



Black Home Initiative

Civic Commons – WSHFC Services Contract (#2024081HO)

For a Comprehensive and Scalable Starter Home Production Plan

Preliminary policy recommendations and a summary of resourcing needs for plan implementation

Purpose of Report

The Civic Commons project team assembled to develop the Statewide Starter Home Production Plan is about halfway through its comprehensive effort to develop a plan and two related playbooks that will guide scalable starter home production across Washington state. The plan and related playbooks will identify and share in comprehensive form everything that must be done to achieve the desired objectives and outcomes. The purpose of this report is to provide the Washington State Housing Finance Commission an update on the policies the project team has identified as high priorities for the legislature to consider that will enable an ecosystem that can deliver starter homes at scale across the state.

This initial policy and resources report presents a focused set of recommendations, a list of actions that we believe are essential to Washington state's success in achieving a new reality where there are adequate number of quality starter homes that are affordable for low- and moderate-income households to purchase.

Note that we have not been asked nor have we filtered our recommendations based on the current economy, political influence or expediency, who might be championing a policy or resource effort, or what we believe is most appropriate.

We commit to an honest representation from our best attempt to present that which must be done and offer some thoughts on which to address immediately for an effective launch of the work. The rest of the recommendations that will be presented in the plan should not be interpreted in any way as less critical to the work.

The policy work has been refined under the concepts of a) what it will take from a policy ecosystem to support the LAUNCH of a starter home plan (aka: near term) and b) what it will take from a policy environment perspective for that ecosystem to THRIVE (aka: mid/long term). WSHFC did not provide any instructions as part of this process to prioritize or evaluate political expediency of recommendations.

We believe our mandate is to be clear about what it will take on all fronts to truly scale production. While some of these policies may not be advanced by housing advocates and

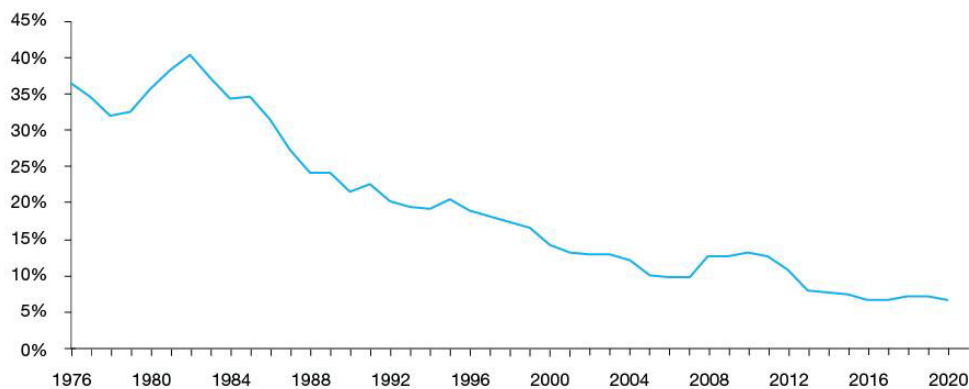
the legislature in this session, it will not prevent the project from adhering to our responsibility to develop a comprehensive strategy.

Overview of Challenge

“We have the know-how in the world to house everyone. We have the resources in the world to house everyone. All that's missing is the WILL to do it.” Millard Fuller, Co-founder, Habitat for Humanity

There is no denying that Washington, like most states across the country, is facing a housing affordability crisis, made worse by a steady decline in the production of affordable starter homes over the past few decades. Two graphics help to illustrate this challenge facing first-time homebuyers. The first chart shows the steady decline in the share of starter home production in the US as indicated by the square footage of the home. As of 2021, the percentage of new homes below 1,400 square feet was at a 50-year low. By 2021 the percentage of starter home production had declined to about five percent. Simply put, modest stater homes are not being built.

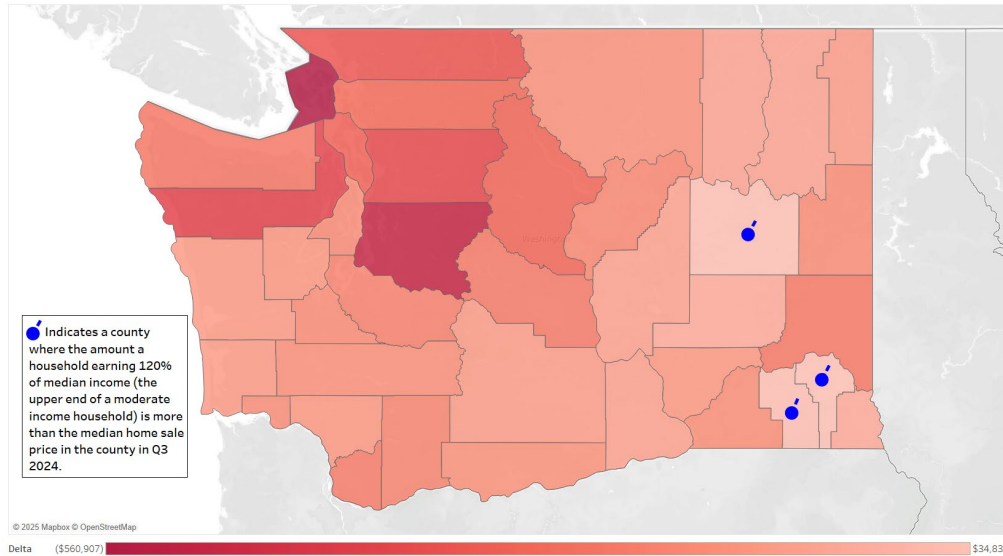
Figure 1. US Starter Home Production Trend, 1976 - 2021



Source: U.S. Census Bureau.

