



Olympia 2045 – Housing Element & Housing Displacement Risk Analysis

The City's Role in Housing

- *Policy*
- *Regulations*
- *Investments*
- *Partnerships*
- *Planning*
- *Civic engagement*
- *Legislative advocacy*

The City does not control the housing market – but we can influence it



Proposed Values & Vision

Our city is committed to fostering well-planned neighborhoods that reflect our heritage while embracing innovation, ensuring that housing options are available for all income levels and life stages.

- **Affordability & Accessibility** – We strive to provide housing options that meet the needs of all residents, across every level of affordability, ensuring that no one is left behind.
- **Sustainability & Smart Growth** – We embrace responsible development practices that preserve our environment, promote efficient land use, and encourage diverse housing types within vibrant, walkable neighborhoods that include access to transit services.
- **Equity & Inclusion** – We work to eliminate barriers to housing, prevent displacement, and create a community where people of all backgrounds and income levels feel welcome and can thrive.
- **Collaboration & Innovation** – We partner with regional stakeholders, businesses, and nonprofit organizations to develop creative solutions that expand housing opportunities.
- **Community & Livability** – We prioritize the quality of our neighborhoods by promoting well-designed housing that supports a high standard of living, public transportation access, and local economic growth.

Our Vision for the Future:

A diverse, inclusive, and sustainable community where everyone has access to safe, affordable, and high-quality housing.

House Bill 1220 Requirements

1. Conduct an inventory and analysis of all housing needs – to include housing needs by income, permanent supportive housing and emergency housing
2. Identify sufficient capacity of land for identified housing needs
3. Make adequate provisions for all housing needs, including “document barriers to housing availability such as gaps in local funding, development regulations, etc.”
4. Address racially disparate impacts, displacement, exclusion and displacement risk in housing through policies and regulations



Housing Affordability

Housing is considered affordable when a household pays no more than 30% of its income on its housing costs, to include mortgage or rent payment and utilities costs.

The City defines low-income households as households whose gross annual income is less than or equal to 80% of Area Median Income, adjusted for household size.

The U.S. Department of Housing and Urban Development establishes the area median income of the Olympia, Lacey, and Tumwater metropolitan area annually

Income Category	Percent of Area Median Income*	Equivalent Household Income*
Emergency Shelter	—	—
Emergency Housing	—	—
Permanent Supportive Housing	0-30% AMI	Less than \$30,750
Extremely Low-Income		
Very Low-Income	30-50% AMI	\$30,750 to \$51,250
Low-Income	50-80% AMI	\$51,250 to \$82,000
Moderate-Income	80-100% AMI	\$82,000 to \$102,500
	100-120% AMI	\$102,500 to \$123,000

*2023 HUD estimate for a four-person household

Housing Land Capacity

Land Capacity Analysis

1. Summarize Land Capacity by Zone
2. Categorize Zones by Allowed Housing Types and Density Category
3. Relate Zone Categories to Potential Income Levels and Housing Types
4. Summarize Capacity by Zone Category
5. Compare Allocated Housing Need to Capacity

Olympia Housing Needs by 2045 (City and UGA)

Income Level		Zone Categories Serving These Needs	Housing Need	Aggregate Need	Total Capacity	Surplus
Extremely Low-Income	0-30% PSH	<ul style="list-style-type: none"> • Low-rise Multifamily • Mid-rise Multifamily • ADUs 	1,098	7,616	12,282	4,666
	0-30% Other		2,617			
Very Low-Income	30-50%		3,312			
Low-Income	50-80%		590			
Moderate Income	80-100%	• Moderate Density	2,328	3,623	5,404	1,781
	100-120%		1,296			
Emergency Housing (Beds)			286	286	2,223	1,937

Zone category	Lowest potential income level served		Assumed affordability level for capacity analysis
	Market Rate	With subsidies and/or incentives	
Low Density	Higher income (>120% AMI)	Not typically feasible at scale	Higher income (>120% AMI)
Moderate Density	Moderate income (>80-120% AMI)	Not typically feasible at scale	Moderate income (>80-120% AMI)
Low-rise Multifamily	Low income (>50-80% AMI)	Extremely low and Very low income (0- 50% AMI)	Low income and PSH (0-80% AMI)
Mid-rise Multifamily	Low income (>50-80% AMI)	Extremely low and Very low income (0- 50% AMI)	Low income and PSH (0-80% AMI)
ADUs (all zones)	Low income (>50-80% AMI)	N/A	Group with Low-rise and/or Mid-rise Multifamily

