



# Olympia 2045 – Housing Chapter

City Council Study Session  
October 14, 2025

# Housing Chapter Process

- July 15, 2024: Planning Commission briefing – focus on Commerce housing chapter checklist
- May 9, 2025: First draft issued, incorporates updated TRPC land capacity analysis but did not include housing displacement analysis
- May 19, 2025: Planning Commission briefing on chapter first draft and draft housing displacement analysis
- May 21, 2025: Youth Council briefing
- June 6, 2025: Housing displacement analysis finalized
- June 23, 2025: Social Justice & Equity Commission briefing on first draft of chapter and final housing displacement analysis
- June 24, 2025: City Council Study Session on final housing displacement analysis
- August 8, 2025: Public Hearing Draft issued
- August 18, 2025: Planning Commission Public Hearing
- September 15, 2025: Planning Commission deliberations and comment letter
- September 25, 2025: Land Use & Environment Committee – moved to forward to Council study session with revisions

# Proposed Values & Vision

Our Vision for the Future:

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

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
- Sustainability & Smart Growth
- Equity & Inclusion
- Collaboration & Innovation
- Community & Livability

# 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

# House Bill 1220 Requirements

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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 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	• 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

# 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

# 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.



## 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%**

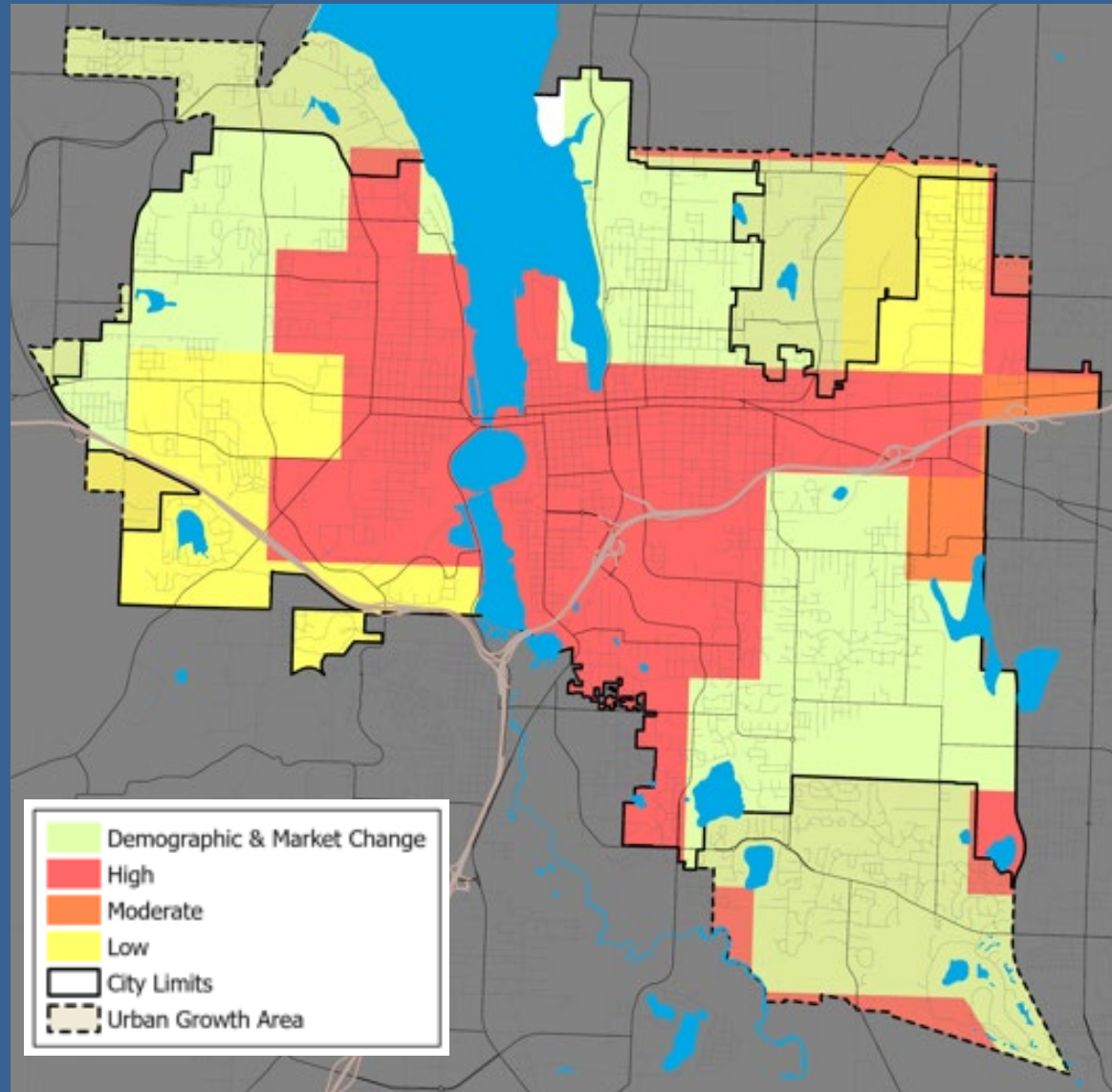
of residents are Under  
19 Years Old

**1,030**

Total Manufactured  
Housing Units

Most Prominent Risk Type  
**Physical Displacement**

# Draft Displacement Map



# 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.

# Significant Updates: Eliminate Racially Disparate Impacts

**GH2 Eliminate racially disparate impacts in housing access, affordability, displacement, and neighborhood opportunity by addressing the legacy of exclusionary practices and promoting equitable development.**

Goal supported by seven new policies.

# Significant Updates: Tenant Protections

**GH5 Prevent displacement and increase housing stability through tenant protections.**

Goal supported by seven new policies specifically supporting renters and tenants.