Another telling data point is the gap between what a household earning 120% of AMI can afford to buy relative to the reported median sale price in each county. Of the 39 counties in Washington, only three (Lincoln, Columbia, and Asotin) had a median sale price under what a 120% AMI household could afford (i.e. a median sale price affordable to households with annual incomes at or below 120% AMI). In the remaining 36 counties, the sale price exceeded affordability for those households by an average of \$185,338. This is just one of many data points that can be used to illustrate the need for scaled starter home production.

Figure 2. Attainable Home Price (120% AMI) Less Median Home Sales Price (Q3 2024) by County



Sources: Washington State Office of Financial Management and Washington Center for Real Estate Research

Countless groups have studied this crisis in depth and have consistently underscored the distressing need and identified similar challenges – availability of developable land, regulatory environment, financing, utilization of diverse methods and models, and need for greater workforce and builder capacity.

Here is a sample of research reports that have put a spotlight on these issues just in the past five years:

- *Housing Advisory Plan 2023-2028*. (WA State Affordable Housing Advisory Board)
- *The State of the State's Housing Report 2024*. (WA Center for Real Estate Research)
- *2024 Housing Underproduction in the U.S.* (Up for Growth)
- *Build Baby Build*. 2024. (Challenge Seattle)
- *Build the Middle Playbook*. 2024. (Zillow and Casita Coalition)
- *Improving Homeownership Rates for Black, Indigenous, and People of Color in Washington*. 2022. (Recommendations from the Homeownership Disparities Work Group)
- *Using Economies of Scale to Produce Starter Homes*. 2022. (Abt with Bipartisan Policy Center and J. Ronald Terwilliger Center for Housing Policy)
- *The Racial Wealth Gap is the Housing Gap*. 2021. (Office of Lt. Governor Heck)
- *Washington State's Housing Affordability Crisis*. 2021. (Office of Lt. Governor Heck)

Each of these reports has focused on distinct and important components of the housing ecosystem. Our preliminary set of recommendations will reinforce similar technical solutions as others, with the understanding that the most significant obstacles we face in

addressing Washington’s housing crisis are cultural resistance to change and a highly fragmented housing ecosystem.

This plan does not purport an incremental change in current practices or the existence of a “magic bullet” solution, but rather an adoption of a comprehensive new mind-set across the entire housing production and consumer ecosystem. **Our goal with this initial report is to think about how we realign public, nonprofit, and private stakeholders in a more effective, efficient, and coordinated manner so that sustainable economies of scale are generated and an ecosystem mind shift can change and overcome existing operational barriers that hinder effective implementation.**

“There is a difference between interest and commitment. When you're interested in something, you do it only when it's convenient. When you're committed to something, you accept no excuses, only results.” - Ken Blanchard, Leadership Consultant and Author

Starter Homes Defined

There is no single definitive definition for a starter home. To illustrate this, here are a few descriptions we found with key thematic words bolded:

- Habitat Portland succinctly defines a starter home as one that is **modest in size and price** and is used to be a gateway for first-time homebuyers to begin **building equity** and a lifetime of **stable homeownership**.
- Freddie Mac notes that starter homes serve the needs of their owners, usually first-time homebuyers, for a **short-term period** — typically 5-10 years. While these homes **may lack some amenities** and space found in so-called forever homes, they are typically **more affordable** and allow homeowners to **build wealth** through home equity, home value appreciation, and tax benefits.
- Zillow says a starter home is a **short-term, small** dwelling that first-time home buyers usually purchase because of its **affordability**.
- HUD indicates that starter homes expand homeownership opportunities for **low- and middle-income households**, particularly to first-time homebuyers, and include condominiums, manufactured, modular, and other industrialized housing.

We have created a draft definition for a starter home as this is a key element to creating a plan that will help accelerate and scale starter home production. For purposes of this project, we have broadly defined a starter home as follows:

A starter home is a home that is accessible, durable, and healthy and does not cost burden a first-time buyer household.

The following expands on this draft definition by providing more context on the key, underlined words.

Home: Untethered – single family attached or detached. This includes townhouses, rowhouses, and cottages as well as multifamily condos adhering to the principles below.

Accessible: *Simple in layout*, basic finishes, and amenities. *Exterior and interior* built to reflect localized context. *Utilities:* land near existing lines with capacity. *Employment:* within no more than a 30-minute drive to work. *Services* near schools, parks, shopping, and other community assets (ideally, services would be consistent with a “15-minute city,” but this is not always realistic for suburban and rural areas).

Durable: Home is constructed of simple, high quality, and readily available products, which are specifically selected to age well and stand up to the rigors of family-oriented dwellers. The goal is to ensure maintenance costs remain low and replacement of installed components infrequent. A durable home will better maintain its value and ensure potential resale to future first-time homebuyers who may acquire the home upon resale.

Healthy: Ensures the incorporation of products and systems which support the mental and physical health of the inhabitants and the planet. A well-designed home should enhance the overall health outcomes of its occupants, further supporting their economic as well as physical and mental standing.

Affordable: First-time buyers shall not spend more than 30% of their gross income on housing. This includes mortgage payments, taxes, insurance, utilities, and homeowner dues for condominium units.

This working definition captures the initial principles that define “starter home” for this plan. It is rooted in some of the basic principles guiding Habitat for Humanity International’s (HFHI) U.S. construction standards. The purpose of HFHI’s mission-aligned design standards is to guide “the design and construction of homes that are decent, affordable and built-in partnership.” This is consistent with our philosophy.

Over the next several months, we will refine and seek alignment of this definition with the various ecosystems that will drive the scaled production of starter homes. Touch points in this effort include the active survey that is open for all across the state and feedback from various stakeholder groups, including a symposium being held at Central Washington University in February 2025. (Included as an appendix to this report are preliminary survey results.)