Displacement and Racially Disparate Impacts

Requires all jurisdictions to:

1. Identify policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing
2. Identify and implement policies and regulations to address and undo those impacts
3. Identify areas at higher risk of displacement from market forces that occur with changes to zoning development regulations and capital investments
4. Establish anti-displacement policies

Why Olympia Needs this Analysis

(E) NO RACE OR NATIONALITY OTHER THAN THE CAUCASIAN RACE SHALL USE OR OCCUPY ANY BUILDING ON ANY LOT, EXCEPT THAT THIS COVENANT SHALL NOT PREVENT OCCUPANCY BY DOMESTIC SERVANTS, OF A DIFFERENT RACE OR NATIONALITY, EMPLOYED BY AN OWNER OR TENANT.

STRATFORD PARK
IN R.M. WALKER DONATION LAND CLAIM
TOWNSHIP 18 NORTH, R. 2 W.W.M.
OLYMPIA, WASHINGTON
SCALE: 1" = 100'

LEGEND
— IRON PIPE SET

Vol. 11, Pg. 104

DESCRIPTION

THAT PART OF THE R.M. WALKER DONATION LAND CLAIM NO. 38 IN TOWNSHIP 18 NORTH RANGE 2 WEST W.M. DESCRIBED AS FOLLOWS: BEGINNING AT A POINT S 48°15'10"E 4000 FEET FROM THE SE CORNER OF STRATFORD PLACE ANNEX NO. 2; THENCE S 12°20'00" W 850.00 FEET; THENCE S 12°20'00" W 850.00 FEET; THENCE S 78°35'00" W 500.00 FEET; THENCE N 17°40'00" W 80.00 FEET; THENCE N 84°11'30" E TO 15 FEET; THENCE N 84°11'30" E 100.00 FEET; THENCE N 78°35'00" E 84.81 FEET; THENCE N 12°20'00" E 815.15 FEET TO THE SOUTH LINE OF NORTH WIDE ROAD; THENCE ALONG SAID LINE S 84°17'31" E 380.00 FEET TO THE POINT OF BEGINNING.

DEDICATION

KNOW ALL MEN BY THESE PRESENTS THAT I THE UNDERSIGNED, THEODORE FRANK SCHMIDT, DO HEREBY DECLARE THIS PLAT, AND DEDICATE TO THE USE OF THE PUBLIC FOREVER THE STREETS SHOWN ON SAID PLAT AND THE USE THEREOF FOR ANY AND ALL PUBLIC PURPOSES NOT INCONSISTENT WITH THE USE THEREOF FOR PUBLIC PURPOSES, AND THE RIGHT TO MAKE ALL NECESSARY SLOPES FOR CUTS AND FILLS UPON THE LOTS SHOWN ON SAID PLAT, IN THE REASONABLE ORIGINAL SIZES OF THE STREETS SHOWN HEREON.

THE FOLLOWING RESTRICTIONS AND LIMITATIONS ARE HEREBY IMPOSED UPON THE TRACT OF LAND PLATTED HEREON:

- (1) NO STRUCTURE SHALL BE ERECTED ON ANY BUILDING LOT OTHER THAN ONE DETACHED SINGLE FAMILY DWELLING AND SUITABLE GARAGE.
- (2) NO LOT SHALL BE SUBDIVIDED.
- (3) NO BUILDING SHALL BE ERECTED ON ANY LOT NEARER THAN 40 FEET NOR FURTHER THAN 70 FEET FROM FRONT LOT LINE, NOR NEARER THAN 8 FEET TO ANY SIDE LOT LINE. THE SIDE LOT LINE RESTRICTION SHALL NOT APPLY TO A GARAGE LOCATED AT LEAST 80 FEET IN THE REAR OF A DWELLING, EXCEPT THAT ON CORNER LOTS NO STRUCTURE SHALL BE ERECTED NEARER THAN 12 FEET TO SIDE STREET LINE.
- (4) NO NOXIOUS OR OFFENSIVE TRADE SHALL BE CARRIED ON UPON ANY LOT NOR SHALL ANYTHING BE DONE THEREON WHICH MAY BE OF OBSCENE AN OFFENSIVE OR PULSANT TO THE NEIGHBORHOOD, NOR SHALL ANY RETAIL OR WHOLESALE SHOP OR MANUFACTURING PLANT OR STORE BE PERMITTED.
- (5) NO RACE OR NATIONALITY OTHER THAN THE CAUCASIAN RACE SHALL USE OR OCCUPY ANY BUILDING ON ANY LOT, EXCEPT THAT THIS COVENANT SHALL NOT PREVENT OCCUPANCY BY DOMESTIC SERVANTS, OF A DIFFERENT RACE OR NATIONALITY, EMPLOYED BY AN OWNER OR TENANT.
- (6) NO TRUNK, TENT, BASEMENT, SHED, GARAGE, BARN, OR OTHER OUT-BUILDING SHALL BE ERECTED IN THE TRACT, SHALL AT ANY TIME BE USED AS A RESIDENCE TEMPORARILY OR PERMANENTLY, NOR SHALL ANY RESIDENCE OF A TEMPORARY CHARACTER BE PERMITTED.
- (7) NO STRUCTURE SHALL BE MOVED UPON ANY LOT UNLESS IT MEETS WITH THE APPROVAL OF THE COMMITTEE HEREINAFTER REFERRED TO, OR IF THERE IS NO COMMITTEE, IT SHALL CONFORM TO AND BE IN HARMONY WITH EXISTING STRUCTURES IN THE TRACT.
- (8) NO BUILDING SHALL BE ERECTED ON ANY LOT UNTIL THE DESIGN AND LOCATION THEREOF HAVE BEEN APPROVED IN WRITING BY A COMMITTEE APPOINTED BY THE JURISDICTOR OR ELECTED BY A MAJORITY OF ALL THE LOTS IN SAID SUBDIVISION, AND AN INSTRUMENT SHOWING THE ESTABLISHMENT OF ANY SUCH COMMITTEE, EITHER BY APPOINTMENT OR ELECTION, INCLUDING THE NAMES OF THE MEMBERS AND THE PERIOD FOR WHICH THEY ARE APPOINTED OR ELECTED SHALL BE RECORDED AND ANY SUBSTITUTION IN OR ADDITION TO SUCH COMMITTEE SHALL BE RECORDED. HOWEVER, IF SUCH A COMMITTEE IS NOT IN EXISTENCE OR FAILS TO APPROVE OR DISAPPROVE SUCH DESIGN OR LOCATION WITHIN 30 DAYS, THE SUCH APPROVAL WILL NOT BE REQUIRED PROVIDED THE DESIGN AND LOCATION ON THE LOT CONFORM TO AND ARE IN HARMONY WITH EXISTING STRUCTURES IN THE TRACT, IN ANY CASE WITH OR WITHOUT THE APPROVAL OF THE COMMITTEE. NO DWELLING WILL BE PERMITTED ON ANY LOT IN THE TRACT WITH A GROUND FLOOR AREA OF LESS THAN 1150 SQ. FT. IN THE CASE OF A 1-STORY STRUCTURE, EXCLUSIVE OF A GARAGE, OR LESS THAN 800 SQ. FT. IN THE CASE OF A 1 1/2 OR 2-STORY STRUCTURE, EXCLUSIVE OF A GARAGE.
- (9) UNTIL SUCH TIME AS PUBLIC MAINS FOR SEWAGE DISPOSAL ARE AVAILABLE, SEWAGE DISPOSAL SHALL BE BY MEANS OF INDIVIDUAL SEPTIC TANKS OF SUCH TYPE CONSTRUCTION, LOCATION ON THE LOT, AND FILL DISPOSAL FIELD AS TO BE IN ACCORDANCE WITH THE REGULATIONS OF THE STATE OF WASHINGTON DEPARTMENT OF HEALTH AND RECREATION, THE U.S. PUBLIC HEALTH SERVICE, TREASURY DEPARTMENT, AS OUTLINED IN THEIR BULLETIN NO. 100; BY AND THE U.S. DEPARTMENT OF AGRICULTURE, AS OUTLINED IN THEIR FARM BULLETIN NO. 1227 AND WITH SECTION 23, FEDERAL HOUSING ADMINISTRATION CIRCULAR NO. 2, PROPERTY STANDARD, ENTITLED, MINIMUM REQUIREMENTS FOR STATE OF WASHINGTON, SEATTLE, WASHINGTON, REVISED JUNE 1, 1936, AND NO CESS-POOLS OR OUTSIDE TOILETS SHALL BE PERMITTED AND IF AND WHEN PUBLIC MAINS FOR SEWAGE DISPOSAL ARE AVAILABLE, ALL DWELLINGS ERECTED SUBSEQUENT TO THAT DATE SHALL BE CONNECTED THERETO.
- (10) THE COVENANTS AND RESTRICTIONS SET FORTH WITH THE LAND AND SHALL BE BINDING ON ALL THE PARTIES AND ALL PERSONS CLAIMING UNDER THEM UNTIL SUCH TIME AS THE 1937 COVENANTS AND RESTRICTIONS HEREIN CONTAINED, OR ANY PORTION THEREOF, MAY BE EXTENDED FOR A TEN YEAR PERIOD AND SUCCESSIVE TEN YEAR PERIODS THEREAFTER UPON THE APPROVING VOTE OF TWO-THIRDS OF THE PROPERTY OWNERS IN THE PLAT OF STRATFORD PLACE, STRATFORD PLACE ANNEX, STRATFORD PLACE ANNEX NO. 2 AND STRATFORD PARK.