# Significant Updates: One Community and Housing Action Plans

**One Community Plan adopted to address homelessness and emergency housing needs**

**Housing Action Plan adopted to address at a regional level gaps in available housing, rent stability, and administrative barriers to new construction**

# Next Steps

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

Submit Comments to:  
[olympia2045@ci.olympia.wa.us](mailto:olympia2045@ci.olympia.wa.us)

- November 18, 2025 – Council Acceptance





Questions?

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Community Planning and Economic Development  
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## APPENDIX

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

## Dwelling Units by Type and Issued Date

(as of 8/1/25)

Permit Type	2017	2018	2019	2020	2021	2022	2023	2024	2025	Grand Total
ACCESSORY DWELLING UNIT (ADU)			10	6	7	24	17	9	8	81
COMMERCIAL MIXED USE	4	284	119	109	60	61		48		685
DUPLEX		2	2	2	18			6	4	34
MULTI-FAMILY 3-4	15	33	12			4				64
MULTI-FAMILY 5+	27	203	158	122	119	228	134	375		1,366
SINGLE FAMILY RESIDENTIAL	74	33	26	39	111	24	21	29	35	392
TOWNHOUSE	18		3	2	1	3	19	15		61
<b>Grand Total</b>	<b>138</b>	<b>555</b>	<b>330</b>	<b>280</b>	<b>316</b>	<b>344</b>	<b>191</b>	<b>482</b>	<b>47</b>	<b>2,683</b>

# Housing Affordability

- Affordable housing - no more than 30% of income on its housing costs
- Low-income households - gross annual income is less than or equal to 80% of Area Median Income

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

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



(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.

Vol. 11, Pg. 104

# STRATFORD PARK IN R.M. WALKER DONATION LAND CLAIM TOWNSHIP 18 NORTH, R. 2 W.W.M. OLYMPIA, WASHINGTON

SCALE 1"=100'



## 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 MONUMENTS HAVE BEEN SET, AND ALL LOT AND BLOCK CORNERS STAKED ON THE GROUND.

REGISTERED PROFESSIONAL ENGINEER  
AND LAND SURVEYOR

## ACKNOWLEDGEMENT

STATE OF WASHINGTON  
COUNTY OF THURSTON  
THIS IS TO CERTIFY THAT ON THIS 25<sup>th</sup> 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 USES AND PURPOSES THEREIN MENTIONED. WITNESS MY HAND AND OFFICIAL SEAL THE DAY AND YEAR FIRST ABOVE WRITTEN.

NOTARY PUBLIC IN AND FOR THE  
STATE OF WASHINGTON  
RESIDING IN OLYMPIA

## DESCRIPTION

THAT PART OF THE R.M. WALKER DONATION LAND CLAIM NO. 36 IN TOWNSHIP 18 NORTH RANGE 2 WEST W.M. DESCRIBED AS FOLLOWS:  
BEGINNING AT A POINT 5 1/2<sup>th</sup> 00<sup>th</sup> 00<sup>th</sup> E 89.91 FEET; THENCE S 89° 27' 47" W 507.13 FEET; THENCE S 74° 35' 00" W 898.25 FEET; THENCE N 64° 10' 19" W 60.00 FEET; THENCE N 89° 11' 27" E 70.15 FEET; THENCE N 64° 44' 31" E 19.46 FEET; THENCE N 74° 35' 00" E 88.81 FEET; THENCE N 12° 50' 00" W 819.42 FEET TO THE SOUTH LINE OF NORTH VISTA REDUCED; THENCE ALONG SAID LINE N 89° 17' 31" E 880.00 FEET TO THE POINT OF BEGINNING.