The enabling environment

While redundant, it is useful to reinforce the fact that as a community, we have a clear understanding of the technical solutions required to scale starter home production. The more difficult challenge is understanding how we foster a holistic culture and enabling

environment that weave together diverse practices and stakeholders. The current separate and siloed systems prevent us from successfully implementing the exhaustive list of solutions studied and put forward.

To start, it is important to ask ourselves two questions: 1) what will be required to make this work? and 2) what is in place, or needs to be in place, at the state and local levels to spur starter home development?

The fact that the sector has not scaled yet may be a product of several things. These include:

- Lack of a compelling business case.
- Operating in an adverse, fractured regulatory environment.
- Early-stage awareness, education, and understanding.
- Insufficient incentives for activities in the regulatory and financial realms.
- Lack of financial incentives and subsidies from government, impact investing, and traditional finance.

The reality is that it is all of the above. As referenced earlier, if we want affordable starter homes in Washington and want to accelerate the production of starter homes across the state, then we must develop shared commitments to enact a new and comprehensive ecosystem to finally address this state's housing crisis.

To develop and prioritize strategies and actions, a comprehensive ecosystem inventory is needed to validate known constraints to production in different markets across the state. The ecosystem framework will include an inventory and analysis focused on:

- **Policy & Regulation:** Ample work across the state and county has been done to identify areas where policy and regulation can be improved to support starter home production. We will codify all the latest resources (e.g, from Up for Growth, the APA Housing Supply Accelerator, and housing action plans across Washington) and overlay them on our state- specific market contexts. Near-term policy priorities are discussed in the next section.
- **Development:** Key to bolstering production is to ensure the development supply chain is robust; this requires land, materials, and systems to support both off-site and traditional on-site construction methods. Volumes of research and countless workshops have been conducted about the utilization of off-site methodologies.
- **Financing:** Lending, community education, and programs for off-site construction as well as pre-construction due diligence and land acquisition financing are critical to scaling starter home production. It is important to explore creative strategies such as prebuying off-site constructed products that provide a predictable cash flow for the offsite builder as well as land banks.

- **Workforce:** The home construction workforce is not evenly distributed across the state. Off-site solutions offer the opportunity to centralize a workforce in a safe and controlled indoor environment that can deploy products throughout the state, mitigating the need for large, site-specific build crews. Here we will form a thesis for how to support a highly capable and diverse workforce that can support homes constructed both on-site and off-site.

In the hopes of developing shared commitments across sectors and stakeholders, we propose to start with central hypotheses that underlie the work ahead:

- If we want to produce new homes that are affordable to low- and moderate-income households, these homes will need to be a maximum of 1,499 square feet in size and furnished with basic amenities (generally understood as a starter home).
- If we want to be able to produce these starter homes at scale, then we will need to lean into standardization as a practice.
- If we standardize the starter home product, these homes will have common/repeatable design elements, building components, and systems. Starter home products will include thoughtful provisions for future energy saving and efficiency enhancements (e.g. solar ready, etc.) as well as adaptability and flexibility of space, allowing for potential expansion.
- If we standardize starter homes, we must have repeatable and replicable practices across the starter home ecosystem including design, workforce development, policy, and resulting regulatory modifications. This will:
 - Allow for expedited permitting for off-site construction because of standardization.
 - Include funding programs from financial institutions that align with off-site construction development timelines.
 - Rely on public, private, and philanthropic funds to offset cost premium for early phase projects prior to industry adoption of standardized starter homes.
 - Require a workforce that can deploy standardized off-site methods.
- If we want to site homes in rural, urban, and suburban communities across the state, there will be differences in the typology. For example, urban settings may dictate multi-unit structures while detached homes might be suitable for rural areas.
- If we want to drive the adoption of off-site products, then end buyers must not be able to discern if the home was built by incorporating off-site practices. It must be purely a “means and methods” decision by the developer-builder.

If we can get agreement on these proposed hypotheses, then the following conditions need to be present to create the enabling environment for accelerating starter home production across Washington.

Real Estate Development

If we want to see more uptake of off-site methods by builders and developers, then we need to offer more options than just volumetric modular, such as wet cores/walls and panelization, to meet diverse needs.

If we want the builder/developers community to adopt off-site construction at scale, we must be able to clearly illustrate the value proposition and stack of cost reductions/benefits (i.e. it is not purely – or at all – a first cost/hard cost savings).

If we want to increase the volume of projects, then we need a secure bank of land that is project ready and a universal and equitable process for disseminating these lands to the builder/developer community.

Real Estate Development and Financing and Policy & Regulation

- If we want to have factories that will thrive and produce quality homes at scale, then we need a program whereby homes are pre-purchased to guarantee demand and keep production lines flowing at predictable rates. This must also be supported with predictable permitting and financing timelines.

Financing

- If we want off-site methods to become more widely used, we will need public, private, and philanthropic support or incentives in the early stages of implementation to offset the uptick in cost (both real and perceived) and to move past cultural resistance.
- If we want sufficient project financing available for off-site projects, then we need to create a network of financing programs specific to the unique cadence and process for modular (i.e. earlier cash flows, factory-based labor/materials vs. arrival to final site, etc.).

Financing and Policy & Regulation

- If we want to scale factory capacity, then we need to provide a predictable pipeline and likely cash subsidies for a period until factory operations are stabilized to provide the cost-benefit promise of off-site at scale.

Policy & Regulation

- If we want to reduce the time to market when producing starter homes, then we need a mechanism for statewide approval of an established set of floor plans (whether conventionally built or done with off-site methods). This mechanism must include “by right” performance-based permitting standards.
- If we expect to be able to produce multi-unit buildings for homeownership near high-capacity transit, then we need to modify condo liability law and make it possible for limited equity cooperatives to get financing at scale.

