome. In terms of City fees or permitting, those only affect the development process in a minor way. Lakewood, Tacoma, Puyallup, and others in the South Sound area are good to work with; they share information, so developers are aware of the process, and the rules themselves are generally easy to work with. While there are usually a couple of rules that make them scratch their head and they have to go about things a different way than they would prefer, the regulations and a City's permitting process is at the bottom of the list when it comes to issues.

4. What types of changes to local or state laws would help you to lower the cost of housing?

Response: If they built a lot of units, the cost over time would drift, of course, but for any unit, the rules and laws are not driving very much in terms of cost. Obviously, there are permit, utility connection, and other fees, but they understand that those are necessary to pay for the municipal services. They do not think regulations are a big factor in the cost of their construction.

5. Do you have a plan for more projects that are similar to this in the area?

Response: The project in Steilacoom is in the planning stages and, at present, is unique to them. However, they are very open to doing this type of project again, but finding land is the trickiest part. The state and local municipalities could facilitate this type of development by finding ways to long-term lease surplus public land, such as, if a school district or local government owns a few acres of unused land and issues a 50-year lease on it (like a community land trust). Another legal factor that could be helpful is if a jurisdiction allowed a leasehold. With this, a young family, for example, could lease someone's backyard and own a small house in that backyard, and begin building equity. For example, they can build a two-bedroom, 600 square foot bungalow with full bath and

kitchen for about \$165,000, which is a decent entry point for a homeowner and would give them a start with an entry into the housing market.

6. Do you have any questions for us?

Response: No.

7. Do you have any recommendations for us?

Response: There is a group of developers that are sometimes overlooked, the for-profit affordable housing community. In their area, affordable housing has two main characteristics. One is that it tends to be aimed at the poorest of the poor, people with households with a household income of 40 percent or less of AMI. Because of that, the construction needs to be subsidized, so virtually all builders are non-profits (for example, Catholic Community Services, Pierce County Housing Authority) and, for a variety of reasons, their cost of construction is very high.

If Tacoma Housing Authority, for example, was to build an apartment building, it would cost them \$250,000 a door. However, if a for-profit developer went in and aimed the rents at low-income people around the 60 percent to 70 percent AMI (rather than the 40 percent or less), that for-profit developer could build for virtually half that cost, at about \$125,000 a door.

There are hundreds of for-profit affordable housing developers, regional and national. When it comes to access to land and local financing, they get edged out by the non-profits that are well established politically (and that are providing a needed service). But for the other population, inviting these for-profit affordable housing developers in could be an excellent way to meet the need. They just need a couple of acres of land. There is a local company that does this nationally, Fallen Bay Construction, which would be a good resource to talk to and see what stops them from doing this.

Stakeholder Interview

City of DuPont

Representative: Jeff Wilson

Questions:

1. What programs or initiatives are in your community to improve the quality and safety of entry-level housing?
Response: None. All or most of the housing stock was built in the last 10 years. There is a high number of rental properties in the City. The rental housing market is very robust.
2. What barriers exist in your community to improving the availability and accessibility to quality, entry-level housing?
Response: The city is built out with little land available for housing. The second issue is that the housing stock is within the last 10 years, so there is very little return on investment.
3. What concerns do you or your constituents have for increasing the availability of and accessibility to quality, entry-level housing?
Response: The constraint is that land available is under the descent decree that does not allow residential. There are restrictive covenants that district these uses.
4. Do you currently have housing policies targeted to active duty service members? If not, would you entertain including housing for military policies in your comprehensive or subarea plans? What barriers or challenges do you anticipate?
Response: It depends on what it looks like. They are not sure how much is necessary because they have a large active duty population.
5. Are there organized groups in your community that support increasing quality entry-level housing? If so, who are they and what is their contact information?
Response: They do not know. Most of the city is governed by a ROA (Residential Owner's Association), so they could potentially support or oppose it.
6. Do you have any questions for us?
Response: Will JBLM actively support efforts to lift the restrictive the covenant for additional housing, i.e., be an advocate?
7. Do you have any recommendations for us?
Response: Support lifting the covenant.
Cities could investigate increasing the number of units rented/owned directly to military members through the PUD process. A developer would receive a density bonus if the developer agrees to provide a minimum number of units for Military ranks E1-E5.
Would JBLM be interested in expanding the shuttle service (Go Transit) if new housing was created? This is the only service outside the Sounder Express?

Stakeholder Interview

Fulcrum Real Estate Services

Representative: Joe Feith

Questions:

1. Do you know the number of service members that live in your property/properties?
Response: Four properties they consistently work with have 5 to 6 service members each. One property they occasionally help with that is a bigger property has 10 to 15 service members. They are building a new property in Lacey close to JBLM.
2. Do you participate in the Rental Partnership Program (RPP) through Joint Base Lewis-McChord? If not, what about the program has discouraged you from participating?
Response: They are aware of the RPP and have reached out to get one of their properties on it, but they have not heard back yet. There has been nothing discouraging about it; most of their properties are just a bit farther away and outside of what seems to be the zone for military members. The new property they are building is much closer and they hope to be part of the RPP for that one.
3. What challenges have you had related to housing active duty service members?
Response: They have not had any challenges with service members. It is just the property locations that are an issue; they are not close enough to the base.
4. Are you familiar with BAH? Does knowing that service members receive a BAH influence your leasing to service members?
Response: They are familiar with BAH but knowing service members receive it did not particularly influence them to lease to service members. This is because BAH is not that much anyway and does not always cover 100 percent of the rent. So, just having it does not make a big difference, but it is nice to know that they do and at least some money is coming in.
5. What benefits/incentives are you currently offering service members to lease with you?
Response: Any active duty service member with an approved application have their security deposit waived.
6. What types of programs might incentivize you to rent to or prioritize renting to active duty service members and their families?
Response: They could not think of any and said they would not be likely to prioritize active duty service members over anyone else.
7. What factors influence rental rates?
Response: The three main factors are the quality of the apartment unit, property taxes, and surrounding properties. A secondary factor that may have a small amount of influence is if there is anything special about the unit, such as more privacy, being on the top floor, or being a corner unit.

8. Do you have any questions for us?

Response: No.

9. Do you have any recommendations for us?

Response: More information and communication. They rarely get any information, especially for the properties that are farther away from the base. They would like to receive information about contacting the base and making more service members aware of their properties, or how to contact service members about their rental properties. Being proactive in sending out that information would make a difference.

Stakeholder Interview

Hometown Property Managers

Representative: Donna Palecki

Questions:

1. Do you know the number of service members that live in your property/properties?
Response: They manage about 900 homes and about half of those rentals are military, so about 400 to 500 homes are rented by someone in the military.
2. Do you participate in the Rental Partnership Program (RPP) through Joint Base Lewis-McChord? If not, what about the program has discouraged you from participating?
Response: They do not participate in the RPP because their brokerage is through the property owners. They take care of the home specifically for individual owners, so getting a security deposit to cover damages or unpaid utility bills is important, and the RPP waives that. They feel the owner needs that level of protection to make sure they are not getting behind on their mortgage because they have to pay for damages. The deposit is a safety net for the owners that they do not want to take away.
3. What challenges have you had related to housing active duty service members?
Response: The only challenge is when they receive orders and have to move. That sometimes happens 3 months into the lease and then the owners have to pay to relist to house to lease and cover costs in between. They have also experienced service members leaving and owing money that does not ever get paid - even with BAH. This has happened before and resulted in losses of thousands of dollars, although they acknowledged this is a risk applicable to any tenant they rent to.
4. Are you familiar with BAH? Does knowing that service members receive a BAH influence your leasing to service members?
Response: They are very familiar with BAH and it does not influence their decision to lease to a service member. Fair Housing requires they treat everyone the same. They require an income that is three times the amount of the rent (even for BAH) and they must be consistent with approving everyone that meets that criteria, so the BAH does not influence their decisions; as long as it is three times the amount of the rent, they are good.
5. What benefits/incentives are you currently offering service members to lease with you?
Response: They do not offer any benefits or incentives because of the shortage of housing. Approximately ten years ago, they offered specials such as half off the first month rent, although that was open to anyone, not just military service members. They have not run any specials since then because of the shortage of housing.
6. What types of programs might incentivize you to rent to or prioritize renting to active duty service members and their families?
Response: Legally, they must rent on a first come first served basis, so they cannot really prioritize renting to service members. They could not think of any programs that would help, just that more inventory is needed.
7. What factors influence rental rates?

Response: Inventory, economy, and the market in general. A lot of their owners are selling right now because the market has turned for the better for the owners, and that drives rates.

8. Do you have any questions for us?

Response: No.

9. Do you have any recommendations for us?

Response: Build housing. In their experience, service members usually want houses, but apartments are more prone to do RPP because it is all on one property and each unit is not a different owner.

Stakeholder Interview

City of Lacey

Representatives: Jessica Brandt, George Smith, and Ryan Andrews

1. What programs or initiatives are in your community to improve the quality and safety of entry-level housing?

Response: None. Lacey has had little entry-level housing created over the last 20 years or so. For multi-family, they have not grown much until recently. The City has permitted close to 2,000 units in the last three years. They are currently transferring from single-family to multi-family housing. The City does have a rental registration program for multi-family. This program is between code enforcement and police enforcement and seeks to implement crime prevention through environmental design recommendation. Every complex of four or more units is required to participate and pay into the fund, but they are not required to implement the program's recommendation. This program does not look at healthy or sanitary concerns, which are normally done through code enforcement.

2. What barriers exist in your community to improving the availability and accessibility to quality, entry-level housing?

Response: There is currently the wrong balance of jobs and housing demand. In general, they are significantly behind in the quantity and supply of housing. They consider entry-level homes as older homes because new-build, entry-level homes do not appear to pencil. They do not feel that their impacts and permit fees are a barrier because they are lower than the surrounding communities. They do offer lower building fees for smaller homes. Additionally, the City has permitted fee waivers for Habitat for Humanity homes. The City Council is looking at possibly offering this fee waiver for other affordable housing projects.

3. What concerns do you or your constituents have for increasing the availability of and accessibility to quality, entry-level housing?

Response: The typical parking, transportation, and safety concerns are often voiced regarding multi-family units. In general, though, the age of the constituent matters. They have seen that the older population tends to be reluctant about any housing, while the younger population wants to see more housing.

4. Do you currently have housing policies targeted to active duty service members? If not, would you entertain including housing for military policies in your comprehensive or subarea plans? What barriers or challenges do you anticipate?

Response: No direct policies, but they do have general housing policies. They support military policies but are not sure what they would look like and are concerned they would be too specific.

5. Are there organized groups in your community that support increasing quality entry-level housing? If so, who are they and what is their contact information?

Response: Olympia Master Builders (they have an affordable housing council); Thurston Thrives.

6. Do you have any questions for us?

Response: No.

7. Do you have any recommendations for us?

Response: There has been recent Nisqually area flooding and it appears that many active duty service members lived in the flood plain. It may be worth reaching out to Thurston County to learn about these renters and try to limit these issues in the future.

The incorporated areas might be the best place for additional housing because Lacey housing is all relatively new.

City Rezone: The rezone timing is that it will be done near the end of April.

Regional Housing Action Plan: Separate from the rezone.

The off-base housing allowance is known to landlords, so they charge that top amount, so it pushes up rent for everyone else.

Stakeholder Interview

City of Lakewood

Representative: *Tiffany Speir*

Questions:

1. What programs or initiatives are in your community to improve the quality and safety of entry-level housing?

Response: The City has a safety rental program that includes a 5-year cycle to review all rental property. This is to ensure safe quality of housing within the city. Additionally, the City has recently completed a downtown subarea plan that plans to increase density and provide a mixture of housing types. The City, with HB 1923 funds, will be working on the Souder Station Subarea Plan that will also have the intent of providing a mixture of housing types. In December 2019, the City adopted revised land use development regulations that went into effect in January 2020 that addresses some of the developers concerns.

2. What barriers exist in your community to improving the availability and accessibility to quality, entry-level housing?

Response: The City incorporated after much of the area had been developed. So, the development pattern of businesses and housing had already been set, and it is difficult to change these patterns with redevelopment. There are little to no large-lots that can be subdivided or built on like other areas. The current housing market is another barrier. Additionally, the City has 6 percent (or 7 percent) of its housing currently located within the FHA Air Corridor Zone 1 and Zone 2 near JBLM. FHA rules do not allow housing in these areas; therefore, moving these individuals to other parts of the city would impact the City's available housing even more.

3. What concerns do you or your constituents have for increasing the availability of and accessibility to quality, entry-level housing?

Response:

Developers – The price of construction is the same as King County, but the yield is lower. This is because of labor and materials.

Residents – There is a stigma against apartments, but the residents are more okay with townhomes and senior housing.

4. Do you currently have housing policies targeted to active duty service members? If not, would you entertain including housing for military policies in your comprehensive or subarea plans? What barriers or challenges do you anticipate?

Response: Yes, the City has recently updated the Comprehensive Plan and development code so that it better coordinates with JBLM and its operations. The City understands that it is located next to JBLM and its impacts to its residents and housing.

5. Are there organized groups in your community that support increasing quality entry-level housing? If so, who are they and what is their contact information?

Response: More people within the city are recognizing the housing crisis, but there are no local organizations. There are regional organizations that care about housing.

6. Do you have any questions for us?

Response: No.

7. Do you have any recommendations for us?

Response: Look into the City of Tacoma residential infill pilot program. There will be a public hearing this week on this. It might be something that can apply to other cities.

The following supplemental comments were provided by David Bugher, Assistance City Manager, in response to review of the draft Housing Study:

Many of the recommendations that are contained in your report, Lakewood has already addressed with a complete re-write of the zoning code in 2019. A major effort was made to improve permitting processes, including follow-up performance measures for the department. City also rewrote it's MFTE ordinance. That rewrite also improved processing requirements.

The primary issue that I have, is the large numbers of housing units that are found in the city's APZ I and APZ II zoning districts which exceed allowable densities in the 2015 JBLM AICUZ Report. These units in these two zoning districts represent about 7 percent of Lakewood's housing stock and includes several mobile home parks. The units are all nonconforming. They are allowed to continue. Units can be repaired and altered, but no expansions in conditioned space are allowed. To comply with AICUZ, the city prohibits adult family homes and daycares, although the state of Washington overrides our local decisions. Residential uses adjacent to arterials, over time, will convert to industrial uses which is allowed in APZ I and APZ II. This has already happened near 84th Street SW, 96th Street SW, and Front Street SW. This part of Lakewood will lose housing units. The loss of housing will be incremental but is worth mentioning given the unique requirements of AICUZ.

Expedited permitting sounds nice, but if the quality of the plans are poor, it doesn't really work. Also, Lakewood is not a full-service city. City is subject to the review requirements of the Lakewood Water District, Pierce County Utilities, and West Pierce Fire & Rescue. Each agency has its own standards for customer service. Another route to take is to have pre-approved sets of construction drawings for missing middle housing.

I do have a concern with building design. Two years ago, we adopted a subarea plan for the downtown. It has a full criteria of design standards all of which is administrative. Another subarea plan is pending for adoption next year, and, likewise, it has administrative design review standards. These were/are difficult to get approved. I don't want to open up the subarea plans to pare down design review.

City's transportation systems are fairly well max'd out. City requires a traffic study for almost any medium to large residential or commercial project. As part of the traffic reporting requirement, fees are almost always collected to fix some aspect of our existing street system. Our overall margins are quite thin, and LOS is quite high in many parts of the city. For the Lakewood Station District subarea plan, we actually reduced area density in order to get to a service level that the city could accept without requiring traffic mitigation fees. And, yet, that project is adjacent to a commuter rail station. Cities are not provided adequate state funding to address local streets beyond large arterials.

Stakeholder Interview

Marathon Development

Representatives: Andrew Montero and Ted Johnson

Questions:

1. What types of housing developments do you typically develop?
Response: They develop multi-family (apartments, townhomes, etc.) and senior housing. The split between these are close to 50/50. Typically, the smaller scale projects (40 to 100 units) are easier to pencil than larger scale projects (+140 units).
2. What factors influence your typical rents?
Response: Barriers include hard costs (land and construction) and soft costs (review, permit, connection, and impacts fees). Construction costs have recently increased because all the contractors are busy, but that may be trending down. Local jurisdiction's review timeline can have significant impacts to the cost of the project. In addition, the State Environmental Policy Act (SEPA) can be a large challenge.
3. What drives rent prices in your developments?
Response: See above.
4. What types of challenges do you encounter in the development process (i.e., land use, site development, and building) that increase development costs, and thus, rents?
Response: See above. SEPA can be a major issue for most larger developments in the area. In Pierce County, the Smelter Plume mitigation can cost millions of dollars.
5. What types of changes to local or state laws would help you to lower the cost of housing?
Response: Streamlining the SEPA process and reducing connection and impact fees would help lower housing costs in a large way. In a recent Renton project, the connection and impact fees for a multi-family development totaled around \$20,000 per unit, which gets moved to the cost of the rent. Any relief would be massive in allowing affordable housing.
6. Do you have any questions for us?
Response: What are the timelines, what are the next steps, and what are the next steps for stakeholders.
7. Do you have any recommendations for us?
Response: The sooner any pilot projects could be started the better. Additionally, any help with pre-development dollars (low-interest loans or grants) to help cover the early costs of the project until the construction loans kick in would be very beneficial. Being able to get up to \$100,000 would help kick off many projects.

8. Follow up question: Why couldn't the military use BAH funds that they would need to spend for off-base housing toward on- or off base housing in partnership with a local developer.

Response: Andrew thought this was doable. He had recently looked at the amount of BAH each service member received and thought that a developer could easily work with that type of funding.

Stakeholder Interview

Master Builders Association of Pierce County

Representative: Chuck Sundsmo (Developer)

Questions:

1. What types of housing developments do you typically develop?

Response: Single-family homes and apartments.