IN WITNESS WHEREOF I HAVE SET MY HAND AND SEAL THIS 25th DAY OF September, A.D. 1930.

SIGNED IN THE PRESENCE OF:
Thomas Frank Schmidt
Richard D. Johnson

FILED FOR RECORD AT THE REQUEST OF THEODORE F. SCHMIDT THIS 25th DAY OF September, A.D. 1930, 5:00 PM. WITNESSES: PAUL D. DELVER, COUNTY CLERK, AND RECORDED IN VOL. 11, PAGE 104, RECORDS OF THURSTON COUNTY.

53199

ENGINEER'S CERTIFICATE

I HEREBY CERTIFY THAT THIS PLAT OF STRATFORD PARK IS BASED UPON AN ACTUAL SURVEY, THAT THE COURSES AND DISTANCES SHOWN ARE CORRECT, THAT THE REQUIREMENTS HAVE BEEN SET, AND ALL LOT AND BLOCK CORNERS STAKED ON THE GROUND.

Richard D. Johnson
REGISTERED PROFESSIONAL ENGINEER AND LAND SURVEYOR

ACKNOWLEDGEMENT

THIS IS TO CERTIFY THAT ON THIS 25th DAY OF September, A.D. 1930, BEFORE ME, THE UNDERSIGNED A NOTARY PUBLIC, PERSONALLY APPEARED THEODORE FRANK SCHMIDT, TO ME KNOWN TO BE THE PERSON WHO EXECUTED THE FOREGOING DEDICATION AND ACKNOWLEDGED TO ME THAT HE SIGNED AND SEALED THE SAME AS HIS FREE AND VOLUNTARY ACT AND DEED FOR USE AND PURPOSES THEREIN MENTIONED. WITNESSES BY HAND AND OFFICIAL SEAL THE DAY AND YEAR FIRST ABOVE WRITTEN.

Richard D. Johnson
NOTARY PUBLIC IN AND FOR THE STATE OF WASHINGTON RESIDING IN OLYMPIA

EXAMINED AND APPROVED THIS 26th DAY OF September, A.D. 1930.
 COUNTY CLERK

EXAMINED AND APPROVED THIS 26th DAY OF September, A.D. 1930.
 COUNTY AUDITOR

EXAMINED AND APPROVED THIS 26th DAY OF September, A.D. 1930.
 DEPUTY

What is Housing Displacement?

- Economic Displacement - Displacement is due to the inability to afford rising rents or the costs of homeownership, like property taxes.
- Physical Displacement - Displacement is due to eviction, acquisition, rehabilitation, or demolition of property, or the expiration of covenants on rent or income-restricted housing.
- Cultural Displacement - Residents are compelled to move because the people and institutions that make up their cultural community have left the area.