## DEDICATION

KNOW ALL MEN BY THESE PRESENTS THAT I, THE UNDERSIGNED, THEODORE FRANK SCHMIDT, OWNER IN FEE SIMPLE OF THE LAND HEREBY PLATTED, 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 HIGHWAY PURPOSES, ALSO THE RIGHT TO MAKE ALL NECESSARY SLOPES FOR CUTS AND FILLS UPON THE LOTS SHOWN ON SAID PLAT, IN THE REASONABLE ORIGINAL GRADING OF THE STREETS SHOWN HEREON.

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

- (1) NO STRUCTURE SHALL BE ERRECTED ON ANY BUILDING LOT OTHER THAN ONE DETACHED SINGLE FAMILY DWELLING AND SUITABLE GARAGE.
- (2) NO BUILDING SHALL BE ERRECTED ON ANY LOT NEARER THAN 40 FEET NOR FURTHER THAN 70 FEET FROM FRONT LOT LINE, NOR NEARER THAN 6 FEET TO ANY SIDE LOT LINE. THE SIDE LOT LINE RESTRICTION SHALL NOT APPLY TO A GARAGE LOCATED AT LEAST 60 FEET IN THE REAR OF A DWELLING, EXCEPT THAT ON CORNER LOTS NO STRUCTURE SHALL BE ERRECTED NEARER THAN 15 FEET TO SIDE STREET LINE.
- (3) NO NOXIOUS OR OFFENSIVE TRADE SHALL BE CARRIED ON UPON ANY LOT NOR SHALL ANYTHING BE DONE THEREON WHICH MAY BE OR BECOME AN ANNOYANCE OR NUISANCE TO THE NEIGHBORHOOD, NOR SHALL ANY RETAIL OR WHOLESALE SHOP OR MANUFACTURING PLANT OR STORE BE PERMITTED.
- (4) 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.
- (5) NO TRAILER, TENT, BASEMENT, SHACK, GARAGE, BARN, OR OTHER OUT-BUILDING SHALL BE ERRECTED 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.
- (6) NO STRUCTURE SHALL BE MOVED ONTO 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.
- (7) NO BUILDING SHALL BE ERRECTED ON ANY LOT UNTIL THE DESIGN AND LOCATION THEREOF HAVE BEEN APPROVED IN WRITING BY A COMMITTEE APPOINTED BY THE SUBDIVIDER 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 150 SQ. FT. IN THE CASE OF A 1-STORY STRUCTURE, EXCLUSIVE OF A GARAGE, OR LESS THAN 300 SQ. FT. IN THE CASE OF A 1 1/2 OR 2-STORY STRUCTURE, EXCLUSIVE OF A GARAGE.

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 TILE DISPOSAL FIELD AS TO BE IN ACCORDANCE WITH THE REGULATIONS OF THE STATE OF WASHINGTON DEPARTMENT OF HEALTH AND RECOMMENDATIONS OF THE U.S. PUBLIC HEALTH SERVICE, TREASURY DEPARTMENT, AS OUTLINED IN THEIR BULLETIN NO. 1001-B AND THE U.S. DEPARTMENT OF AGRICULTURE, AS OUTLINED IN THEIR FARM BULLETIN NO. 1287 AND WITH SECTION 831, FEDERAL HOUSING ADMINISTRATION CIRCULAR NO. 2, PROPERTY STANDARD, ENTITLED, MINIMUM REQUIREMENTS FOR STATE OF WASHINGTON, SEATTLE, WASHINGTON, REVISED JUNE 1, 1926, AND NO CESS-POOLS OR OUTSIDE TOILETS SHALL BE PERMITTED AND IF AND WHEN PUBLIC MAINS FOR SEWAGE DISPOSAL ARE AVAILABLE, ALL DWELLINGS ERRECTED SUBSEQUENT TO THAT DATE SHALL BE CONNECTED THEREWITH.

(8) THE COVENANTS AND RESTRICTIONS ARE TO RUN WITH THE LAND AND SHALL BE BINDING ON ALL THE PARTIES AND ALL PERSONS CLAIMING UNDER THEM UNTIL JANUARY 1, 1971, AT WHICH TIME SAID 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 PLATS 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 25<sup>th</sup> DAY OF September, A.D. 1930.

SIGNED IN THE PRESENCE OF:  
Theodore Frank Schmidt  
Charles F. Schmidt

FILED FOR RECORD AT THE REQUEST OF THEODORE F. SCHMIDT THIS 25<sup>th</sup> DAY OF September, A.D. 1930, AT 10:00 MINUTES PAST 11 O'CLOCK, AND RECORDED IN VOL. 11, PAGE 104, RECORDS OF THURSTON COUNTY.