2. What factors influence your typical rents?

Response: Market.

3. What drives rent prices in your developments?

Response: Market.

4. What types of challenges do you encounter in the development process (i.e. land use, site development, and building) that increase development costs, and thus, rents?

Response: Government regulations, application processing, critical areas, and reduced buildable lands.

5. What types of changes to local or state laws would help you to lower the cost of housing?

Response: Up-zoning, WOTUS definition to regulate wetlands, streamlining regulations.

6. Do you have any questions for us?

Response: No.

7. Do you have any recommendations for us?

Response: Refer us to other property managers.

Stakeholder Interview

City of Olympia

Representative: Amy Buckler

Questions:

1. What programs or initiatives are in your community to improve the quality and safety of entry-level housing?

Response: In the past the City has received CDBG (grant) funds and has used them for retrofits of lower income homes. They are looking to make changes to that. The current efforts to complete a Regional Housing Action Plan (adopting mid next year) has a big focus on affordability. City Council is also interested in the nexus between affordability and climate change. A lot of housing is older and not up to newer energy codes, and many may have mold or lead, so they are looking into other financial tools beyond CDBG to incentivize owners of rental units to do the retrofits. Olympia is thinking about new actions and new programs. We should talk to Elisa Sparkman of Thurston County Public Health about their programs.

2. What barriers exist in your community to improving the availability and accessibility to quality, entry-level housing?

Response: It is not a zoning issue. Our zoning code could get us more housing. It is getting the market to do it. In our downtown we had a public-private partnership to develop a MF project that went well and leased right of way. There is more financing available for MF housing so we're seeing that happen.

Other barriers are political. As we try to develop more "missing middle" housing in traditional single-family detached neighborhoods there is opposition. The City did pass a whole slate of updates to get more missing middle housing, but it was appealed, and the appellant won so it invalidated the code updates. It was a SEPA appeal. The state legislature amended SEPA in 2020 and a similar appeal wouldn't be able to happen today. The City is back to working on it, but COVID-19 has delayed progress (the City is not doing public hearings).

There is also a lack of funds. We know that over 50 percent of our residents are renters with predominantly lower income jobs. There is a disparity between what they can afford and what the private market can build. Even if the private sector could build affordable housing it is still not affordable to lower income families. The lack of public funds or nonprofit funds to help subsidize those units so that they are affordable is not there. There is a lack of public assistance to build housing targeted to the 80 percent AMI resident.

3. What concerns do you or your constituents have for increasing the availability of and accessibility to quality, entry-level housing?

Response: Political pushback, which is related to constituents' concerns about loss of neighborhood character and loss of property value. The city wants a variety of housing options. Not everyone wants to live in a MF complex. It gets difficult to do more duplex and tri-plex units, because of the political pushback. City is trying to provide options. They hear from developers that it is too costly to develop in Olympia because of impact fees, connection charges, frontage improvements, etc. The City has multiple goals to develop housing and increase supply, while also having goals of the community to have infrastructure to the housing and not pollute the environment. We also want walkability, which increases costs to construct sidewalks and connections. There are a lot of goals that we're trying to balance. In order to achieve affordability, we may have to relax some of the goals.

LOTT charges over \$5K hook up fee per unit, which is out of our control.

4. Do you currently have housing policies targeted to active duty service members? If not, would you entertain including housing for military policies in your comprehensive or subarea plans? What barriers or challenges do you anticipate?

Response: No. There have been some discussions but she not aware of any interest on Council's part. They acknowledge these are good community members.

5. Are there organized groups in your community that support increasing quality entry-level housing? If so, who are they and what is their contact information?

Response: There are many groups. Thurston Thrives, which is an offshoot of TRPC and includes many agency partners. It has a Housing Action Team and a homeless housing hub. TRPC. There is an organized citizen group called OPOP (people-oriented places). The planners with Lacey, Olympia and Tumwater are working together on the Regional Housing Action Plan. Most of the community believes we need more housing for all constituents.

6. Do you have any questions for us?

Response: What is the timing of your study?

7. Do you have any recommendations for us?

Response: This is a great time to connect on this because they are just getting started on their Regional Housing Action Plan. It would be great if we could maybe come talk to their regional group about the findings of our study.

We are looking for partners to develop housing. If JBLM has a partnership opportunity or ideas for how to get housing built for their service members we would be happy to talk to them.

Stakeholder Interview

Pierce County Planning

Representatives: Erik Jazewski and Dan Caldwell

Questions:

1. What programs or initiatives are in your community to improve the quality and safety of entry-level housing?

Response: The County does not have specific policies for military entry-level housing. Safety is addressed through the building code. They have no policies like the City of Lakewood has on safety.

2. What barriers exist in your community to improving the availability and accessibility to quality, entry-level housing?

Response: The biggest barrier is how competitive the housing market is. Another barrier is that most developers' bread-and-butter development revolves around the single-family model and they are reluctant to work on new types of housing. This was evident when, during recent outreach to developers, many of the biggest housing developers in the County did not know what types of housing and density are allowed in the code.

3. What concerns do you or your constituents have for increasing the availability of and accessibility to quality, entry-level housing?

Response: They often hear that constituents do not want apartments looking down into their yards. There is a stigma against renters in general. This is not just with apartments, but also with duplexes, triplexes, etc. It appears that townhouses are starting to break this stigma. The public has concerns regarding multi-family unit location and associated parking. Multi-family units should be placed near transit lines and other public facilities instead of the countryside. The concern is the lack of parking will force renters to park their cars along residential streets. Fire then becomes an issue with emergency access. Multi-family should be placed along transit and be near public facilities. Access to food is also important.

4. Do you currently have housing policies targeted to active duty service members? If not, would you entertain including housing for military policies in your comprehensive or subarea plans? What barriers or challenges do you anticipate?

Response: The County has general JBLM goals and policies but does not have any JBLM housing-specific related policies. The County is supportive of JBLM and, if SSMCP provides recommendations, it is likely they will incorporate these recommendations in one way or another. However, Pierce County's main housing concern is providing attainable housing across all income levels, not just for active duty service members. So, they are not sure how feasible it is to call out policies relating specifically to service member housing only.

Additionally, a barrier to adding a specific housing policy for service members is that there is a Council Member that has a concern that JBLM is not providing or doing enough for on-base housing.

5. Are there organized groups in your community that support increasing quality entry-level housing? If so, who are they and what is their contact information?

Response: There are the general housing organizations (typical low-income housing organizations such as Habitat for Humanity). A recommended organization is the Pierce

County Housing Consortium, which is focused on housing for all levels. Additionally, the mayors have a roundtable and Pierce County has a working group. Puget Sound Regional Council is an organization worth reaching out to because they recently included JBLM in their VISION 2050 .

6. Do you have any questions for us?

Response: What are the timeline and deliverables?

7. Do you have any recommendations for us?

Response: Reach out to Puget Sound Regional Council and look into using BAH funds to leverage partnerships in developing on-base or off-base housing.

How much money can the military save by taking the BAH amount and constructing housing or partnering to build items off-base? This might be a great opportunity for JBLM to work with a developer or community to build apartments directly for service members' use.

8. Other:

The term “attainable housing” is more accurate for housing across the board and not just low income.

Stakeholder Interview

Pierce County Veterans Assistance Program (VAP)

Representative: Sean Dennerlein

Pierce County Affordable Housing (AH)

Representative: Bryan Schmid

Overview:

The **Pierce County Veterans Assistance Program** is part of Pierce County Human Services. This program works with housing projects and connecting wraparound services to veterans. The bigger projects are typically regarding affordable housing for veterans. They are more veteran based.

Affordable Housing is also part of **Human Services**, which uses federal and local dollars to invest in affordable housing projects. They fund both rental and single-family housing. Funding is restricted to income limits. They are just a funder that makes sure that families meet the eligible income levels. They do not set aside money specifically for service members directly. Federal money from HUD must include BAH amount into the eligible income.

Bryan Schmid mentioned that his department could be interested in collaborating with JBLM and a developer to develop off-base housing options, and possibly help with funding the development that can mix service-member-only housing with affordable veteran housing or something similar.

Questions:

1. What programs or initiatives are in your community to improve the quality and safety of entry-level housing?

VAP Response: VAP works on a number of housing projects. They are currently working on a \$20 million Request for Proposal (RFP) to provide affordable housing based on Bill 1406. While the focus is on affordable housing, they believe that E-1 to E-3 service members and large E-4 and E-5 families may meet the income threshold. They are working on other housing projects, but Bryan Schmid, Affordable Housing Coordinator, could provide more information.

AH Response: There are no programs or initiatives outside of normal affordable housing funding. There is no renting inspection. They inspect the units they fund.

2. What barriers exist in your community to improving the availability and accessibility to quality, entry-level housing?

Response: The biggest barriers they see are transportation and wraparound services. Most rural areas (Yelm, Orting, Roy, etc.) do not have any transportation services. This is an issue because many E-1 to E-5 families are one-car households and need to be connected to transit services. Another issue is the various zoning restrictions on housing project size, height, use, etc.

3. What concerns do you or your constituents have for increasing the availability of and accessibility to quality, entry-level housing?

VAP Response: The Pierce County Veterans Assistance Program works a lot with the public. The public generally has a concern about security for 24/7 onsite services. The public wants to know that security will keep the facility safe and that it is staffed 24/7 so facility residents do not go wandering around the community. If a developer does not have a security or operational plan, they typically fail because of public backlash.

Veterans using the facility are often concerned with access to transportation and wraparound services.

Wraparound services are services that provide the needed assistance. Examples are housing assistance, substance abuse help, mental health help, etc. Regarding E-1 to E-5, this may be the underlying burden to being able to afford housing. Examples are the burden of childcare costs, previous medical debt, etc.

AH Response: Regulatory and zoning restrictions that limit density and supply in housing. Market and demand.

4. Do you currently have housing policies targeted to active duty service members? If not, would you entertain including housing for military policies in your comprehensive or subarea plans? What barriers or challenges do you anticipate?

VAP Response: There might be one or two, but we would need to talk to Bryan Schmid to get specific details.

AH Response: They do not have any in Human Services. Eligibility for income restricted housing would be a barrier. Proximity and location of affordable housing can be a barrier. The larger project locations are limited to specific areas.

5. Are there organized groups in your community that support increasing quality entry-level housing? If so, who are they and what is their contact information?

VAP Response: Bryan Schmid will have a list that looks at active duty and veterans.

AH Response: Realtor associations and Master Builders would be the main organizations.

6. Do you have any questions for us?

Response: No.

7. Do you have any recommendations for us?

VAP Response: It always helps to get community feedback earlier. Citizens are often not on board with affordable housing, so the earlier the outreach the better. It would help developers or at least ease their concerns if the public is not fully rejecting the project beforehand.

AH Response: The supply and type of housing needs to be addressed. The Spanaway side is mostly single-family with limited density to allow for multi-family. Funding coordination to start greater projects is needed.

Stakeholder Interview

Pierce Transit

Representatives: Alex Mather and Lindsey Sehmel

Questions:

1. What programs or initiatives are in your community to improve the quality and safety of entry-level housing?

Response: Pierce County provides developers incentives for developing near transit routes with regularly scheduled stops of 15 minutes or less. Route 1 Pierce Transit BRT line is currently the only line for transit incentives. This route will run along Pacific Avenue [on the east side of JBLM (Spanaway area) and is in the design phase of development].

They are currently updating their long-range plan. This plan was going to increase service frequency and would require a ballot initiative, which could be problematic right now. Routes are developed by ridership. Their current budget is tapped out. Any new routes would need additional funding or would have to remove another route.

2. What barriers exist in your community to improving the availability and accessibility to quality, entry-level housing?

Response: Pierce Transit's barrier would be lack of new funding for expanding routes.

3. What concerns do you or your constituents have for increasing the availability of and accessibility to quality, entry-level housing?

Response: N/A.

4. Do you currently have housing policies targeted to active duty service members? If not, would you entertain including housing for military policies in your comprehensive or subarea plans? What barriers or challenges do you anticipate?

Response: They do not think so. They collaborate closely with JBLM, but no policies per se. Twenty-three percent (23 percent) of their employees have veteran status.

5. Are there organized groups in your community that support increasing quality entry-level housing? If so, who are they and what is their contact information?

Response: Tacoma Housing Authority; Tacoma-Pierce County Affordable Housing Consortium.

6. Do you have any questions for us?

Response: What is the timetable?

7. Do you have any recommendations for us?

Response: They would like to discuss collaborating with Pierce County on tying development along the BRT (fall 2023) with providing Orca cards. Currently, they partner with a developer near the Tacoma Dome to provide Orca cards paid for by the developer for 5 years. This could also be tied to commercial developments.

Additional Discussion: Pierce Transit has a route that runs to one JBLM gate (JBLM Connector). This is a no fare service for military members. Currently, there are no reduced fees for services members and retirees, but you may look into it in the future. This is an option if the ballot initiative happens.

There is no detailed analysis of the JBLM Connector route. There was a service cut for JBLM. It is not a high ridership route; it is intended to provide connection.

Stakeholder Interview

The Pointe at Lake Steilacoom

Representative: Teresa

Questions:

1. Do you know the number of service members that live in your property/properties?
Response: About 85 service members across two properties.
2. Do you participate in the Rental Partnership Program (RPP) through Joint Base Lewis-McChord? If not, what about the program has discouraged you from participating?
Response: Yes, they participate and have no challenges with program.
3. What challenges have you had related to housing active duty service members?
Response: No challenges.
4. Are you familiar with BAH? Does knowing that service members receive a BAH influence your leasing to service members?
Response: Yes, they know of it, but it does not influence their decision to rent to service members beyond knowing that service members are able to pay their rent – but that is something they look for in all potential renters.
5. What benefits/incentives are you currently offering service members to lease with you?
Response: Nothing other than what is required by the RPP, including 5 percent off market rate rent and waiving the deposit, administrative fee, and application fee.
6. What types of programs might incentivize you to rent to or prioritize renting to active duty service members and their families?
Response: None, they do not know of any programs currently that would do this.
7. What factors influence rental rates?
Response: The unit itself, whether it has been updated or not, what units in the surrounding area renting for, and amenities the property offers.
8. Do you have any questions for us?
Response: What are you doing and what is the end goal?
9. Do you have any recommendations for us?
Response: No.

Stakeholder Interview

Town of Steilacoom

Representative: Name not provided

Questions:

1. General info:

Response: It would not be surprising if 45 percent of all housing is being rented to military service members.

2. What programs or initiatives are in your community to improve the quality and safety of entry-level housing?

Response: They currently have no programs or initiatives.

3. What barriers exist in your community to improving the availability and accessibility to quality, entry-level housing?

Response: They have no funding to help improve availability or accessibility to housing. The Town has little property zoned multi-family and all the easily built property has already been developed.

4. What concerns do you or your constituents have for increasing the availability of and accessibility to quality, entry-level housing?

Response: There is little to no interest to rezone property or for building multi-family. Even a rezone to high-end condominiums was not well received by the residents.

There is not much interest with the Town to do it. They would expect a lot of push back. Even rezone to condos was not well received. There is a lot of renting, maybe as high as 45 percent. There is a large military community, a lot of retired and active duty service members.

5. Do you currently have housing policies targeted to active duty service members? If not, would you entertain including housing for military policies in your comprehensive or subarea plans? What barriers or challenges do you anticipate?

Response: There are no current policies. It is likely the Town would not be opposed to specific service member policies and goals, but it is more likely that the policies and goals would be for everyone, and not specifically service members.

6. Are there organized groups in your community that support increasing quality entry-level housing? If so, who are they and what is their contact information?

Response: Not that I know of.

7. Do you have any questions for us?

Response: None at this time.

8. Do you have any recommendations for us?

Response: Affordable housing for everyone is difficult, especially for a smaller area like the Town of Steilacoom. The cost of raw land is high and everything that is easy to build on has already been built on. There is no real vacant land.

Stakeholder Interview

Thurston County Realtors Association

Representative: Tom Schrader

Questions:

1. Do you know the number of service members that you help find homes/rentals?
Response: For the interviewee, personally, less than ten per year, or less than 10 percent of his business.
2. Do you participate in the Rental Partnership Program (RPP) through Joint Base Lewis-McChord? If not, what about the program has discouraged you from participating?
Response: He had heard of it but did not know the details. None of his properties has participated so far.
3. What challenges have you had related to housing active duty service members?
Response: None.
4. Are you familiar with Basic Allowance for Housing (BAH)? Does knowing that service members receive a BAH influence your leasing to service members?
Response: He had heard of it but did not know the exact details. Yes, it would influence his decision to lease to service members.
5. What benefits/incentives are you currently offering service members to lease with you?
Response: None.
6. What types of programs might incentivize you to rent to or prioritize renting to active duty service members and their families?
Response: Guaranteed lease amounts and guaranteed lease periods (+1 year).
7. What factors influence rental rates?
Response: Location, quality of the rental unit, square footage, parking, etc.
8. Do you have any questions for us?
Response: Would you consider units as far away as Olympia for the military?
9. Do you have any recommendations for us?
Response: He builds apartments/duplexes in Olympia and would build for the military if the terms were attractive enough.

Stakeholder Interview

City of University Place

Representative: David Swindale

Questions:

1. What programs or initiatives are in your community to improve the quality and safety of entry-level housing?

Response: No rental program like City of Lakewood. Under code enforcement, there is an ability to call the City regarding nuisance complaints (complaints about maintenance and upkeep of the property).

It is estimated that 40 percent of all dwelling units in the City are rental properties. The older homes/rental units are more affordable than the recently built units.

The City has seen a recent increase in multi-family dwelling units. A new 80 unit apartment is coming in.

Zoning: The City is in the process of adopting a Form Based code that will remove the cap on density to allow more units. The hope is that these new standards will go into effect this year but, with the coronavirus, it is not clear when this will happen.