Workforce

- If we want to scale production of homes, we are going to need an increase in factory-based assembly workforce as well as site-based installers.
- If we want more uptake of off-site methods, we need to train developers and contractors on how to build effective teams across the aspects of a project, so efficiency and consistency is assured.
- If we standardize starter homes, we must have repeatable and replicable practices across the starter home ecosystem, including design, workforce development, policy, and resulting regulatory modifications. This will require a workforce that can deploy standardized off-site methods.

Identified policies

We have put forth a set of policy priorities that build from other recently passed legislation fostering the enabling environment essential to accelerating the production of affordable starter homes. Additional policies, regulations, and funding recommendations critical to the goal of scaling the supply of starters homes across the state will be addressed in the final report, with a particular focus on policies highlighted in the state disparities study that have not yet advanced.

Below, we present six initial policy recommendations and one preliminary proposal for financing an actionable demonstration program. These are based on our hypotheses (listed in the previous section) regarding the conditions required to create an environment favorable to the production of affordable starter homes at scale across Washington, informed by our comprehensive review of previous studies and related recommendations.

1. Regional Land Banks
 - a. WHAT – Washington state has created a strong enabling environment at the legislative level but needs regional champions to help produce homes affordable to low- and moderate-income households. Regional land banks (RLBs) are designed to assemble, hold, improve, and distribute land so that builder/developers with capacity can build units priced for affordability to low- and moderate-income households. Core duties of RLBs would include acquiring, managing, and distributing publicly- or privately-owned land (properties where public infrastructure investments have been made or properties that are tax distressed or blighted) and redevelopment-ready public surplus land to create mixed-income communities that blend affordability with market-rate units. RLBs would have the financial flexibility to utilize diverse funding streams (including grants, philanthropy, and revolving funds).

- b. HOW – Enact legislation enabling RLBs. Each RLB would be singularly focused on land assemblage and distribution so that transaction and holding costs borne by developers are offset, thereby allowing them to build homes priced for affordability to lower- and moderate-income households.
- c. WHY – Homes are being built largely for low-income and upper-income households where subsidies are available or finished sale prices can be maximized. RLBs would support starter home housing development through regionally focused efforts to assemble and distribute suitable land for development of housing affordable to households under 120% AMI. An emphasis would be placed on creating ownership homes priced for affordability to households between 80% and 120% AMI.

2. Third-Party Review and Inspections

- a. WHAT – Accelerating and strengthening the industrial building sector by optimizing use of third-party compliance agencies approved by L&I.
- b. HOW – Establish (1) new regulations defining and expanding the roles and use of authorized third-party agencies in plan review and inspections of industrial building manufacturers, and (2) defined written processes for L&I staff that account for and leverage the work undertaken by these third parties.
- c. WHY – Current Washington statutes and regulations allow for use of third parties, but neither require their involvement nor provide sufficient detail about their role. As a result, industrial building manufacturers with factories in Washington and other states do not take full advantage of third parties for Washington projects; developers, manufacturers, and third parties don't have clarity and repeatable processes in pursuing projects and engaging with L&I (leading to delay and overwork); and L&I staff have not adapted their practices to capture the full benefits achievable through use of third parties (i.e.: industry expertise, professional liability for inaccuracies, project speed, and reduced staff time).

3. Streamlined Permitting of Preapproved Designs

- a. WHAT – Develop and implement a process for pre-approving building designs that can be reused across multiple projects and jurisdictions for a stipulated period of time (i.e.: “Master Permit”) in order to provide greater certainty and unlock manufacturing efficiencies and cost reductions for Washington state housing factories and housing developers.
- b. HOW – L&I currently has authority over certain building permits but lacks a clear definition and streamlined process for pre-approving building designs that can be reused across multiple projects and jurisdictions. The successful models

of California and Oregon demonstrate how a state-level master permit system can significantly reduce permit processing times while maintaining safety standards.

- c. WHY – Washington state faces significant delays and increased costs in housing development due to repetitive building permit reviews across jurisdictions. According to the Building Industry Association of Washington (BIAW), the average approval timeline for single-family permits is 5.5 months. Developers often submit identical or similar building designs multiple times across different jurisdictions, creating unnecessary redundancy in the review process and increasing costs that get passed on to homebuyers. By remedying these inefficiencies, the homebuilding industry will be able to increase the scale, quality, and affordability of homes delivered in Washington state.
4. Standards for Industrial Building Code
- a. WHAT – Adoption of standards 1200 and 1205, released in 2021 by the International Code Council (ICC) and Modular Building Institute (MBI), related to off-site construction. These standards will strengthen and support the scaling of the off-site building sector in Washington state.
 - b. HOW – Engage with leadership of L&I to evaluate and adopt ICC/MBI standards 1200 and 1205.
 - c. WHY – These standards create a comprehensive and detailed program for regulating industrial building. Adoption will drive valuable consistency and predictability for developers and manufacturers working in multiple jurisdictions, reducing the need to create and manage unique state- and jurisdiction-specific processes. This will help manufacturers scale up to meet opportunity and demand. These standards have been adopted by Virginia, Colorado, Utah, Rhode Island, and Montana.
5. Lot Splitting Approval Process
- a. WHAT – Streamlining the approval process for lot splits to enable smaller parcels and reduce land costs for affordable starter home construction. Lot splits would be conditioned upon the development of homes specifically for low- to moderate-income households.
 - b. HOW – Proposed HB 1096 is a step in the right direction, allowing single-family lots to be split into two separate lots through an administrative process. However, the SSHPP team would propose pushing further on lot splits, enacting policies to require ministerial approval of urban lot splits within areas zoned for single-family homes without limitation as to the number of resulting lots, provided that the resulting parcels are no smaller

than 1,200 square feet. Additionally, the policies should require i) that resulting units be affordable to households of low- to moderate-income levels; ii) lots split under this law be reviewed ministerially, without discretionary review or public hearing, iii) local governments to impose objective zoning standards, subdivision standards, and design standards on the lot split and housing development, and iv) localities to approve or deny the lot split and housing development within 60 days of the application submittal.