15149

Ellis J. Lewis  
COUNTY AUDITOR  
DEPUTY

EXAMINED AND APPROVED THIS 25<sup>th</sup> DAY OF September, A.D. 1930  
Chairman Board of County Commissioners

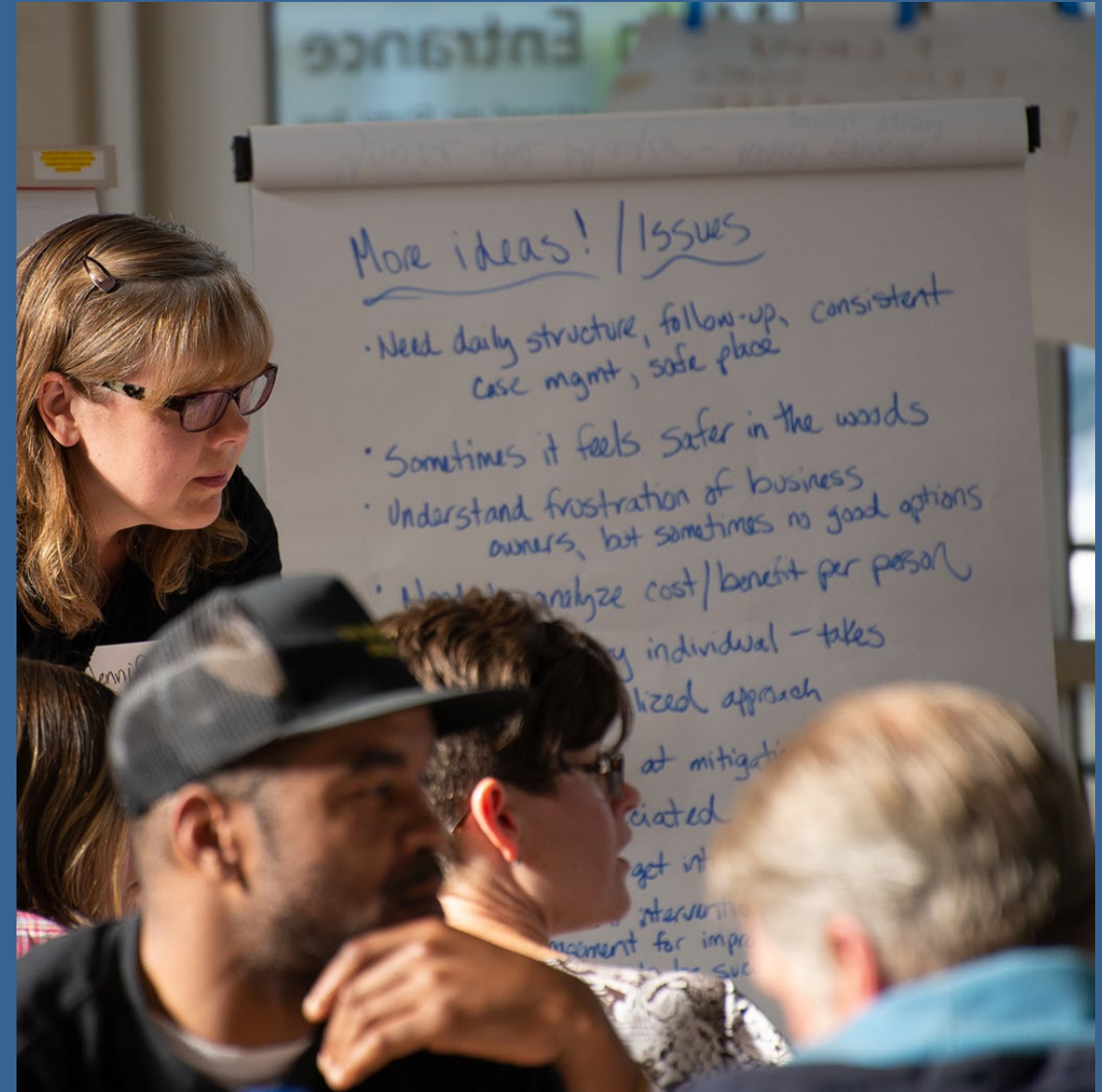
EXAMINED AND APPROVED THIS 25<sup>th</sup> DAY OF September, A.D. 1930  
County Engineer

I HEREBY CERTIFY THAT ALL TAXES AGAINST PROPERTY SHOWN HEREON HAVE BEEN PAID.

EXAMINED AND APPROVED THIS 26<sup>th</sup> DAY OF September, A.D. 1930  
Journal Planning Council, City of Olympia

# 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.



# 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 policies/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.”