Housing Plan: The City has won a commerce grant to complete a housing study. The City's main goal for this study is still being fleshed out. They see the goal for the plan as developing strategies to provide affordable housing across the financial spectrum.

2. What barriers exist in your community to improving the availability and accessibility to quality, entry-level housing?

Response: A couple of areas stand out:

- Recently, HUD bought a large complex that forced the removal of Section 8 housing for lower income.
- 20/60 program housing is an Affordable Housing for All (HB2060) program that the City participates in. The program is funded by a \$10 surcharge on all County recordings. The program funds are distributed by the Pierce County Human Services department when an applicant requests the use of these funds.

The City has a number of apartments that accept Section 8 vouchers. It will be important that the housing study for the city identifies the number of Section 8 vouchers in the city

The recent uptick in housing development is due to people moving out of the King County area. In general, the price of materials and labor is similar between Pierce and King Counties. The difference is that Pierce County land costs less. An issue, though, is that the rent developers can charge a lower price in Pierce County than in King County. Many projects might not pencil.

3. What concerns do you or your constituents have for increasing the availability of and accessibility to quality, entry-level housing?

Response: None, in general, unless it is built next to them. The original reason the city was founded was to stop apartments from popping up.

4. Do you currently have housing policies targeted to active duty service members? If not, would you entertain including housing for military policies in your comprehensive or subarea plans? What barriers or challenges do you anticipate?

Response: They do not think so. They would likely see policies in the housing or land use

elements that include the military as an important asset to the community. It would be worthwhile. They do not think there would be issues because the community supports the military.

Community Partnership Program with JBLM (15th cab): They volunteer throughout the year for different projects.

5. Are there organized groups in your community that support increasing quality entry-level housing? If so, who are they and what is their contact information?

Response: They do not believe there are any. The Connections group supports the underserved and disadvantaged persons in the community.

6. Do you have any questions for us?

Response: No.

7. Do you have any recommendations for us?

Response: They do a lot of planning but not a lot of implementation. The City of Lakewood rental program is a good thing and they would like to see more like it in other communities. The other issue is money. It is the separate districts that provide construction and maintenance for affordable housing. Cities will have a hard time, if no ability, building and maintaining affordable housing. You should look at putting resources to the special groups/districts that can provide affordable housing.

Stakeholder Interview

City of Yelm

Representative: Michael Grayum, City Administrator

Questions:

1. What programs or initiatives are in your community to improve the quality and safety of entry-level housing?

Response: None at this time.

2. What barriers exist in your community to improving the availability and accessibility to quality, entry-level housing?

Response: None.

3. What concerns do you or your constituents have for increasing the availability of and accessibility to quality, entry-level housing?

Response: No low-income units are proposed at this time and water rights for development are currently limited.

4. Do you currently have housing policies targeted to active duty service members? If not, would you entertain including housing for military policies in your comprehensive or subarea plans? What barriers or challenges do you anticipate?

Response: The are no current housing policies that target active duty service members. They would entertain including housing for military policies in the comprehensive or subarea plans.

5. Are there organized groups in your community that support increasing quality entry-level housing? If so, who are they and what is their contact information?

Response: No.

6. Do you have any questions for us?

Response: No.

7. Do you have any recommendations for us?

Response: No.

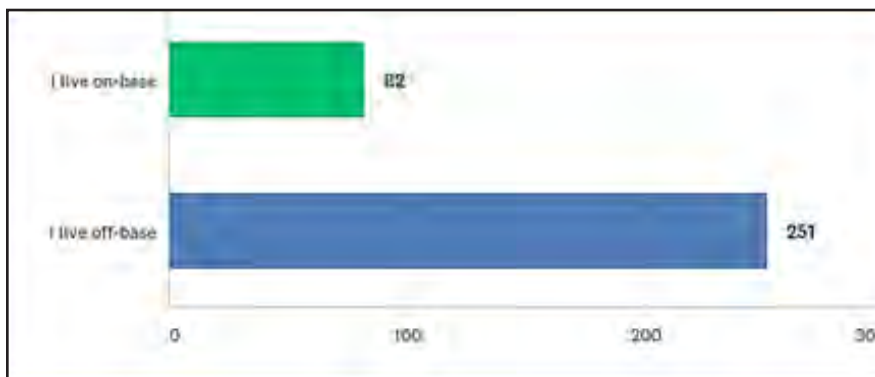
APPENDIX 2

JBLM Active Duty Survey

JBLM Active Duty Survey

The South Sound Military & Communities Partnership (SSMCP) facilitated with JBLM for the completion of a housing survey by JBLM Active Duty Service Members. The survey was conducted between April 12, 2020 to May 5, 2020. The survey was sent to both the Airforce and Army service members via an emailed link. The survey did not track any identifiable information of the active duty services members or break out responses by branch of service. A total of 333 active duty service members responded to the survey over the 30-day survey period. The survey received 251 responses (75 percent) from the responders living off-base versus 82 responses (25 percent) from those living on-base.

Q1: Do you currently live on-base or off-base?



The results of the survey are summarized below by the following cohorts:

Section A2.1 – Survey summary of all service members of all ranks living off-base.

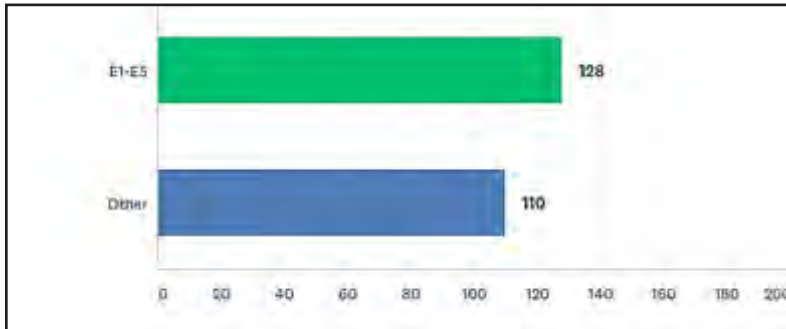
Section A2.2 – Survey summary of all E1 to E5 service members living off-base.

Section A2.3 – Survey summary of all service members living on-base.

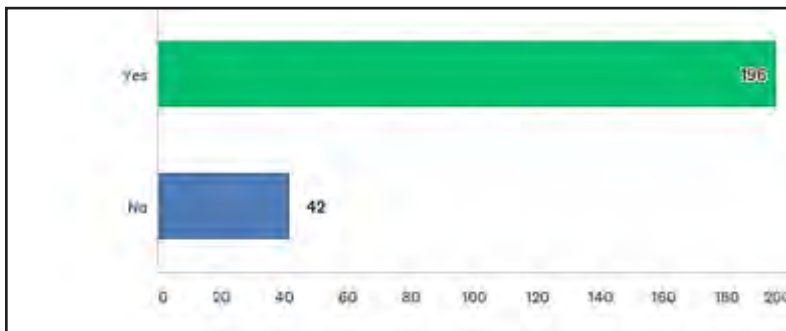
A2.1 - JBLM Service Member Survey - Comprehensive

The following summarizes the responses received by all service members of all ranks that live off-base.

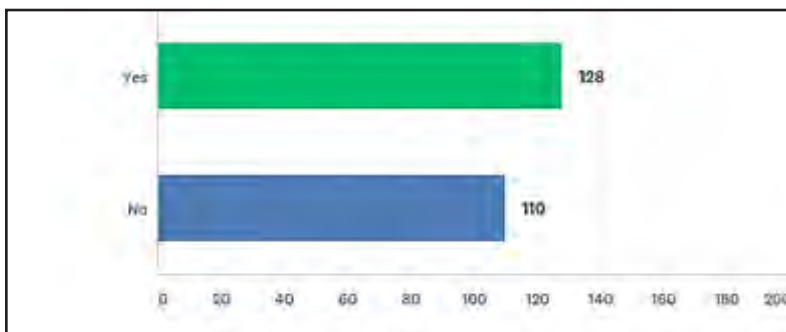
Q2: What is your rank?



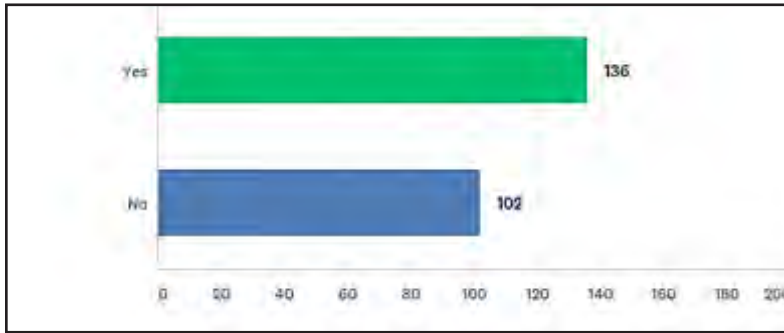
Q3: Are you married?



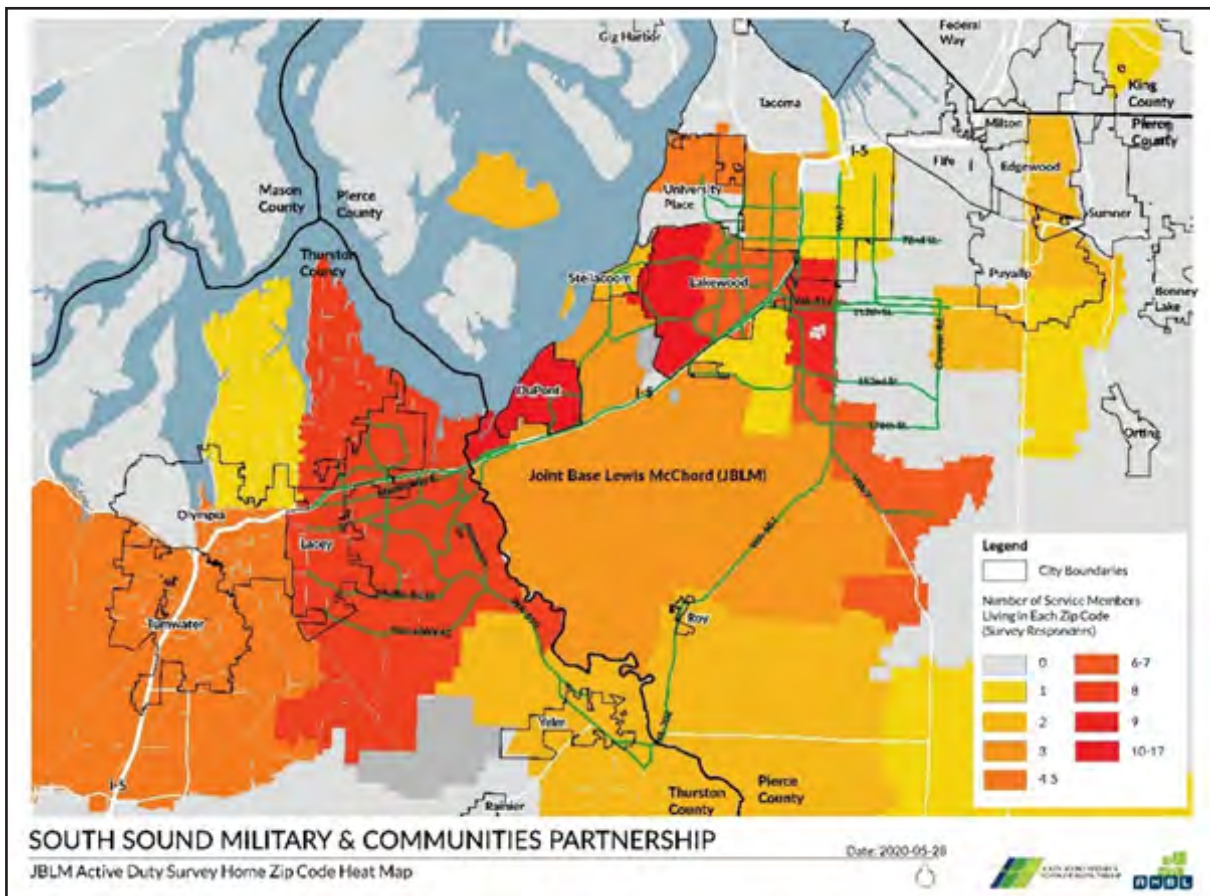
Q4: Do you have a child or children?



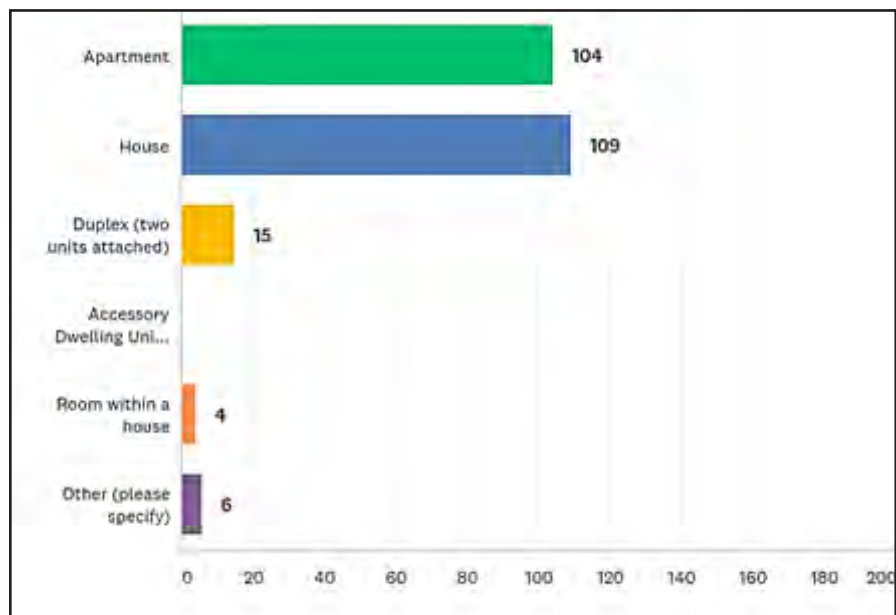
Q5: Do you have a pet?



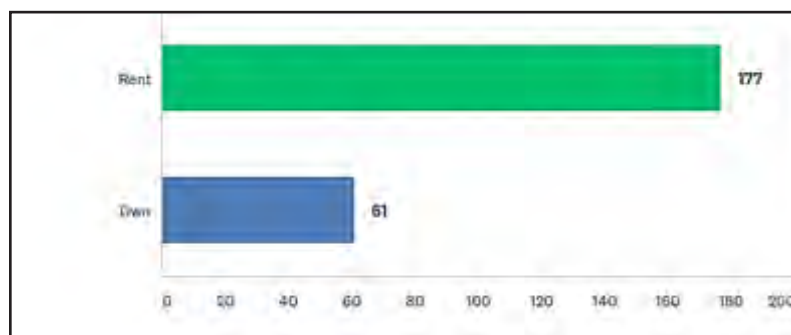
Q6: What is your zip code?



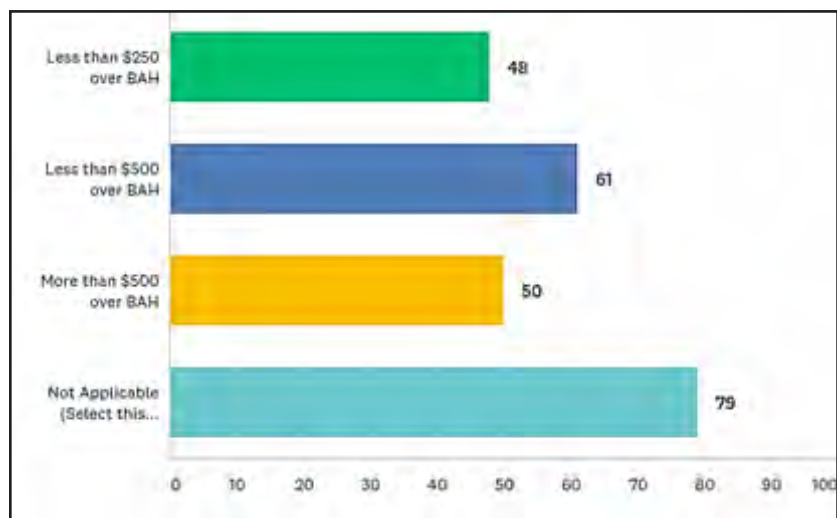
Q7: What type of housing do you live in?



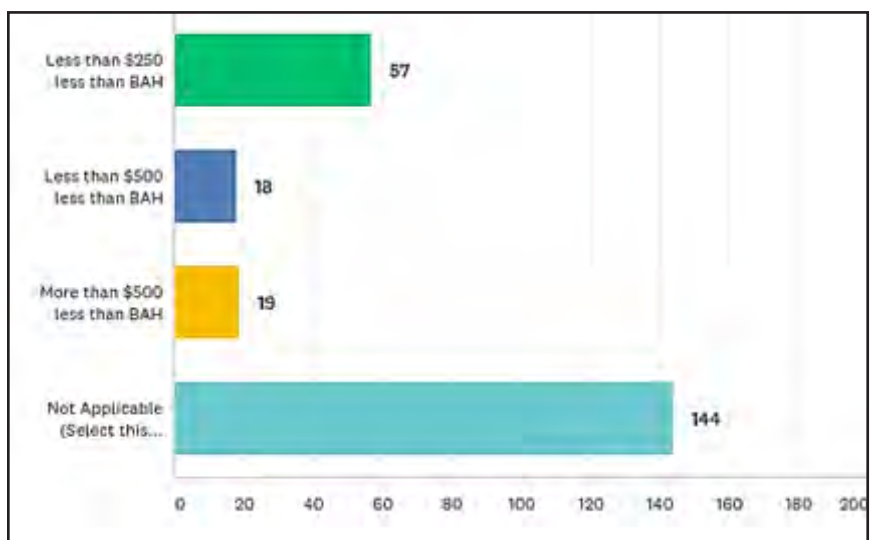
Q8: Do you rent or own your living quarters?