Physical Displacement

Olympia's population experienced:

- A significant increase in racial and ethnic diversity among residents between 2010 – 2023;
- A decrease in cost-burdened renter households but an increase in cost-burdened and severely cost-burden homeowner households between 2015–2019 and 2017–2021
- A slight increase in affordable units for extremely-low income households, but a significant decrease in the availability of affordable rental units for very-low-income households (earning between 30% and 50% AMI).
- A notable increase in low-income renters (50%-80% AMI) and a decrease in low-income and extremely low-income homeowners between 2015-2019 and 2017-2021
- An increase in overall homeowner households

Where is our risk coming from?

36%

of All Households are
Cost Burdened

44%

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

65%

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

11%

of Vacant Rental Units
are for Extremely-Low
Income Residents

91%

Growth of non-White
population 2010-2023

23%

of Residents are 60+
Years Old

20%

of residents are Under
19 Years Old

1,030

Total Manufactured
Housing Units

Most Prominent Risk Type

Physical Displacement

Community Engagement: Affinity Groups

- Manufactured housing communities:
 - Increase in private equity ownership in recent years has led to rapidly rising costs of living in MHC
 - Participants described their situation as “Impossible to move, Impossible to stay.”
- Communities of low-wage workers:
 - Displacement is escalating throughout the county
 - There is a need for municipal collaboration on providing housing services
- Military families and households
 - Tenant protections are needed to ensure military households can’t be discriminated against for housing based on the non-traditional nature of their income source
- Accessory dwelling units
 - Building and zoning polices/regulations are seen as significant hurdles to siting and developing more ADUs
 - ADUs can be a solution in the long-term elder care crisis as the American population ages

Community Engagement: Multi-Media Survey

“When we went to city council meetings, they talked about numbers—property values, economic growth. But they never talked about us. It felt like our culture, our lives, and our stories didn’t matter in the face of development.”

“I have also seen many community institutions such as restaurants and bars close down, some which are safe havens for folks with marginalized identities — an example of cultural displacement. Many people in my age range(30-40) from Olympia have moved to Centralia, Chehalis, Shelton in search of more affordable rent.”

“Olympia's policy of allowing unlimited density bonuses for developments that include affordable housing units has inadvertently increased displacement risk. Though this policy boost revenue generation but it also enable developers to build larger, more expensive projects that cater to affluent buyers.”

Priority Policy Recommendations

- Protection and Preservation of Manufactured Home Communities
- Encouraging Retention and Maintenance of Existing Affordable Housing
- Evaluation of Home Fund Relationship
- Expanding Residential Tenant Improvement Allowances

Comprehensive Plan Policy Evaluation Framework

- **Supportive**: The policy is valid and supports meeting the identified housing needs. The policy is needed and addresses identified racially disparate impacts, displacement and exclusion in housing.
- **Approaching**: The policy can support meeting the identified housing needs but may be insufficient or does not address racially disparate impacts, displacement, and exclusion in housing.
- **Challenging**: The policy may challenge the jurisdiction's ability to meet the identified housing needs. The policy's benefits and burdens should be reviewed to optimize the ability to meet the policy's objectives while improving the equitable distribution of benefits and burdens imposed by the policy.

Comprehensive Plan Policy Evaluation Framework

PL16.10	Require effective, but not unreasonably expensive, building designs and landscaping to blend multi-family housing into neighborhoods.	Challenging	Requiring additional standards for multi-family housing types ultimately hinders affordability.
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PH1.9 In all residential areas, allow small cottages and townhouses, and accessory dwelling units -- all subject to siting, design and parking requirements that contribute to neighborhood character.

~~**PH1.10** Require effective, but not unreasonably expensive, building designs and landscaping to blend multi-family housing into neighborhoods.~~

PH1.11 Encourage multi-family structures to be located near collector streets with transit service, arterial streets, or neighborhood centers to support accessibility and connectivity.

Housing Elements in Other Chapters

GL16

The range of housing types and densities are consistent with the community's changing population needs and preferences. 

PL16.1 Support increasing housing densities through the well-designed, efficient, and cost-effective use of buildable land, consistent with environmental constraints and affordability. Use both incentives and regulations, such as minimum and maximum density limits, to achieve such efficient use.

PL16.2 Adopt zoning that allows a wide variety of compatible housing types and densities.

PL16.3 Allow 'clustering' of housing compatible with the adjacent neighborhood to preserve and protect environmentally sensitive areas.