- c. WHY – The cost of land is a primary barrier to developing affordable homes in Washington state and many jurisdictions have minimum lot size requirements that hinder affordable starter home development. According to a 2023 survey of cities and counties by the [Building Industry Association of Washington](#), the average minimum lot size is 5,300 square feet. Given these restrictive requirements, the associated land basis for the development of a single-family dwelling is too high for homebuilders to produce and deliver housing units at a cost which is affordable to low- and moderate-income homebuyers. Policy changes that reduce the land basis for homes can incentivize developers to produce affordable starter homes for low- and moderate-income homebuyers. Further, allowing lot splits resulting in parcels as small as 1,200 square feet and tying the splits to the condition that the homes are for sale to households of low- to moderate-incomes ensures i.) the land basis is as low as possible to reduce overall costs and ii.) the resulting home is ultimately owned by a household within the targeted income range.

6. Density Bonus

- a. WHAT – Creating a density bonus program allowing localities to offer concessions and waivers to certain development standards that will increase the production of starter homes and affordable housing projects.
- b. HOW – Develop and implement a density bonus program requiring localities to offer increased density as well as concessions and waivers for additional standards provided that certain affordability standards are met by the development.
- c. WHY – The development of affordable housing for low- and moderate-income households is often hindered by local zoning and development standards that increase land and development costs on a per-unit basis. These barriers reduce the number of homes being built at price points affordable to low- and moderate-income households. By addressing these

challenges collectively, delivering affordable housing can be significantly enhanced.

7. Actionable Demonstration Project

- a. WHAT – Devise and execute a demonstration that validates several recommendations and aspects of the Scaling Starter Home Production Plan.
- b. HOW – As currently envisioned, the demonstration will include the development of a repeatable starter home design that could be delivered via off-site built methodologies and able to be deployed across multiple projects throughout the state (note: the basis for the demonstration pilot design is to be developed in partnership with Green Canopy NODE and their Mass Timber / Cross Laminated Timber (CLT) solutions). Further, the demonstration will identify two proposed demonstration pilot project sites in different geographies, one of which would be a land site obtained by a nonprofit builder/developer via the processes outlined in the Production Plan’s proposed land bank/surplus land policies and programs. The demonstration will also seek to process the developed design through a proposed master permit program administered by L&I as recommended by the SSHPP team. The team envisions the demonstration project, and associated funds, would be administered by Washington State Housing Finance Commission (WSHFC) and will ensure the measurement and verification of key performance indicators (KPIs) and outcomes to confirm the viability of the proposed ecosystem solutions.
- c. WHY – Demonstrating the viability of the proposed solutions in the Starter Home Production Plan is an essential next step to ensuring this state-funded work moves beyond concept and into impact through action. This is critical to the delivery of much-needed affordable housing to first-time homebuyers in Washington state.

Additional Policies

There are additional policies being championed by the policy team of the Black Home Initiative partner network. These policies would further facilitate the production of starter homes by addressing condo liability, financing for limited-equity cooperatives, and workforce coordination. Of note, the SSHPP team supports the proposed condo liability bill proposed by Rep. Jamila Taylor, which will help reduce barriers to home production in Washington state.

Conclusion

The SSHPP team has identified priority policies that will strengthen the enabling environment for scaling starter home production. This package includes legislation for enabling regional land banks and encouraging off-site construction methodologies as well as improving the lot-splitting process and providing density bonuses. The team has also developed a proposal for a demonstration project to test the viability of the proposed solutions in the Starter Home Production Plan. The SSHPP team will support legislative actions during the 2025 session; however, our attention will be focused on the creation of the plan and related playbooks.



a **COMPREHENSIVE** and **SCALABLE**

STARTER HOME PRODUCTION PLAN

Survey Findings Update

As of January 4, 2025



Preliminary findings. The survey remains open, and more responses will evolve this analysis.