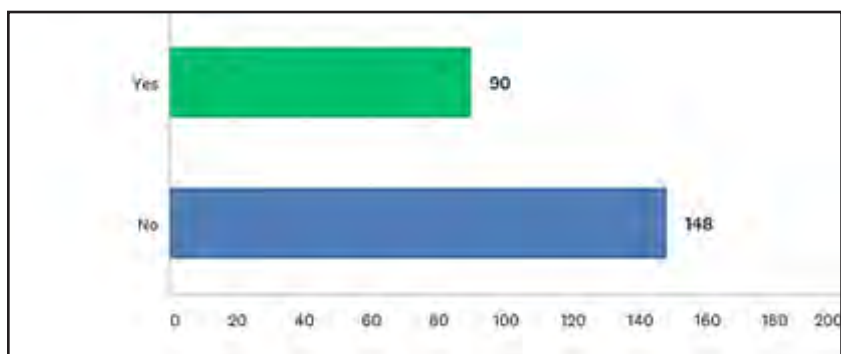
Q9: If your monthly housing costs (rent or mortgage plus utilities) are greater than your BAH, by how much?



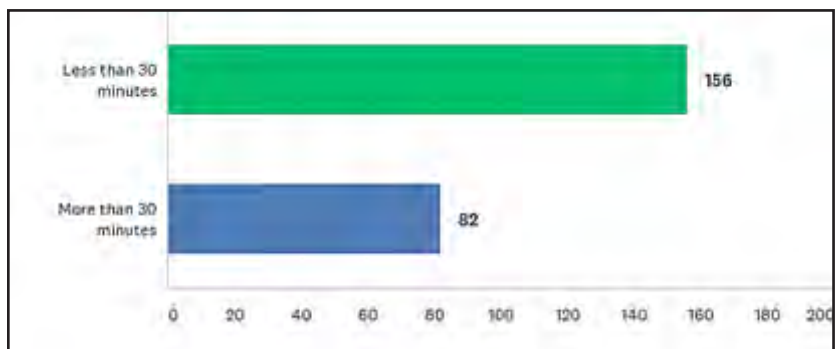
Q10: If your monthly housing costs (rent or mortgage plus utilities) are less than your BAH, by how much?



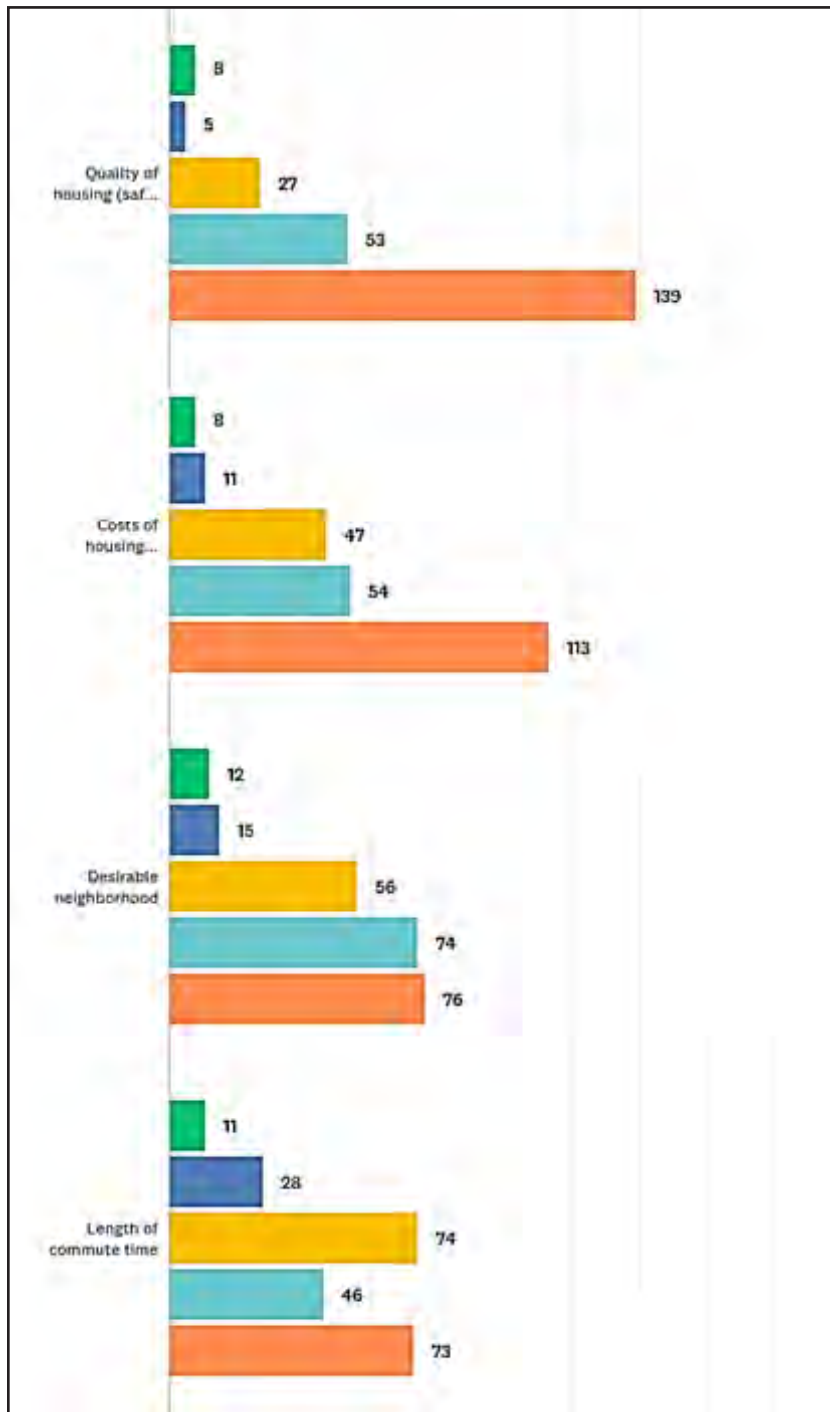
Q11: Do you think there is adequate supply of quality housing that is located within 30-minute drive to post that is within the BAH range?

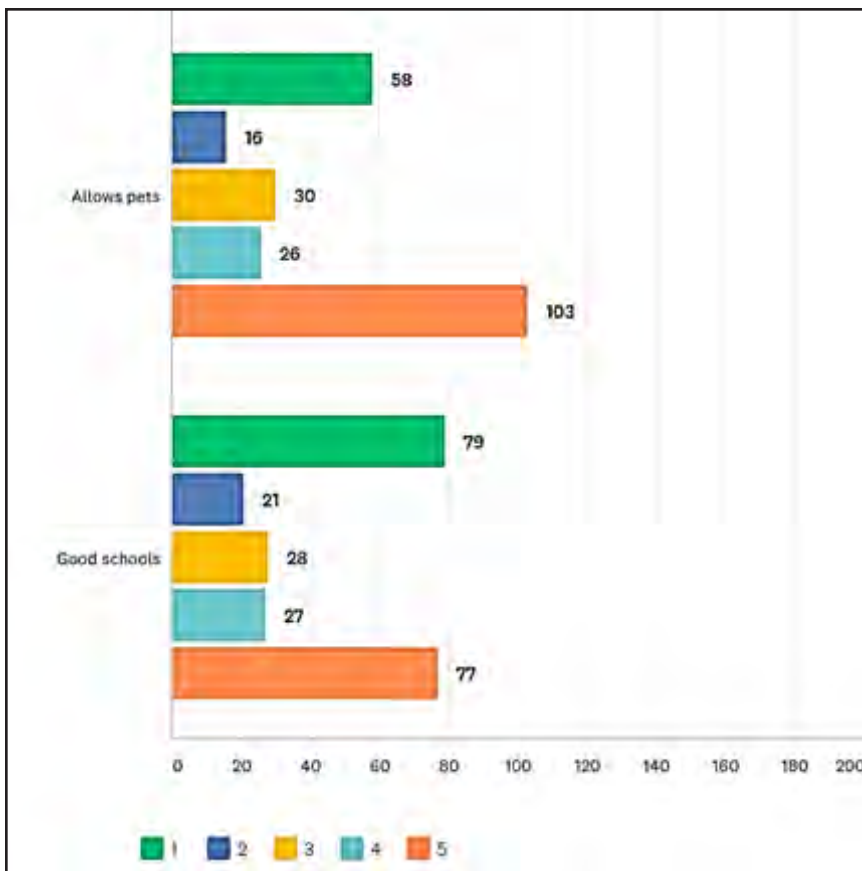


Q12: How long is your average commute to JBLM?

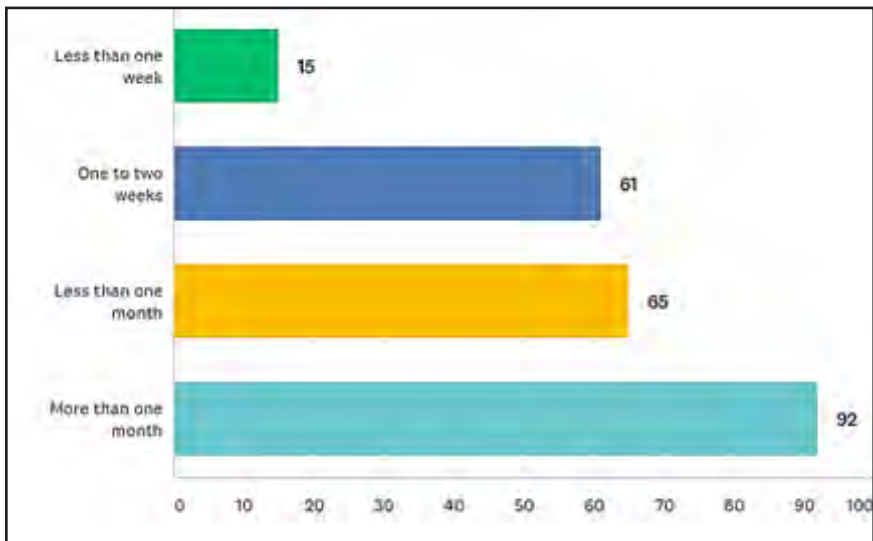


Q13: Please rank the following from most important to least important as your reason for choosing your current residence: (1 is least important, 5 is most important)

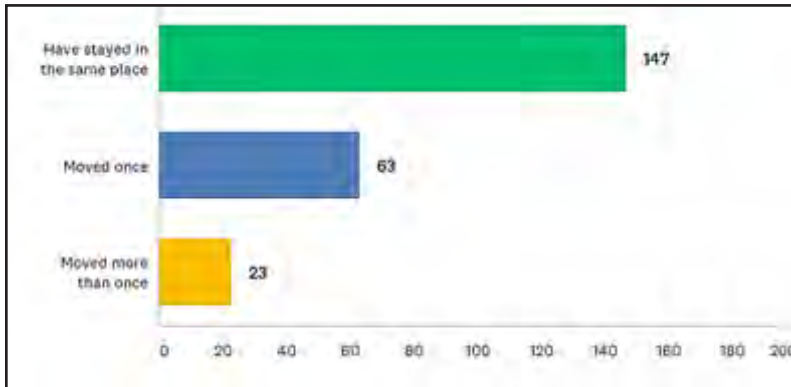




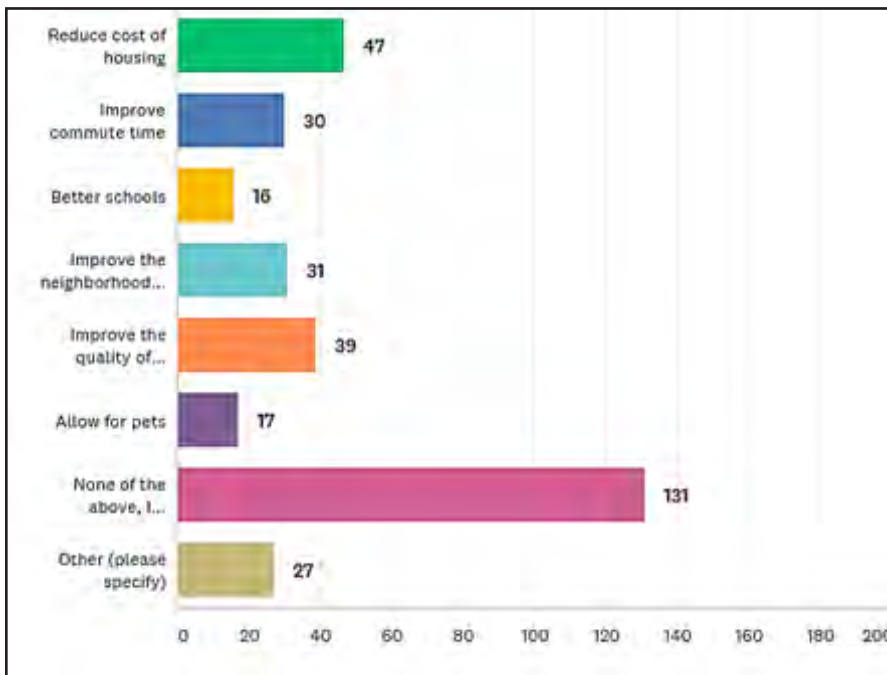
Q14: How long did it take you to find your current residence once you started looking?



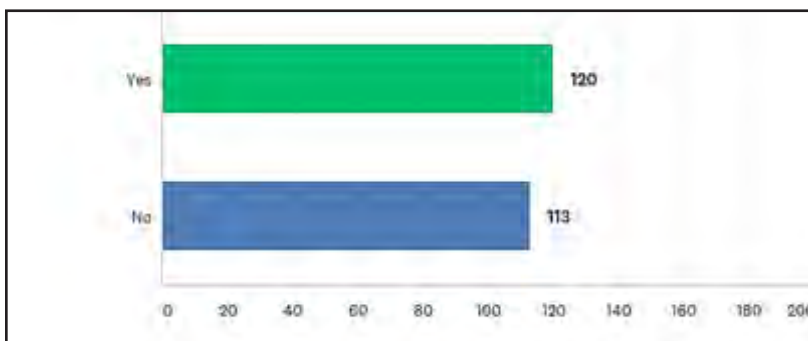
Q15: How often have you changed residences while stationed in the JBLM area?



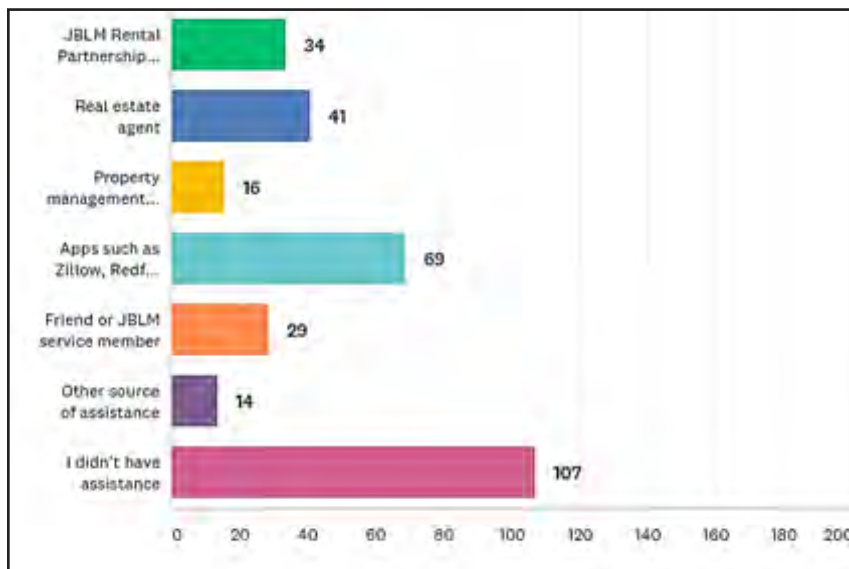
Q16: Why did you change residences? (Choose all that apply)



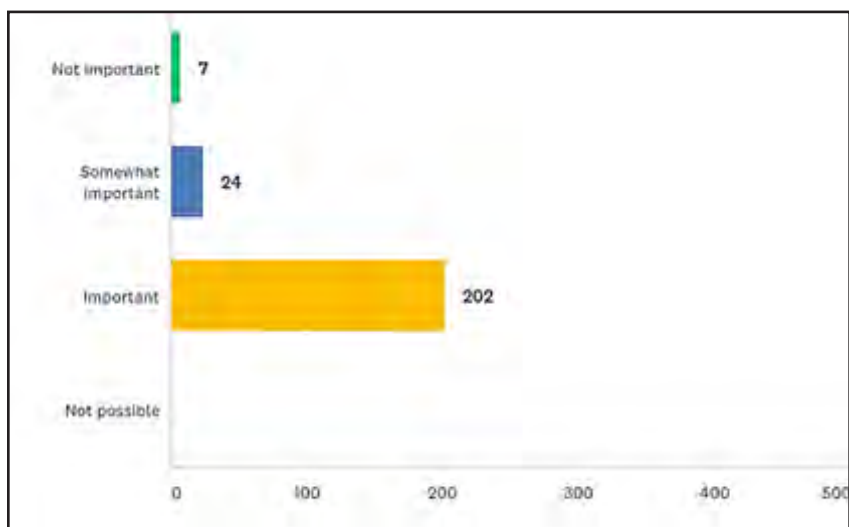
Q17: Did you have assistance in locating housing when you first arrived at JBLM? (such as from the JBLM Rental Partnership Program (RPP), a real estate agent, property management company, phone apps such as Zillow or Redfin, or help from a fellow service member or friend)



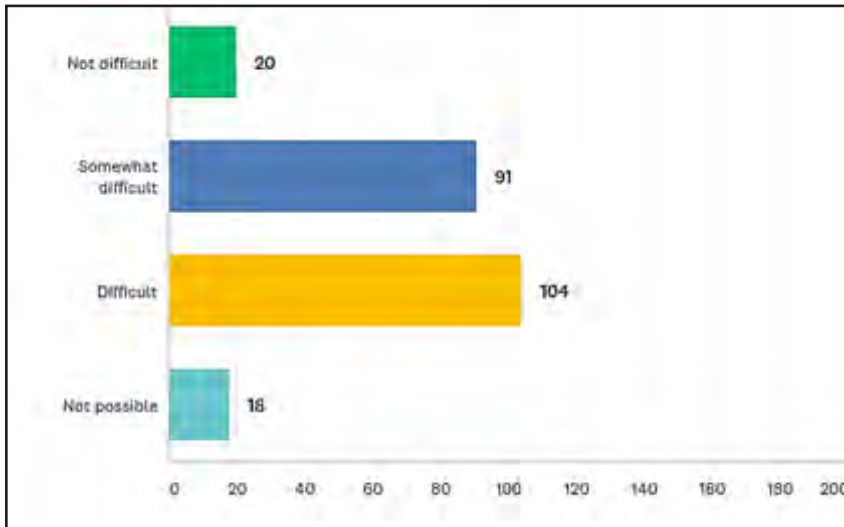
Q18: If you had assistance, who helped you? (Check all that apply)



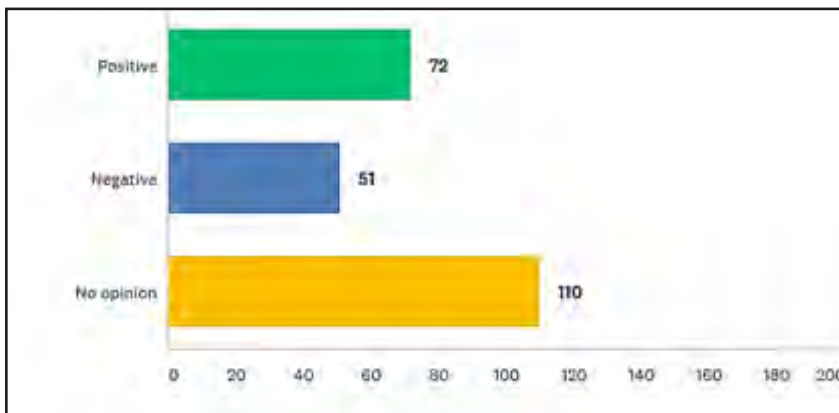
Q19: How important is it to you to find housing that costs within your BAH allowance?