PL16.4 Disperse low and moderate-income and special needs housing throughout the urban area.

PL16.5 Support affordable housing throughout the community by minimizing regulatory review risks, time and costs and removing unnecessary barriers to housing, by permitting small dwelling units accessory to single-family housing, and by allowing a mix of housing types.

PL16.6 Promote home ownership, including by allowing manufactured homes on individual lots, promoting preservation of manufactured home parks and allowing these parks in multi-family and commercial areas, all subject to design standards ensuring compatibility with surrounding housing and land uses.

PL16.7 Allow single-family housing on small lots, but prohibit reduced setbacks abutting conventional lots.

Land Use & Urban Design

Affordable Housing for All

Adequate and affordable housing is critical to a healthy community. It must be located near jobs and services or on bus routes. It also must be safe and well-maintained.

The City addresses housing needs for our most vulnerable community members through its [Consolidated Plan](#), which is updated every three years. The Consolidated Plan identifies Olympia's priority housing, shelter, social service, economic development and public facility needs. The City works with other jurisdictions, private industry and nonprofit organizations to find solutions to low-income housing needs.

Goals and Policies

GS3

Affordable housing is available for all income levels throughout the community. 

PS3.1 Promote a variety of residential densities and housing types so that housing can be available in a broad range of costs.

PS3.2 Encourage preservation of existing houses.

PS3.3 Take steps to ensure housing will be available to all income levels based on projected community needs.

GS4

Deteriorating residential areas within the City are revitalized. 

PS4.1 Support efforts to preserve the historic features or character of historic properties in City housing rehabilitation programs.

PS4.2 Provide assistance and incentives to help low-income residents rehabilitate properties they cannot afford to maintain.

Public Services

Housing Action Plan

- Received a State grant to complete a Housing Action Plan
- Focus: actions *cities can take* to increase housing supply, types and affordability
- Partnership with Lacey, Tumwater and Thurston Regional Planning Council (TRPC)
- Completed a housing needs and gap analysis looking out over 25 years
- Extension of ongoing housing work
- Does not address emergency homeless response



Six Strategies Identified in the HAP

1. Increase the supply of permanently affordable housing for households that make 80% or less of the area median.
2. Establish a permanent source of funding for low-income housing.
3. Expand the overall housing supply by making it easier to build all types of housing projects.
4. Increase the variety of housing choices.
5. Make it easier for households to access housing and stay housed.
6. Continually build on resources, collaboration, and public understanding to improve implementation of housing strategies.

Housing Protections

GH5 Prevent displacement and increase housing stability through tenant protections.

PH5.1 Establish and enforce tenant protection policies that make it easier for tenants to access housing and stay housed. Ensure policies consider additional barriers faced by marginalized renters to increase access to housing and housing stability.

PH5.2 Establish and enforce tenant protection policies that reduce upfront and ongoing housing costs to reduce housing cost burden.

PH5.3 Require at least 90 days' advance notice for rent increases above a certain threshold to allow tenants to adjust or find alternative housing.

PH5.4 Develop and maintain a formal relocation assistance program for tenants who are displaced (due to redevelopment, substantial rent increases, or eviction without cause, or other reasons). Consider supportive program elements such as financial assistance, moving cost coverage, and connections to alternative housing.

PH5.5 Take steps to improve environmental health, habitability, and energy efficiency in rental housing.

PH5.6 Consider adoption of policies to help renters access homeownership opportunities. Enact a Tenant Opportunity to Purchase Ordinance (TOPO) to give renters the first right to purchase their rental unit if the landlord decides to sell.

PH5.7 Increase transparency in rental housing market practices and transactions to ensure housing consumers are protected and informed.

Next Steps



Review the Housing Chapter Draft:
<https://engage.olympiawa.gov/housing2045>

Submit Comments to:
olympia2045@ci.olympia.wa.us

- Housing Displacement Analysis: update goals and policies according to recommendations
- Accepting comments on draft chapter
- Briefings: Youth Council on May 21; Social Justice & Equity Commission on June 23; LUEC on July 10, Council Study Session June 24
- Planning Commission on August 4 for Public Hearing
- LUEC on August 28 for Recommendation
- Council Study Session on September 16 for preliminary approval



Questions?

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APPENDIX

The following material is provided as reference information only and is not intended as part of the presentation.