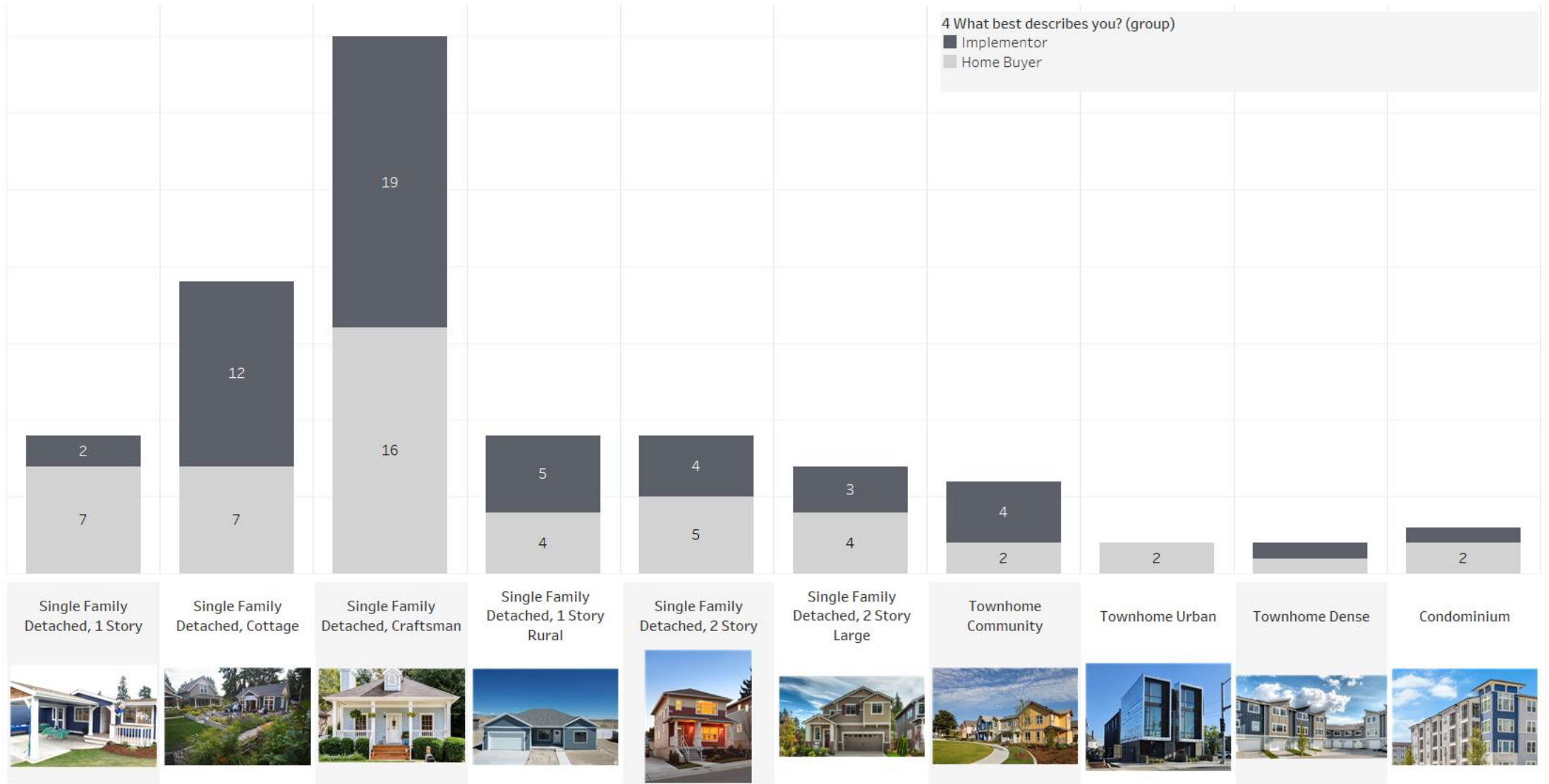
What Does a Starter Home Look Like?

■ Implementor ■ Home Buyer ### (n=51)



Preliminary findings. The survey remains open, and more responses will evolve this analysis.

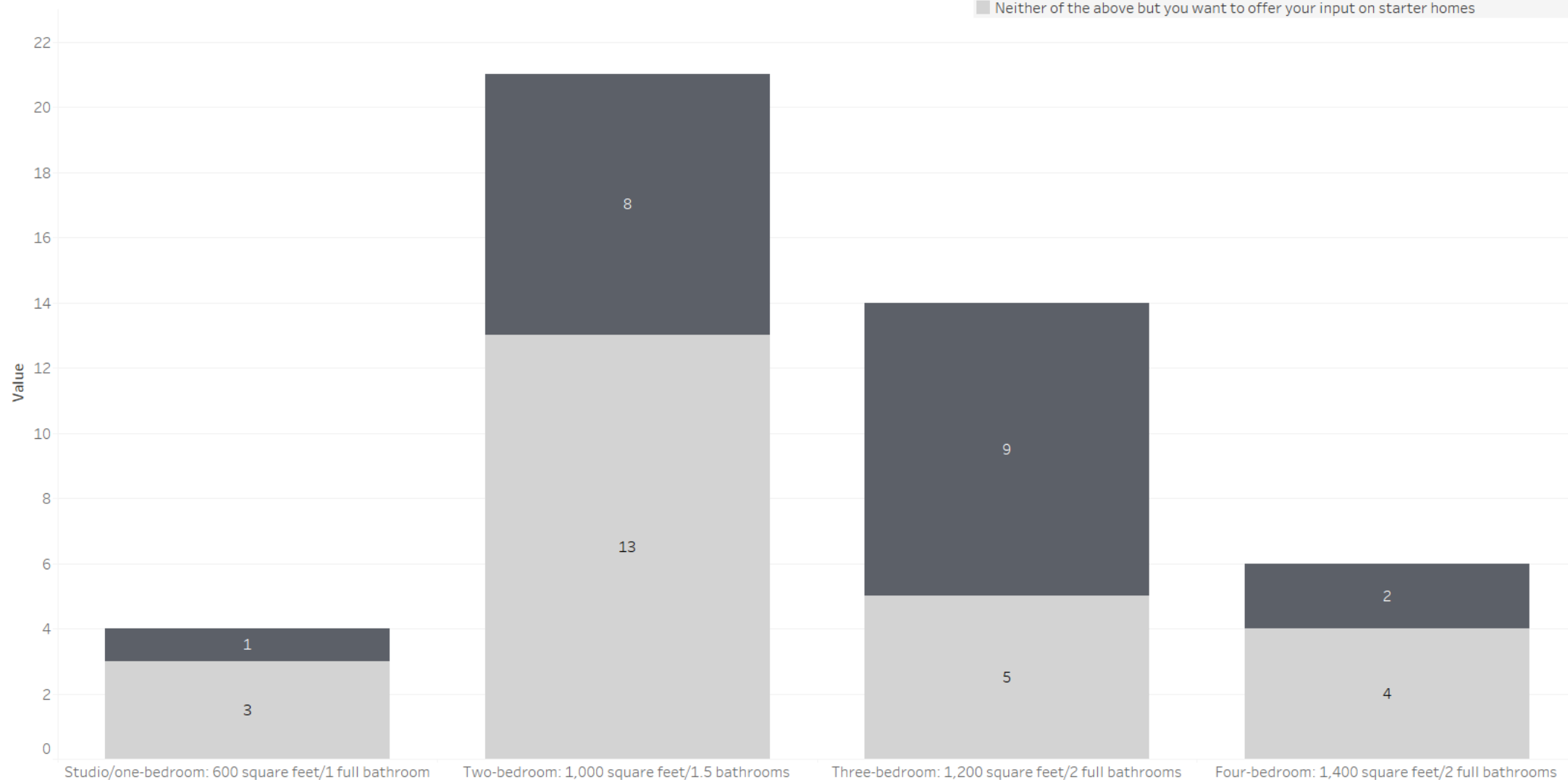
From the same set of images, what starter home most appeals to you?