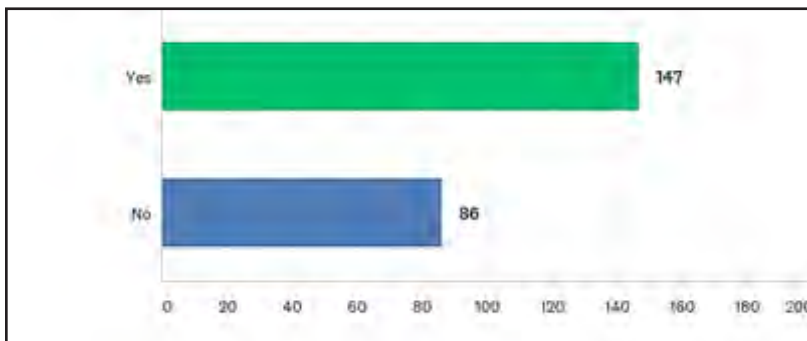
Q20: How difficult was it to find quality affordable housing?



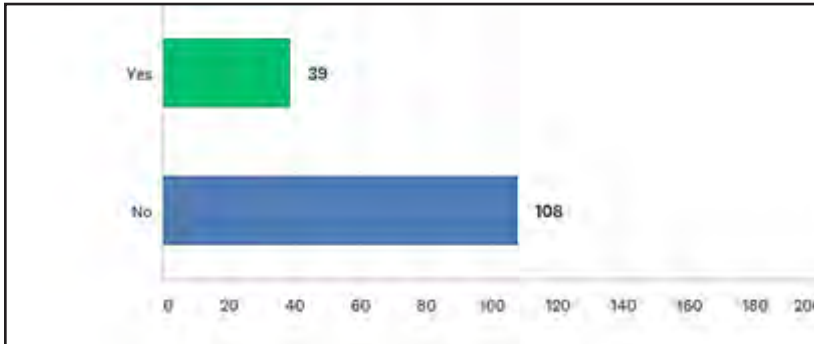
Q21: Do you believe that landlords/sellers have a negative or positive stigma about renting or selling to service members?



Q28: Are you aware of/familiar with the JBLM Rental Partnership Program (RPP)?



Q29: Did you use the RPP Housing program?



Q30: Was the program helpful to you in locating housing?



Q31: Do you have any comments to share about your experiences in locating or obtaining housing off-base? (Individual Responses)

1	none
2	Markets are very competitive. New listings are gone within a day or two.
3	I bought a house because I don't think that every rank should be paying all of their bah for the same type of houses.
4	They know exactly what BAH is and charge that amount for something too small if you have children but you still have to pay extra for other things like an extra bedroom because you have two kids or more.
5	No
6	NONE
7	Off post doesn't take all my BAH.
8	The RRP is a great tool for SM arriving to JBLM it truly works, my Soldiers have used it and they are happy to have known about the program
9	TV
10	Using help from on post was not very helpful. My wife and I had to look at ourselves. Once we did find an apartment. We got called a week later than we had on-post housing. A week after we signed our lease.
11	All the rental places we looked at cost BAH with no utilities. We had to buy a host in order for our mortgage/rent was below BAH. However, not ever soldier has \$3,000 to drop on fees for buying a home.
12	We are being gouged. BAH rates do not adequately reflect annually changing inflation in the rental/owner market

13	Landlords are very aware of BAH rates, and charge exorbitant rates in spite of current housing values. JBLM area renters are the most expensive I have ever seen. Landlords or rental companies charge 3 to 4 times the value of the property in rent, as compared to a mortgage payment.
14	We moved here from Korea with two family pets. We found very few quality rentals were offered to families with pets. This combined with the backlog for on post housing led us to purchase a home in the area. Homes in good school districts (rated via greatschools.org) in this area are not within BAH even for high rank Soldiers. We take a hit of over \$500 a month which seems to be about standard across duty stations when families are willing to pay for a good school district. In my opinion BAH surveys should take into account which neighborhoods rank highest for education when conducting BAH surveys not just geographic distance to base.
15	There aren't many places that are for rent to begin with off post near JBLM. And the military only gives you 30 days once you're married to move. That's not enough time in my opinion. Plus once you find a place, no one wants to rent to you because you aren't a long time renter since most places you're only there for a couple years and have to PCS.
16	I live off-base because on-base has a really bad stigma here about health and safety risks. Privatized military housing gives the managing company no incentive to improve their product. It is almost a socialistic style business model
17	N/a
18	No
19	I hate that off post rental agencies know BAH rates so they try to take every cent they can and more.
20	Everyone at the off-post housing office was super helpful. We got married enroute to JBLM and we had no clue what to do or where to start. Thank you for all that you do for us!
21	The JBLM RPP is a broken program. I went to the office on day 1 and there was no assistance available. When I spoke to the civilian in charge, she was only able to tell me what the program was supposed to do. She did not seem to know what was actually going on in her office or that her personnel were turning Soldiers away.
22	Anything within half an hour is either very expensive or poor quality. But outside half an hour there are a lot of great options that work with our BAH allowance. The one thing that makes living off post difficult is that, no matter where you're at, traffic accounts for 45+ minutes on the road to and from work.
23	Housing prices keep increasing so we had to look further from base to find quality. Also, Lakewood area is terrible due to crime
24	JBLM had been the hardest post to get off post, in quality, good schools and in the BAH range.
25	It's very difficult to find decent housing within BAH when you have a family
26	I think the RPP should be made part of any levy brief/in processing/out processing requirements. My wife and I were not aware of the RPP program until my wife saw it on Facebook and the landlord at our apartment complex mentioned it to us. We had already done research, looking for apartments within our criteria and luckily the complex we decided on had this program. So while we used the RPP, we were not aware of it until the last minute and were not aided by RPP when choosing our apartment. I think the RPP is a great program and should be marketed more within the Army. 50 percent of the Soldiers I mention it to have never heard of it.
27	No
28	It is extremely difficult to find affordable housing that is close to JBLM. Most places raise rent to match service members bah leaving little to no funds for utilities
29	Command should Consider efmp soliders need for their special need child.

30	None
31	No
32	No
33	Use the on-post resources/programs to find a home. Read the rental agreements to it's fullest.
34	BAH is too low for the JBLM area and if you live off post, you live in poverty.
35	Finding housing on post was nearly impossible and I applied for it six months prior to my PCS. I was told I would not be placed on a wait list until I signed out of my previous unit. My only choice was to find a place to live off post while still stationed at my previous duty station. If it were not for my personal connections with Soldiers stationed here I would have went into debt staying in a hotel either waiting for a house to open on post or tying to find a suitable place to live off post.
36	I was able to find affordable housing, the problem is finding affordable housing that my husband and I feel safe in. Our apartment is very low quality and in a less than ideal area, but it was affordable.
37	No
38	Affordable housing requires too much of a commute, but the commute is still better priced than living on post or near.
39	I had a 3 bed 3 bath house in FTCKY that cost less than BAH and now I have a 1 bed 1 bath apartment that is more than BAH. We deserve better.
40	Finding affordable housing around JBLM is impossible unless you want to live in an unsafe housing area. In Alaska they received a boost in their BAH rates it is imperative that we do the same here or else I foresee in the future soldiers will have no choice but to get second jobs or live in run down apartments.
41	No
42	No
43	Raise BAH.
44	Own a house if you stay nearby more than 3 years
45	Quality housing within a less than a 10-minute commute to the base is few and far between, in consideration of square footage in relation to rent price. A factor for many service members looking for housing in the local area as well is washer and dryer hookups in an apartment or home, and residences that offer that are very rare.
46	Availability was extremely limited. On-base wait list was 12-18 months. Rental rates with pets in a desired school district were outrageously high. Decided to purchase as a last resort to get quality schools and decent price at the expense of a long 45 minute commute.
47	Our wait time for housing was 6-9 months on post; Rental houses didn't meet the requirements we needed for our family size and budget; Which is why we decided to purchase given a mortgage was cheaper then rent, However 6 months after purchase Pierce county raised property taxes to the point we were paying out of pocket. Each time the BAH is increased the property tax increases and Soldiers are still left paying out of pocket.
48	for a family of 6 people it is impossible to find a house with utilities all within the BAH range. when you feel that you might be able to buy or rent a house it is already gone to the next highest bidder. if you do find something affordable at a low range, there are to many safety concerns for family members.
49	Everything sells fast, on the market one day and already pending status. Took me 2-3 months to find a place. Very expensive to live here in Washington state.
50	look at Zillow app
51	Have affordable housing for lower enlisted personnel

52	In my housing search, several housing areas close to Jblm that were affordable, were also ridden with crime and overall complaints were high for the property management companies.
53	Rent is so high for family housing in the local area that we were forced to buy a house as the mortgage payments are less expensive monthly than rent. Property taxes are also rather high here.
54	Renters/Land Lord know how much each Service Member makes in BAH and will charge AT LEAST that for monthly rent. If BAH increases, you can definitely expect a hike in the rent in months to come. Housing market off post is super inflated due to the need for homes to support the area. Average homes in the area can't go for 350K...service members can't afford these monthly payment on current BAH.
55	none
56	No
57	The housing office did nothing to help us when we PCS'd. They handed us a paper for the RPP with addresses. All locations were apartments which is not conducive to our family. They also informed us that the wait to get on-base housing was months long. They signed my inprocessing papers and told me to get on the internet to find a actual house, and good luck
58	Buying a house is a lengthy process, so only getting per diem for 10 days was a negative hit to the bank account. To get a house on post would have been 6+ month wait. The Army as a whole should take that into account, especially in the JBLM area.
59	cost of living here is very high. Soldiers coming from a lower cost of living area to a higher one can put the Soldier at risk for financial hardship.
60	as difficult as it is to find a house during PCS season. these off post agencies expect you to conduct a walk through of the property before you sign the papers and housing is already impossible when everyone is trying to get it and when you submit an application to look at the house you have to pay a \$250 application fee. not very practical of the army and the surrounding area is so expensive we suffer.
61	Properties available through the RPP were outside my budget.
62	The BAH needs to be assessed yearly due to inflation and based on the prices locally for quality rental price average
63	At my current rental property the rent increases every year by a larger amount than the increase in BAH.
64	Negative
65	No
66	It is impossible to find a 3 or more bedroom house to rent that allows pets, in a decent neighborhood and within 30 minutes of JBLM without going well over BAH or living in a tiny place where my family is living on top of each other. I am a SFC and I searched for 2 months, used every resource I could find and had to settle on a place out of my budget. On post housing was a minimum 60 day wait. It was easier to find a house in Hawaii than it was to find one here.
67	We chose to live a bit further away based on the size of our family (5 kids + mother in law), and the size and affordability of a house that could fit all of us comfortably.
68	Off-base housing is very expensive and they take full advantage of the amount of BAH Soldiers receive.
69	RPP was not useful; Balancing affordability, decent neighborhoods, and commute is challenging in JBLM area especially if you moving at the end of a PCS season (less available)
70	no

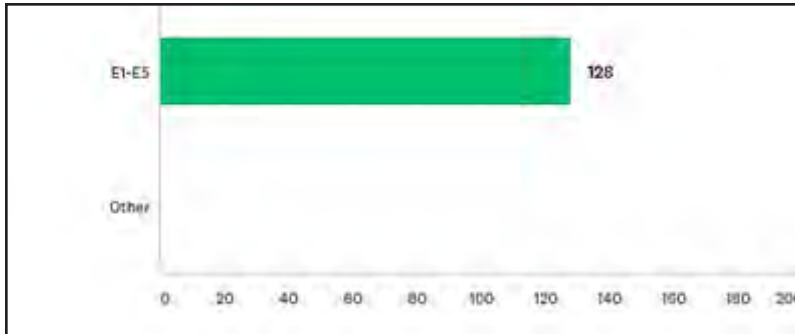
71	Upon arrival in July 2019 and based on the number of member of my family (6) the housing department stated I should focus efforts for off-base housing while waiting on the list. Despite the recent increase in BAH in Jan 2020, we are still paying utilities amounts outside BAH as renters. Not to mention nothing longer than yearly leases for most property management companies. Their is an uneasiness to possibility of knowing the landlord could raise the rent due to the recent BAH increase or even sell their home, which creates out of pocket expenses to pay more rent or pay to move to another location. With on-base housing, their is no concern for the aforementioned but rather the rating of the schools.
72	I am a single E6. I do not have the option to live on post. I searched for months for a place to live within my BAH. I am living in a tiny two-bedroom apartment in an undesirable neighborhood, with no covered parking, no storage (so I have to store my military gear with a friend), and a property management office that is so incompetent, I have had to have RPP mediate on several occasions (they tried to evict me for non-payment once. I'm enrolled in RPP. They get my rent directly from my check.) I desperately want to move, but I cannot afford to live elsewhere, and it would cost \$3K to break my lease. I love this area but the CoL for this area makes being stationed here unsustainable. I am fiscally responsible enough that I have quite a bit of money in savings. And its a good thing I do because I have to dip into my savings anytime I have any unexpected expense.
73	No
74	Start looking for housing before arriving to JBLM. With a good amount of time it will help you find a quality home at a reasonable price. RPP is very helpful and I recommend looking into it.
75	No
76	I have three rottweilers all of which have their good citizens certificate from the American Kennel Club and they also passed their temperament test while I was in Germany. So I think it is ridiculous that they are banded from post. Otherwise I would have preferred to live on post.
77	I live in Shelton now on 5 acres next to nobody in the military and it is great
78	No
79	N/a
80	Take your time. Drive around that neighborhood during the day and night. Talk to people.
81	Way better than living in run down military housing!
82	The cost of housing here is astronomical. To rent or buy a decent place you will spend your entire BAH to do it. The cost of living here is outrageous as well. I am a Senior NCO and to me I pay a lot. I can only imagine how a Junior Enlisted feels.
83	When I first PCS'ed to JBLM in 2015 affordable housing was quite easy to find. A 3br/3bth house in Tacoma was on average \$250,000 and rental properties were affordable. I currently live in an impoverished neighborhood with frequent crime in order to keep rent within my BAH. As property taxes and housing demand rise with the influx of Seattle Commuters, Military Service members (typically upstanding citizens within the community) are being forced out into the rural areas. My wife is a practicing physician and with our incomes combined we cannot afford to purchase a home in Tacoma or Gig Harbor (the location of her practice). Unfortunately we have not been able to locate housing in a safe enough location in other towns in the Pierce County area that also fits our purchasing ability. Commute times from JBLM to the Olympia area are simply too long and impractical for Service Members who already work 12-14 hour days, 5 days a week.
84	School options was the main reason for my family and I choosing to live off-post.
85	Bo
86	None
87	Breed restrictions kept us from finding a decent home. Also close to the base.

88	None
89	I was forced to live off post due to the non-availability of on post homes. JBLM Housing office even told my Wife and I that on post housing was a last resort. The hotel was too expensive for my Family of 5 to stay in for two months. Sour start for my Family here at JBLM.
90	Renters are going to charge near the BAH rate regardless of quality of housing in areas closed to base.
91	Incredibly challenging to find an affordable, quality house in a good school district in this area. A house would appear on the websites for rent and within minutes, there would already be 5-6 applications. I was told that the market for home purchases in this area is just as challenging. There are not enough houses in this area for the number of families that live here. So, landlords can be selective, which is detrimental to military families in this area.
92	Without my wife's income, we could not afford a decent house in the area. We could have moved further away, but we would spend the difference in fuel each month.
93	Dupont, WA is very expensive area, however, the trade off is a 5 to 10 minute commute.
94	When looking for housing during PCS Season, it is very difficult to find housing near JBLM

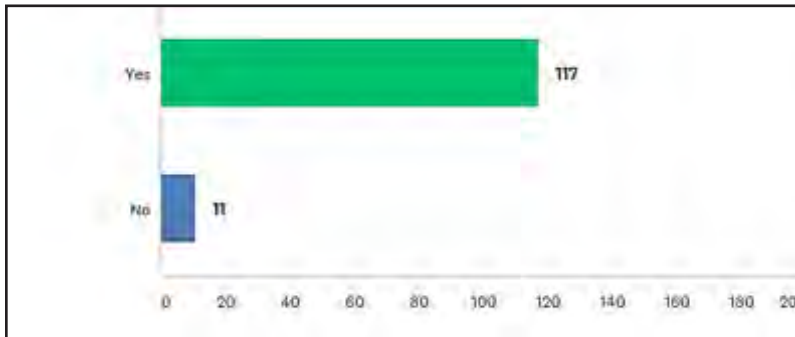
A2.2 - JBLM Service Member Survey – E1 to E5 Rank

The following provides the survey results of all E1 to E5 service members who live off-base.

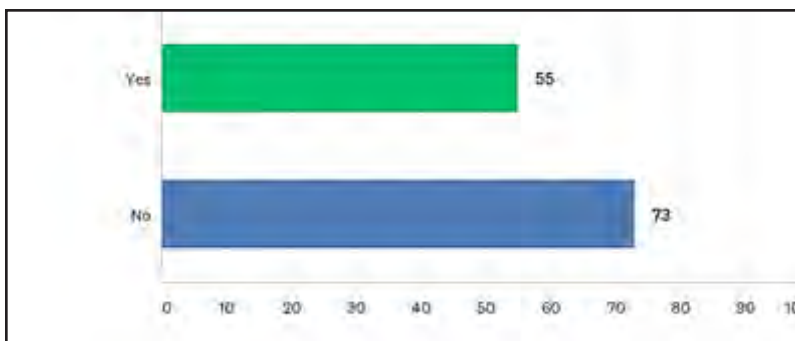
Q2: What is your rank?



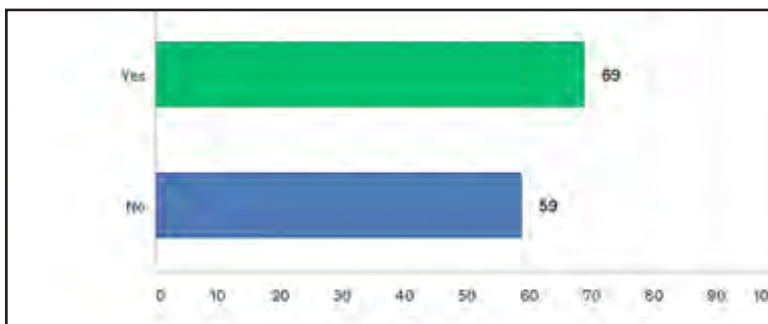
Q3: Are you married?



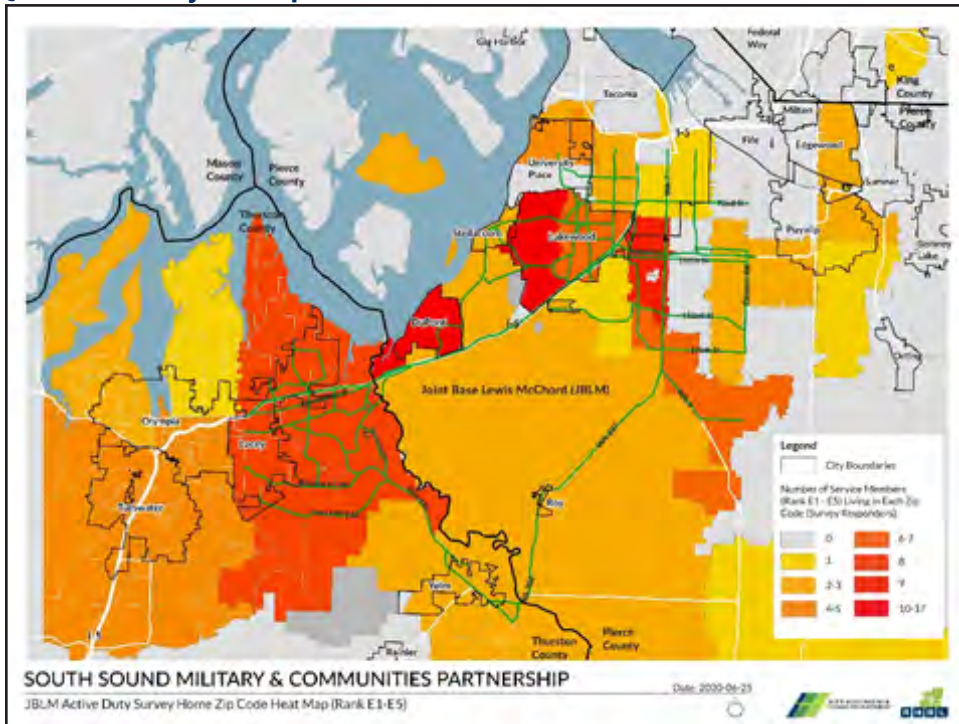
Q4: Do you have a child or children?



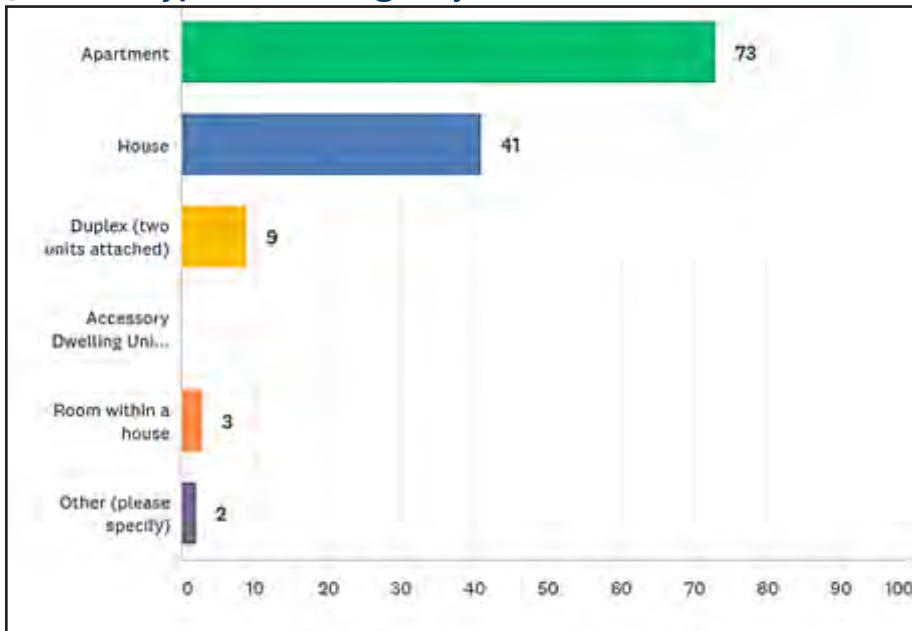
Q5: Do you have a pet?



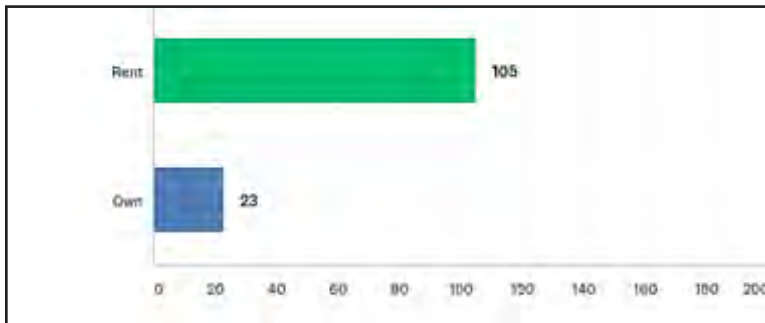
Q6: What is your zip code?



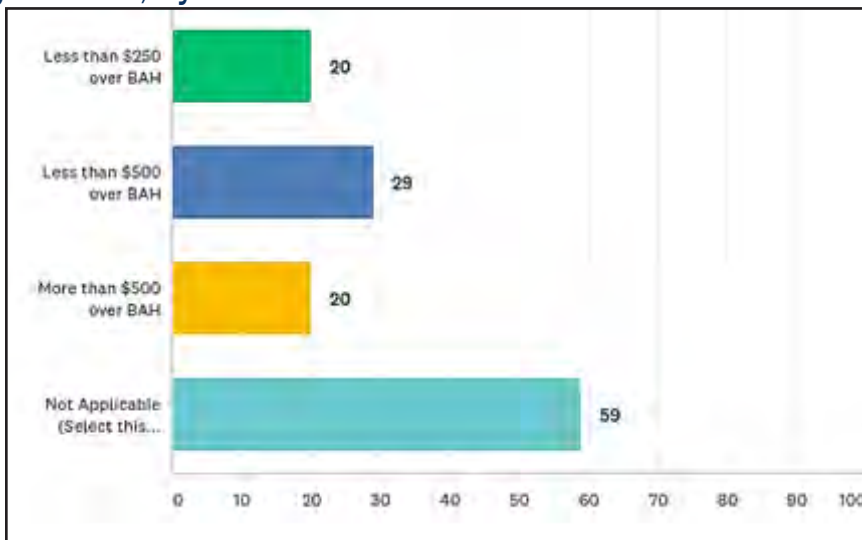
Q7: What type of housing do you live in?



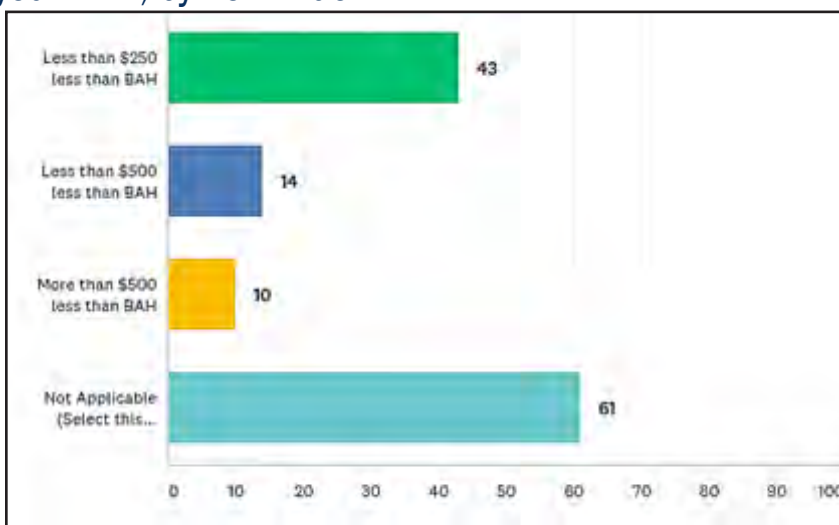
Q8: Do you rent or own your living quarters?



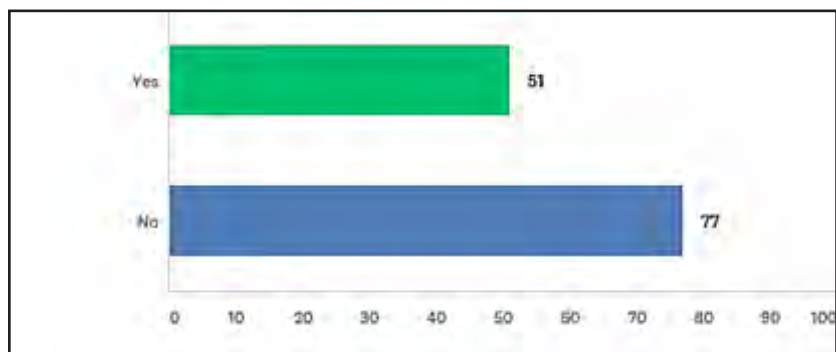
Q9: If your monthly housing costs (rent or mortgage plus utilities) are greater than your BAH, by how much?



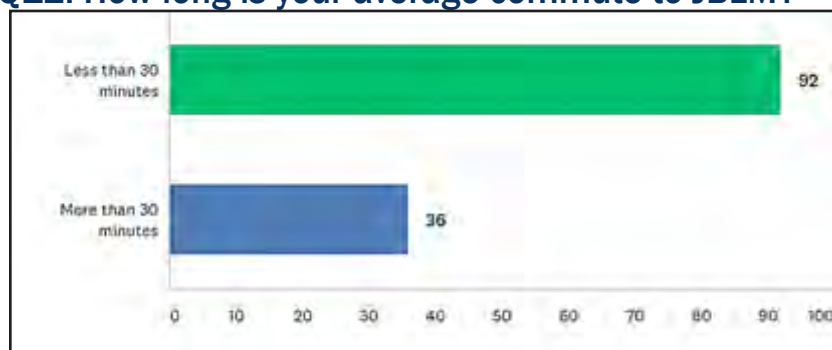
Q10: If your monthly housing costs (rent or mortgage plus utilities) are less than your BAH, by how much?



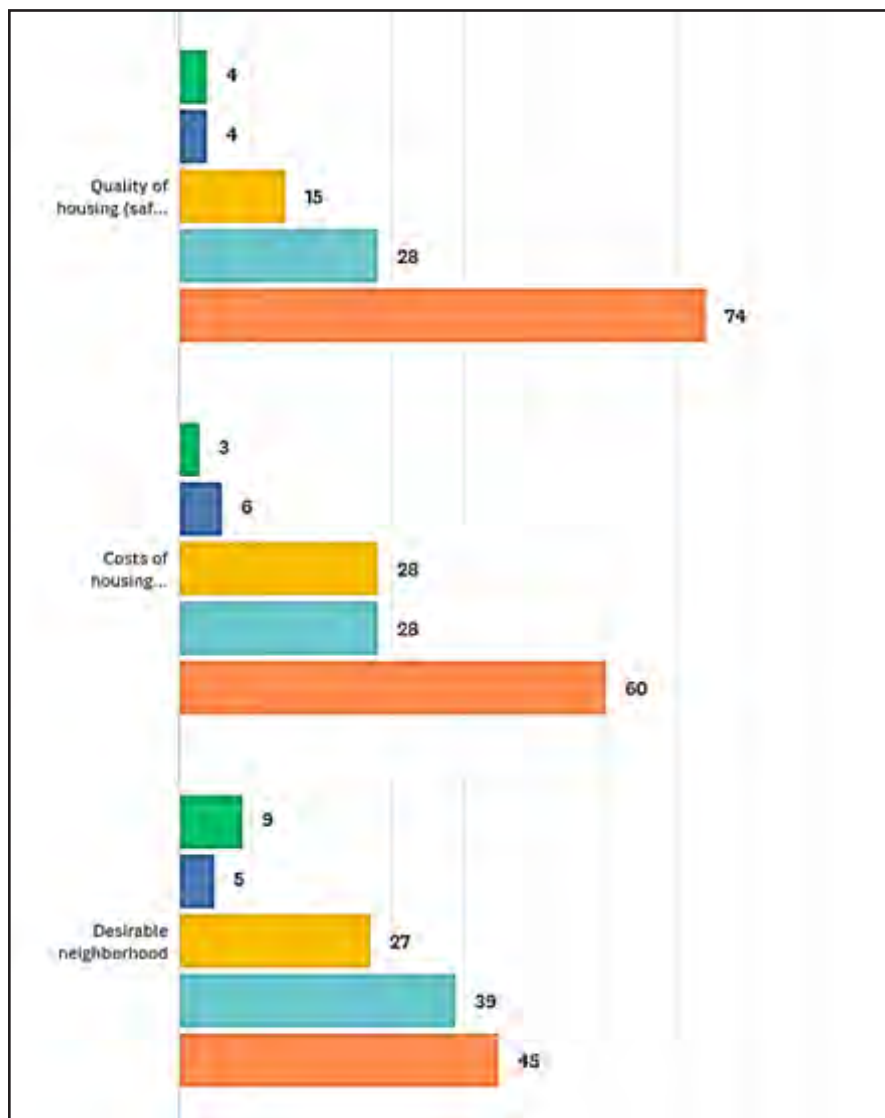
Q11: Do you think there is adequate supply of quality housing that is located within 30-minute drive to post that is within the BAH range?