Preliminary findings. The survey remains open, and more responses will evolve this analysis.

How big do you want your first home to be?

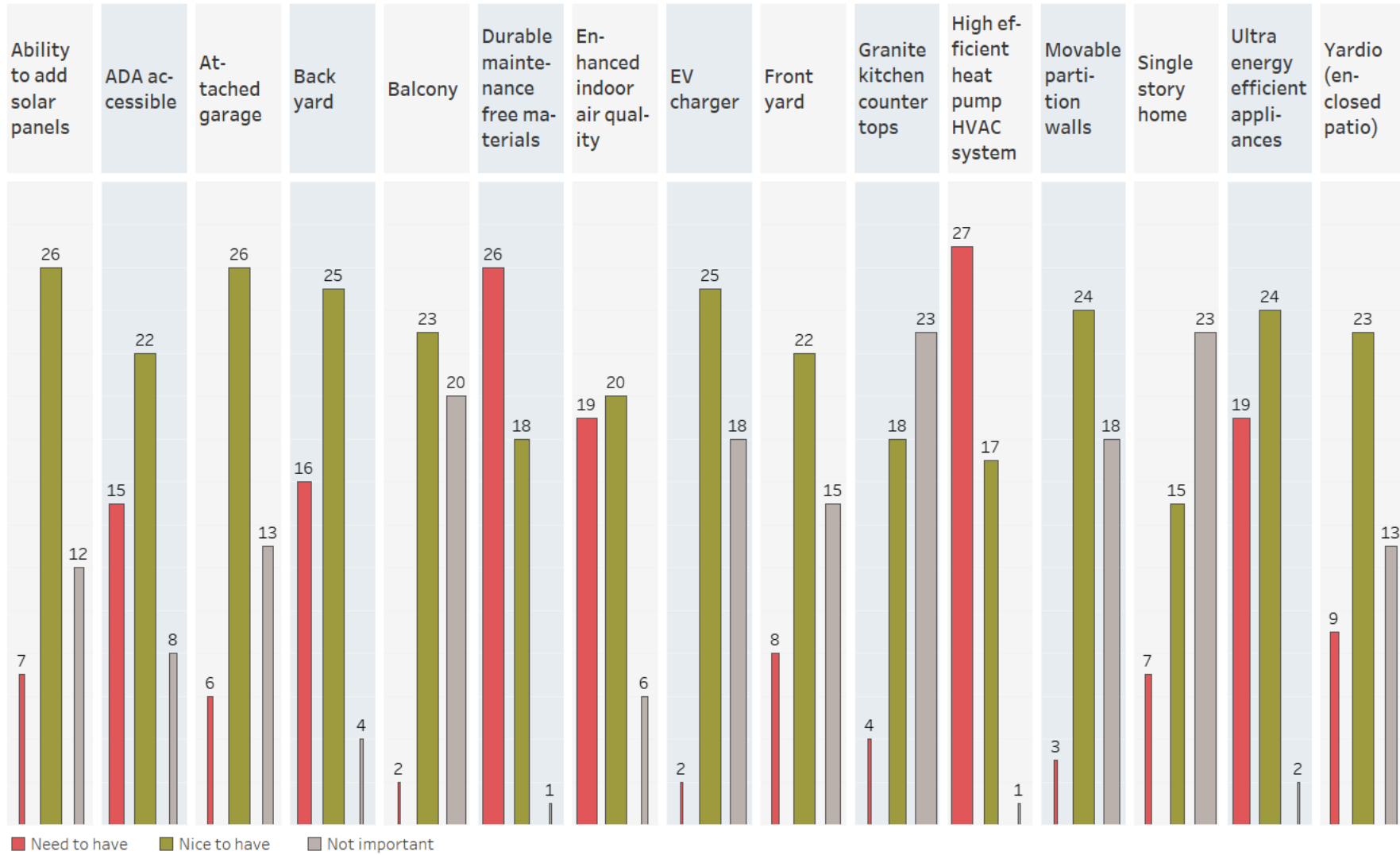
What best describes you?
■ A potential first-time home buyer or you bought your first home during the past year
■ Neither of the above but you want to offer your input on starter homes



Preliminary findings. The survey remains open, and more responses will evolve this analysis.

What set of features/amenities should a home built for low- and medium-income homebuyers include?