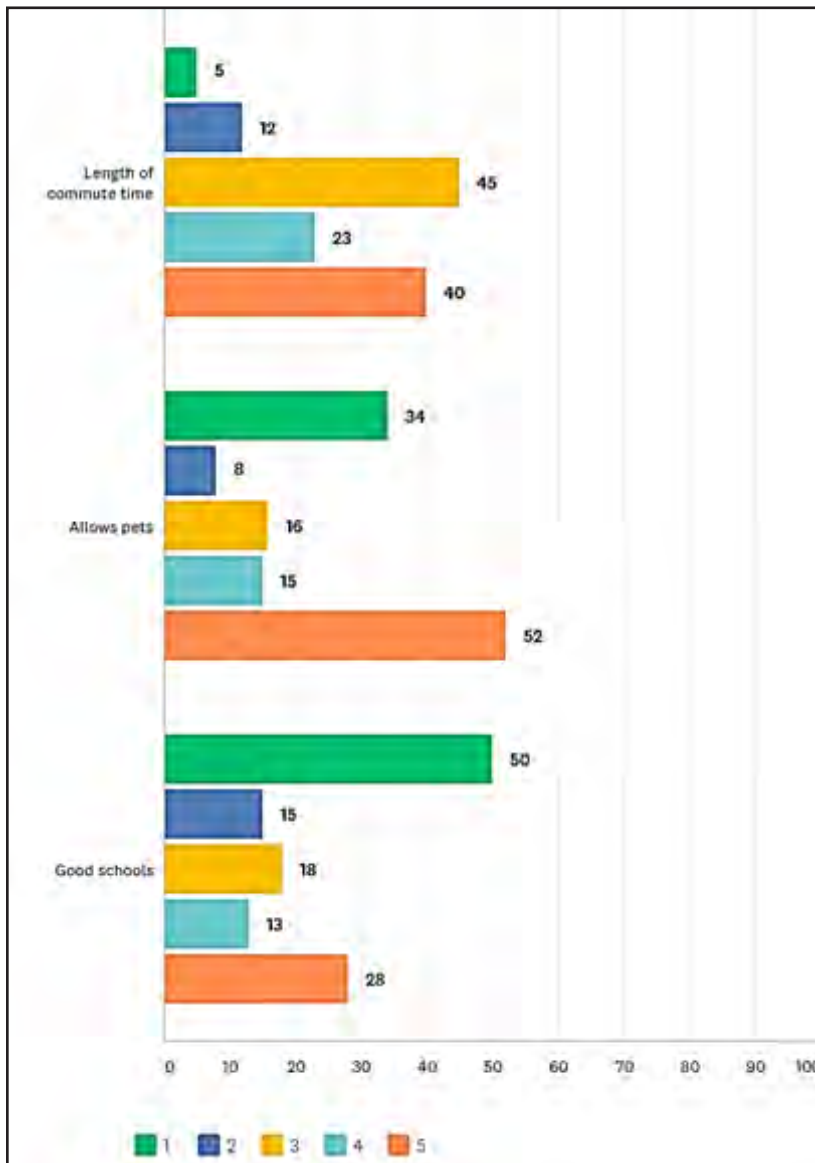


Q12: How long is your average commute to JBLM?

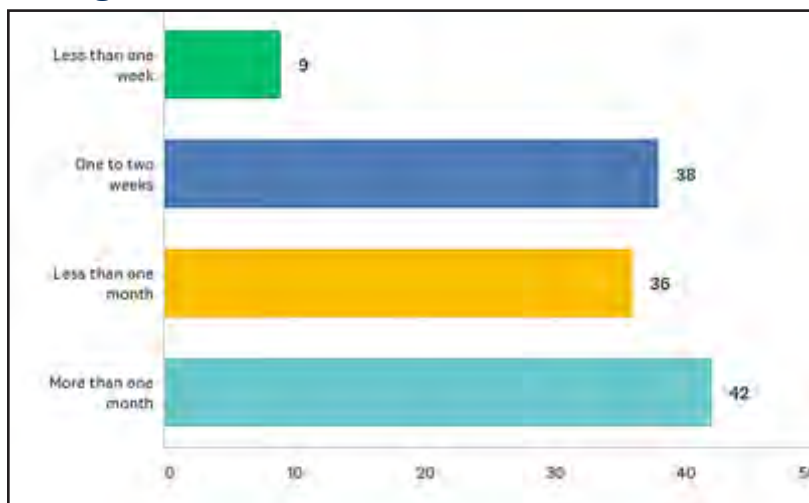


Q13: Please rank the following from most important to least important as your reason for choosing your current residence: (1 is least important, 5 is most important)

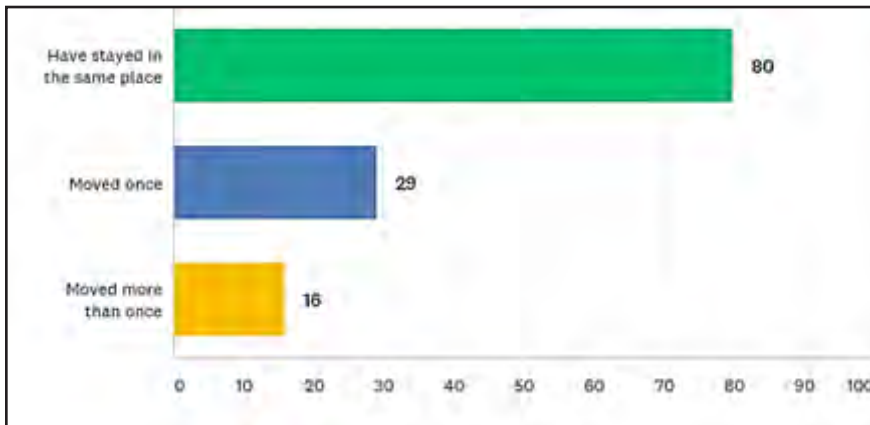




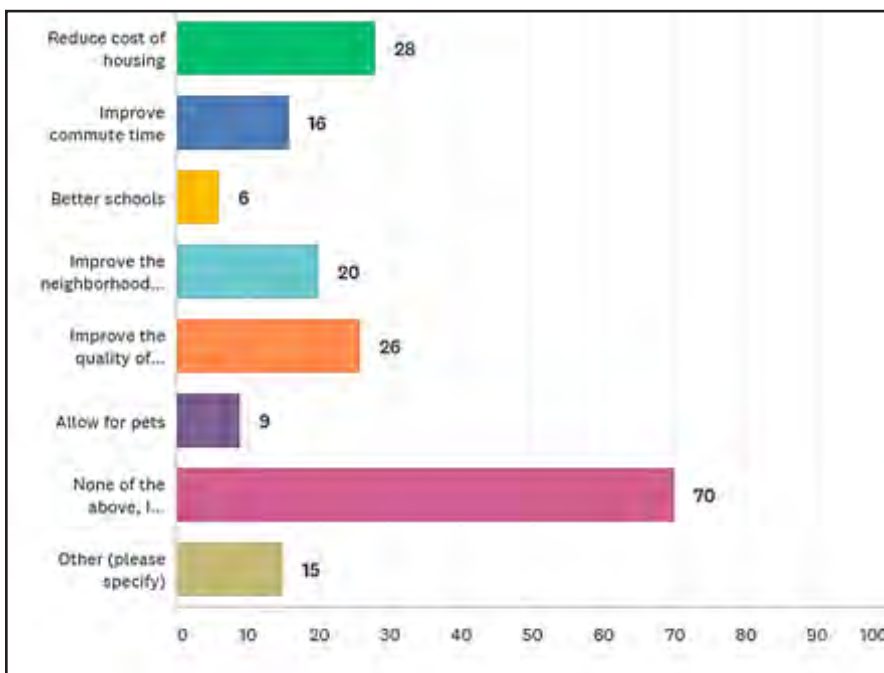
Q14: How long did it take you to find your current residence once you started looking?



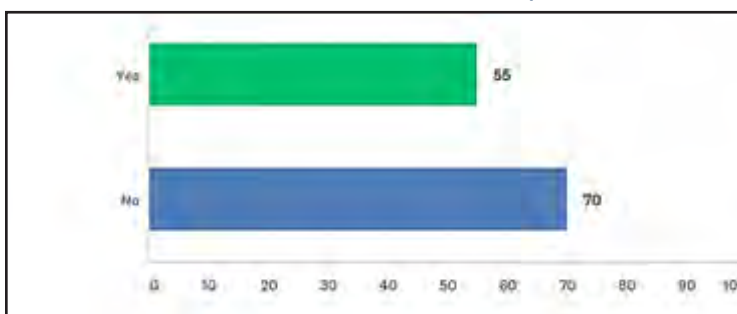
Q15: How often have you changed residences while stationed in the JBLM area?



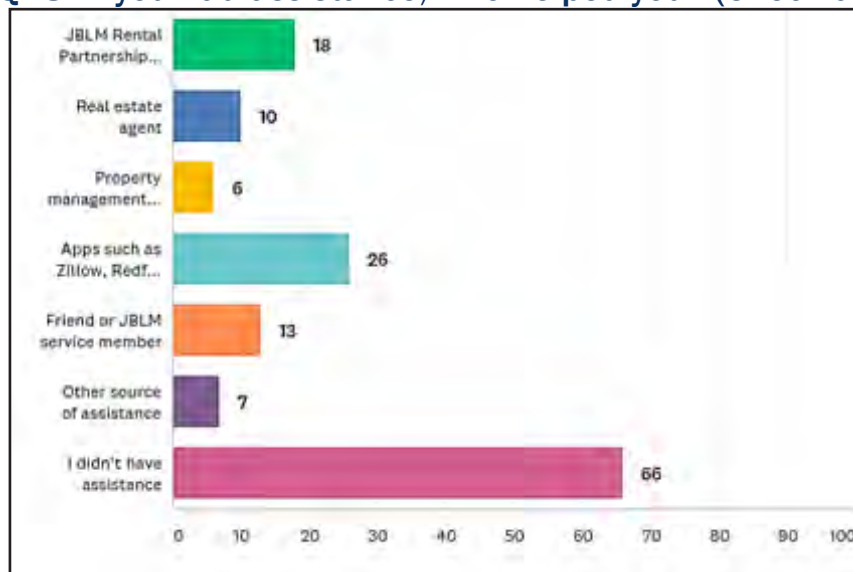
Q16: Why did you change residences? (Choose all that apply)



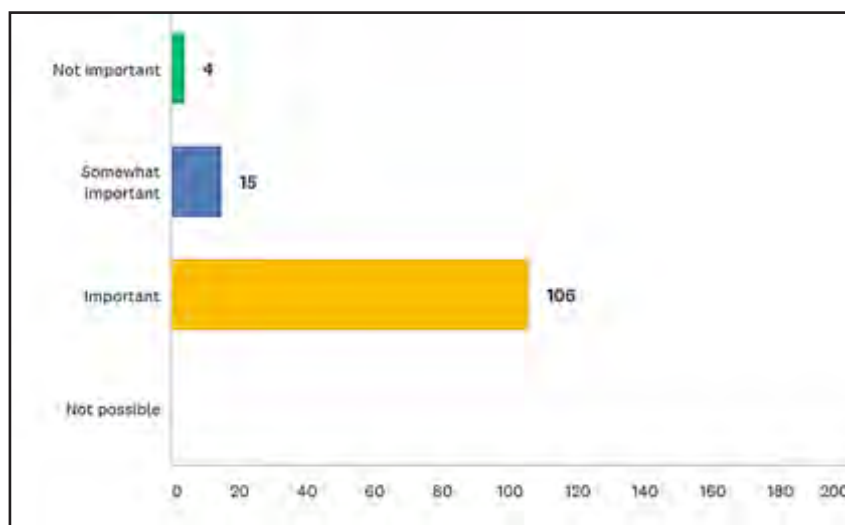
Q17: Did you have assistance in locating housing when you first arrived at JBLM? (such as from the JBLM Rental Partnership Program (RPP), a real estate agent, property management company, phone apps such as Zillow or Redfin, or help from a fellow service member or friend)



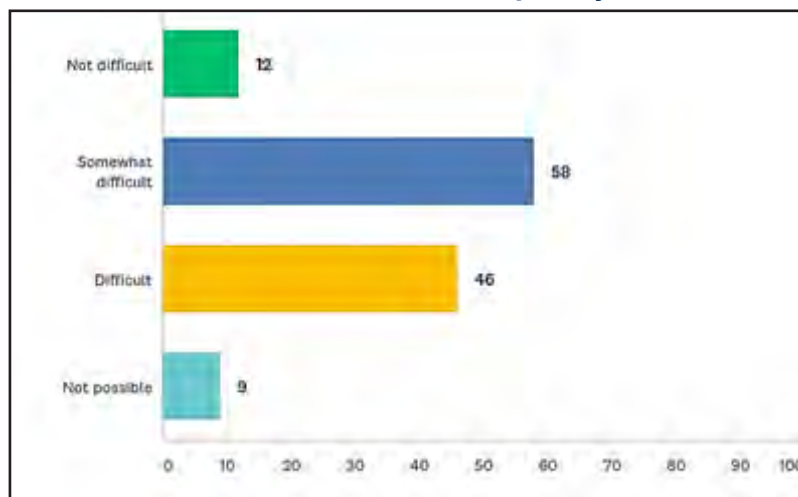
Q18: If you had assistance, who helped you? (Check all that apply)



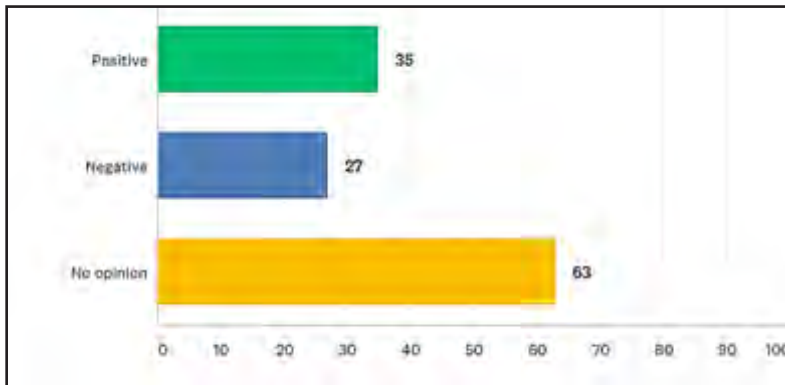
Q19: How important is it to you to find housing that costs within your BAH allowance?



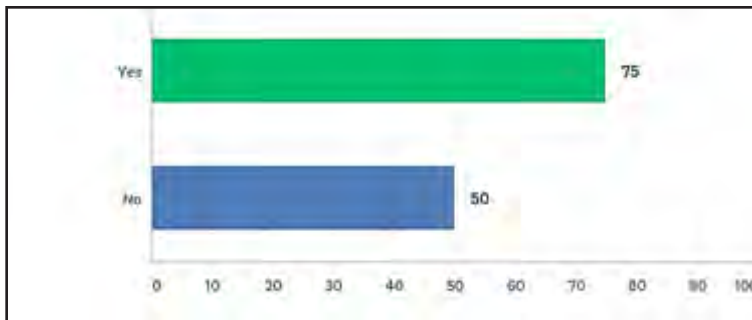
Q20: How difficult was it to find quality affordable housing?



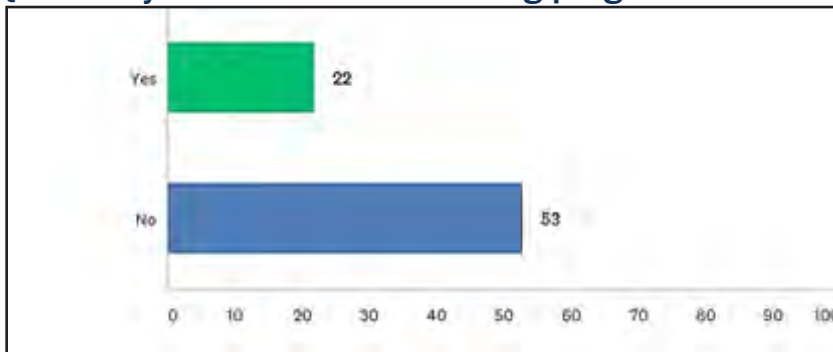
Q21: Do you believe that landlords/sellers have a negative or positive stigma about renting or selling to service members?



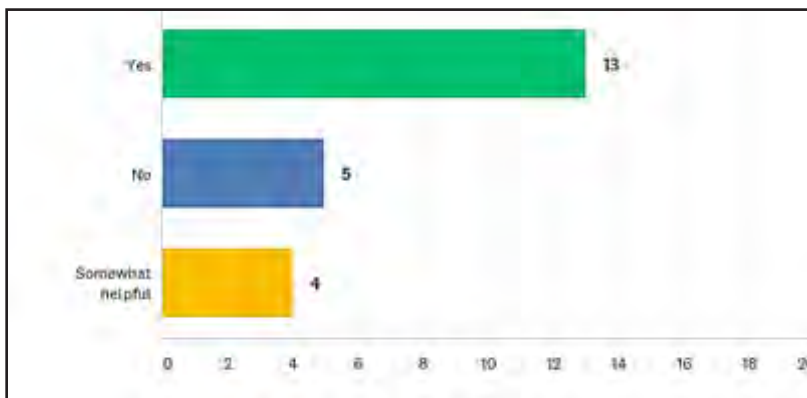
Q28: Are you aware of/familiar with the JBLM Rental Partnership Program (RPP)?



Q29: Did you use the RPP Housing program?



Q30: Was the program helpful to you in locating housing?



Q31: Do you have any comments to share about your experiences in locating or obtaining housing off-base? (Individual Response)

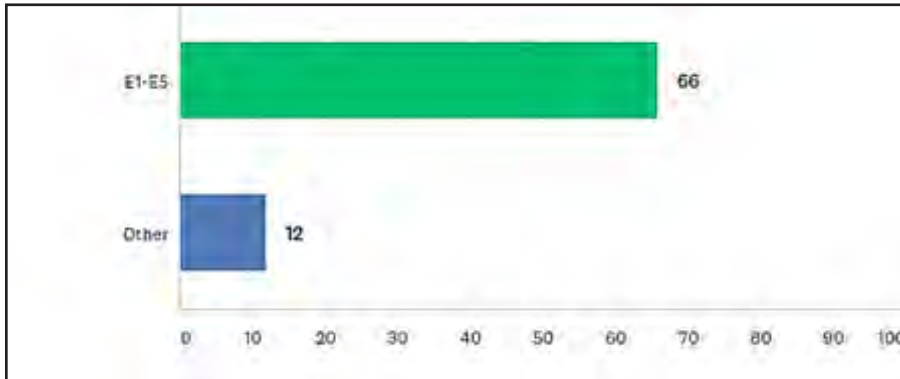
1	Markets are very competitive. New listings are gone within a day or two.
2	I bought a house because I don't think that every rank should be paying all of their bah for the same type of houses.
3	They know exactly what BAH is and charge that amount for something too small if you have children but you still have to pay extra for other things like an extra bedroom because you have two kids or more.
4	No
5	NONE
6	TV
7	Using help from on post was not very helpful. My wife and I had to look at ourselves. Once we did find an apartment. We got called a week later than we had on-post housing. A week after we signed our lease.
8	There aren't many places that are for rent to begin with off post near JBLM. And the military only gives you 30 days once you're married to move. That's not enough time in my opinion. Plus once you find a place, no one wants to rent to you because you aren't a long time renter since most places you're only there for a couple years and have to PCS.
9	N/a
10	I hate that off post rental agencies know BAH rates so they try to take every cent they can and more.
11	Everyone at the off-post housing office was super helpful. We got married enroute to JBLM and we had no clue what to do or where to start. Thank you for all that you do for us!
12	Anything within half an hour is either very expensive or poor quality. But outside half an hour there are a lot of great options that work with our BAH allowance. The one thing that makes living off post difficult is that, no matter where you're at, traffic accounts for 45+ minutes on the road to and from work.
13	It's very difficult to find decent housing within BAH when you have a family
14	Command should Consider efmp soliders need for their special need child.
15	None
16	No
17	No
18	I was able to find affordable housing, the problem is finding affordable housing that my husband and I feel safe in. Our apartment is very low quality and in a less than ideal area, but it was affordable.
19	I had a 3 bed 3 bath house in FTCKY that cost less than BAH and now I have a 1 bed 1 bath apartment that is more than BAH. We deserve better.
20	Finding affordable housing around JBLM is impossible unless you want to live in an unsafe housing area. In Alaska they received a boost in their BAH rates it is imperative that we do the same here or else I forsee in the future soldiers will have no choice but to get second jobs or live in run down apartments.
21	No
22	Raise BAH.
23	Own a house if you stay nearby more than 3 years
24	look at Zillow app
25	Have affordable housing for lower enlisted personnel

26	In my housing search, several housing areas close to Jblm that were affordable, were also ridden with crime and overall complaints were high for the property management companies.
27	No
28	as difficult as it is to find a house during PCS season. these off post agencies expect you to conduct a walk through of the property before you sign the papers and housing is already impossible when everyone is trying to get it and when you submit an application to look at the house you have to pay a \$250 application fee. not very practical of the army and the surrounding area is so expensive we suffer.
29	Properties available through the RPP were outside my budget.
30	At my current rental property the rent increases every year by a larger amount than the increase in BAH.
31	Off-base housing is very expensive and they take full advantage of the amount of BAH Soldiers receive.
32	No
33	Start looking for housing before arriving to JBLM. With a good amount of time it will help you find a quality home at a reasonable price. RPP is very helpful and I recommend looking into it.
34	I have three rottweilers all of which have their good citizens certificate from the American Kennel Club and they also passed their temperament test while I was in Germany. So I think it is ridiculous that they are banded from post. Otherwise I would have preferred to live on post.
35	I live in Shelton now on 5 acres next to nobody in the military and it is great
36	No
37	N/a
38	Bo
39	None
40	None

A2.3 - JBLM Service Member Survey – On-Base

The following provides the survey results of all service members (all ranks) who live on-base.

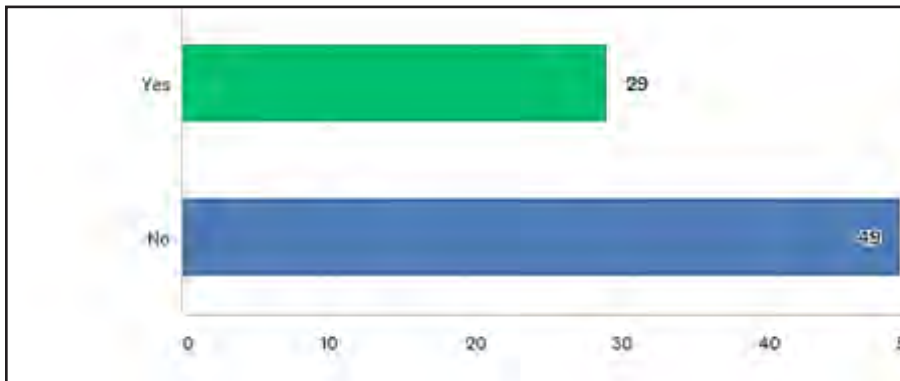
Q22: What is your rank?



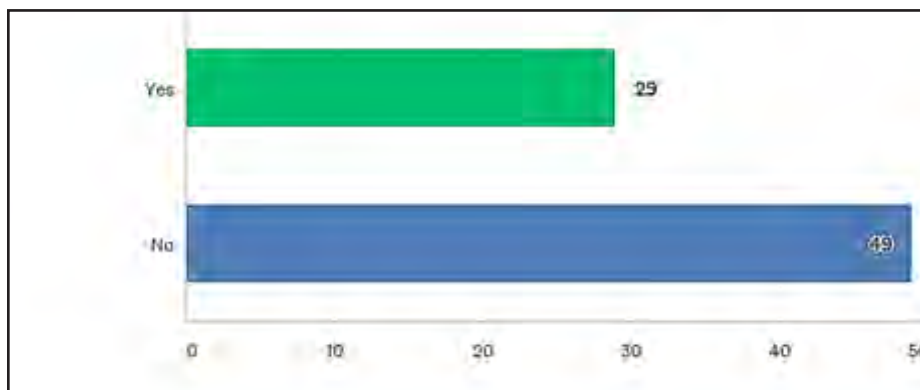
Q23: Are you married?



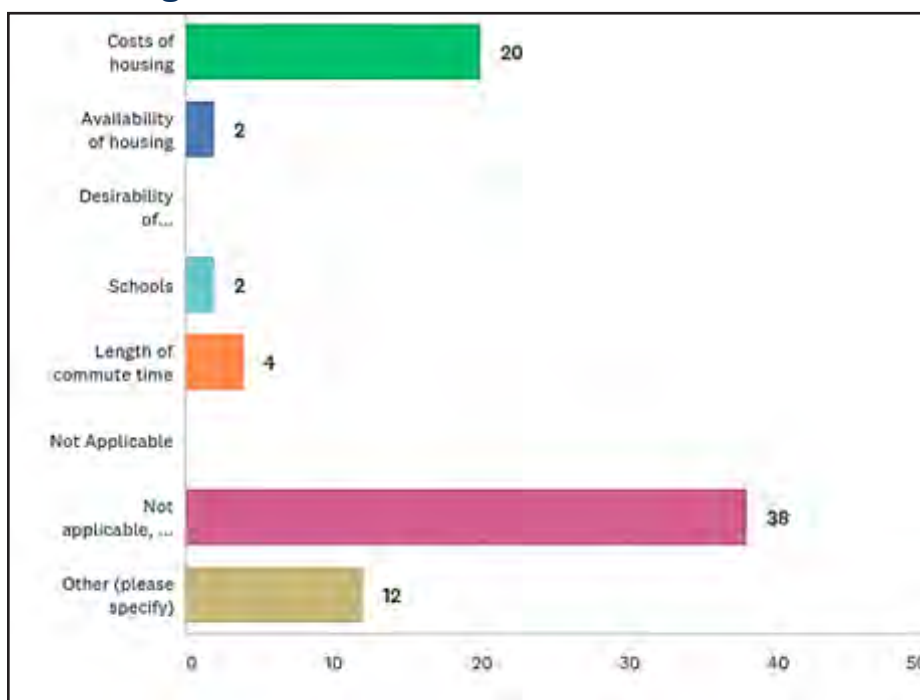
Q24: Do you have a child or children?



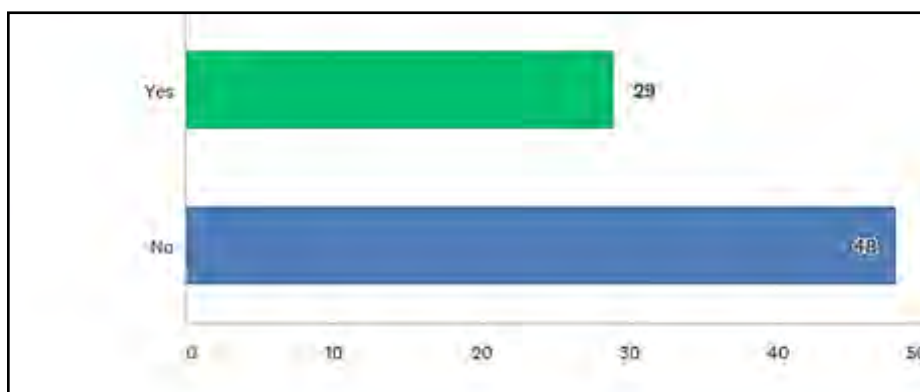
Q26: Have you tried to look for housing off-base?



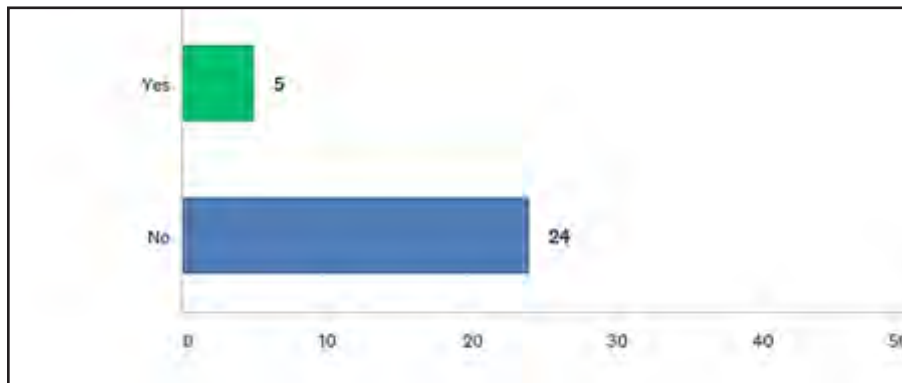
Q27: If so, what has either kept you from living off-base or is your primary concern about living off-base?



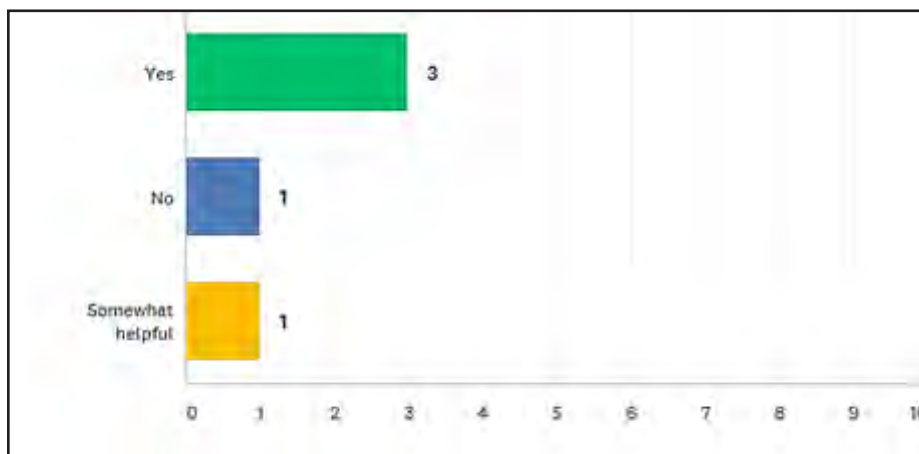
Q28: Are you aware of/familiar with the JBLM Rental Partnership Program (RPP)?



Q29: Did you use the RPP Housing program?



Q30: Was the program helpful to you in locating housing?



Q31: Do you have any comments to share about your experiences in locating or obtaining housing off-base? (Individual Response)

1	no
2	None
3	Wish I could finally move off post and be treated like an adult
4	Plenty of options off-base near base
5	No
6	No
7	NO
8	RPP is a good program but not adviseable because the place we got is only one bedroom
9	No
10	No
11	none
12	No comments
13	It's sucks for big families
14	Live outside of East Gate
15	No
16	No.

17	No
18	No
19	N/A
20	Finding a decent house in a desirable area at my officer's BAH rate was incredibly difficult (part of why I decided to live on post). Any desirable area also requires a lengthy commute and traffic here is a nightmare. I can't imagine trying to rent a house on a lower enlisted BAH around here.
21	Cost of rent doesn't coincide with what is given for BAH. I was forced to sign for a 2 bedroom when I need a 4. The cost for the 4 was several hundred \$ more then what BAH is giving. I moved on post because of the size of home I could get.
22	No
23	Yeah it's rough, all these apartments are trash for their price
24	-
25	The prices around JBLM for a safe area for my wife and child was too much and more than my BAH so I had no choice but to live on post.
26	Charges an arm and a leg for a decent house
27	Was not aware of RPP at time of arrival to JBLM... live on-post housing
28	No
29	No
30	Housing is over the BAH rate on top of having pets will put you well over \$3,000 just to rent.
31	No
32	No
33	No
34	No
35	None
36	N/A
37	none

APPENDIX 3

Comprehensive Plan Policies Matrix

General Housing Goals and Policies

Jurisdictions	Provide Opportunities for Infill	Encourage the development of a range of residential types	Ensure sufficient housing exists for all economic segments (and all persons)	Work with Regional Agencies and Cities to implement affordable housing at a regional scale	Preserve, repair, and rehabilitate existing housing stock	Retain residential character	Provide sufficient residential land capacity to meet community needs.	Prohibit types of residential uses within a zoning district	Allow ADUs	Consider the economic implications of regulations and practices on housing costs.	Promote and assist in the development tools to address affordable housing for County citizens	Affordable housing incentives (fee reduction, expedited permitting, height bonus, etc.)	Allow cottage housing	A minimum of 10% to 65% of new housing units should be affordable housing	Support and encourage innovative and creative responses to housing affordability.	Explore ways to reduce housing costs	Work with private sector, Housing Authority, neighborhood groups to facilitate the development of quality low and moderate-income housing. (nonprofits)	Encourage home ownership	Missing -Middle Discussion	Evaluate plans and investments and other legislative land use decisions to identify potential disparate impacts on housing choice and access for protected classes.	Disperse low- and moderate-income housing	Support the inclusion of living opportunities for families with children throughout the city.	Development regulations should respond to the housing needs of community residents and those who cannot afford or do not choose to live in single-family housing.	Balance single-family and multi-family units	Encourage detached single-family housing as the residential pattern of choice
City of DuPont (Amended 2017)		✓	✓		✓				✓			✓	✓	✓						✓					
City of Fife (2005)	✓	✓		✓	✓	✓	✓	✓		✓		✓				✓	✓	✓		✓					✓
City of Lacey (2016)	✓	✓	✓	✓	✓	✓	✓	✓				✓			✓		✓								
City of Lakewood (Amended 2019)		✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓			✓	✓			✓			✓	
City of Olympia		✓	✓			✓			✓			✓	✓			✓		✓			✓				
City of Puyallup (2015)	✓	✓	✓	✓	✓	✓			✓			✓	✓	✓	✓						✓				
City of Roy (2015)	✓	✓	✓	✓	✓	✓			✓	✓		✓		✓	✓	✓		✓							
City of Tacoma	✓	✓	✓		✓	✓	✓	✓				✓		✓	✓			✓	✓	✓	✓				
City of Tumwater (2016)	✓	✓	✓		✓	✓	✓	✓	✓			✓	✓		✓			✓				✓			
City of University Place (2015)	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓		✓			✓				
City of Yelm (2017)	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓			✓	✓								

General Housing Goals and Policies

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Pierce County – Frederickson Area (2003)						✓	✓	✓				✓													
Pierce County – Graham Area (2007)		✓				✓						✓													
Pierce County – Mid-County Area (2005)		✓				✓		✓				✓													
Pierce County – Parkland-Spanaway-Midland Area (2002)	✓							✓				✓													
Pierce County – South Hill (2003)	✓	✓				✓						✓													
Pierce County (Updated 2016)		✓	✓	✓	✓	✓			✓	✓	✓	✓	✓		✓		✓								
Thurston County (Updated 2019)	✓	✓	✓	✓	✓		✓		✓			✓				✓	✓	✓			✓				
Town of Steilacoom (2015)	✓	✓	✓	✓	✓	✓	✓							✓		✓		✓					✓		

General JBLM Goals and Policies

Jurisdictions	Update comprehensive plan and development regulations upon completion of JLUS and continue to coordinate and partner with South Sound military Communities Partnership (SSMCP).	Noise pollution and land use impacts	Provide the military installations with opportunities to participate in the review and development of land use programs, policies, and decisions that affect them	Ensure future development minimizes risk to life, property, and the well-being of County residents from military training operations, and maintains compatibility with current and future missions at JBLM	Partner with JBLM and South Sound Military and Community Partnership	Consider joint service agreements with JBLM	Future economic planning efforts shall include consideration of JBLM staffing levels, housing demand and any anticipated transitioning of military personnel to civilian life. About economic opportunities	Discuss local issues	Support policies and programs to address the unique housing needs of the military population, including active duty, reserves, dependents and contractors.	Protect the long-term viability of JBLM and assure flight safety in the vicinity of McChord Field while protecting the public health and safety.	Regulate land uses within the AC1 and AC2 zones to protect public health. This includes reducing residential densities.	Coordinate the protection of JBLM with SSMCP on incompatible local, state, and federal level issues.	Develop a JBLM Regional Policy Considerations Guide. The guide would include background text on JBLM operations and policies associated with economic development and housing
City of DuPont (Amended 2017)								✓					
City of Fife (2005)													
City of Lacey (2016)									✓				
City of Lakewood (Amended 2019)	✓	✓	✓	✓	✓				✓	✓	✓	✓	✓
City of Olympia													
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City of Roy (2015)													
City of Tacoma													
City of Tumwater (2016)													
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City of Yelm (2017)	✓	✓	✓	✓	✓		✓						

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Pierce County (Updated 2016)													✓
Thurston County (Updated 2019)		✓		✓	✓								
Town of Steilacoom (2015)	✓					✓	✓						