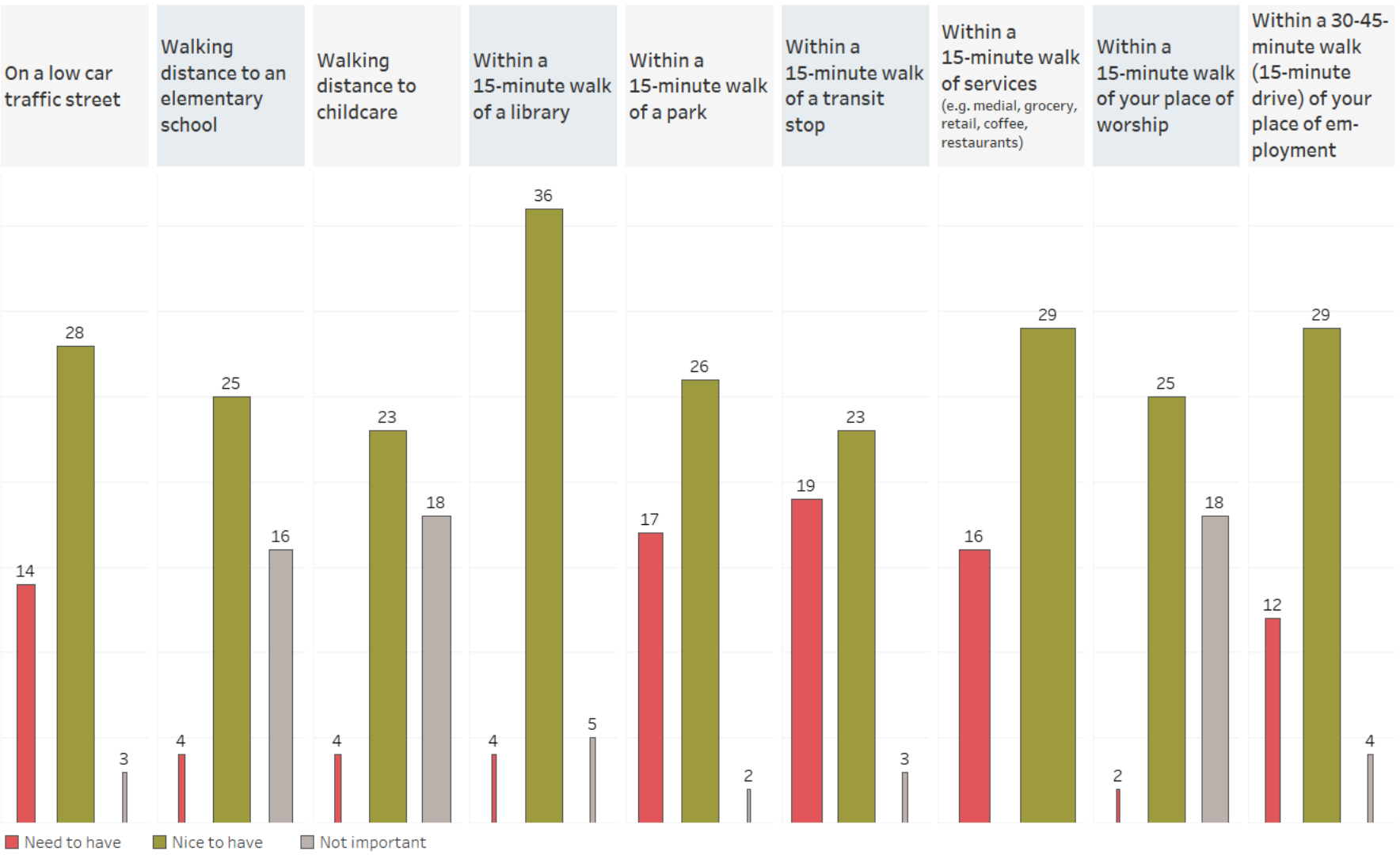
Comments



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 --access to services/ transit. Pedestrian and bike friendly (need to have)
 --Accessible, safe neighborhood with green canopy and multiple mass transit options
 --All of these items are things that homeowners can add over time. Mandating that they are included from the beginning is just going to increase the initial cost and prevent people from buying homes. Let people decide what they want to do with their homes.
 --Durable materials for any pets, washer/dryer hookup, up to date door locks, family gathering space (living room AND dining room)
 --Functional floorplan, materials, and design elements (no barn doors, etc) are a must.
 --Green, sustainably built [nice to have].
 Lead-free pipe service lines [Must have]. Not on or near Superfund or electric grid [Need to have].
 --Homeowner education for maintenance and budgeting for repairs, loan modification, etc
 --I prefer a home that's move in ready with updated appliances including washer, dryer, stove, refrigerator, dishwasher, and garbage disposal.
 --Landscaping or lawn care (nice to have).
 --Larger lot, even if means "further" out, more rural, longer commute.
 --No steps to front door.
 --Not be subject to onerous HOA rules or fees.
 --Privacy (no neighboring windows directly facing home windows); parking spaces; hardwood flooring; accessibility for potential future medical issues/family and ability to make later adjustments to the home's construction.
 --Secure entry and spaces to commune; responsive and accountable management; rent to own options; natural light; community garden space; easy access to parks and natural spaces.
 --Spaces that support neighbor/community interactions: porches, common areas, cluster housing with shared common spaces.

Preliminary findings. The survey remains open, and more responses will evolve this analysis.

How important are these locational attributes for your first-time home?



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--Excellent phone and internet services are important for remote workers and schooling.

--gated for security

--Higher end education, - must have

--I think one of the 'themes' that stand out for myself is maintaining my current levels of access as I have in my apartment. I don't want to compromise my lifestyle just to own something.

--If accessibility is a priority, car access if there is a bike lane in front where access vans or cars could stop and pick up a mobility challenged or elderly resident.

--Low light pollution is also nice to have. Same with sound pollution (trains, buses, police, etc.) and air quality of the surrounding area.

--Once again, these are nice to have but not of less importance than owning a home.

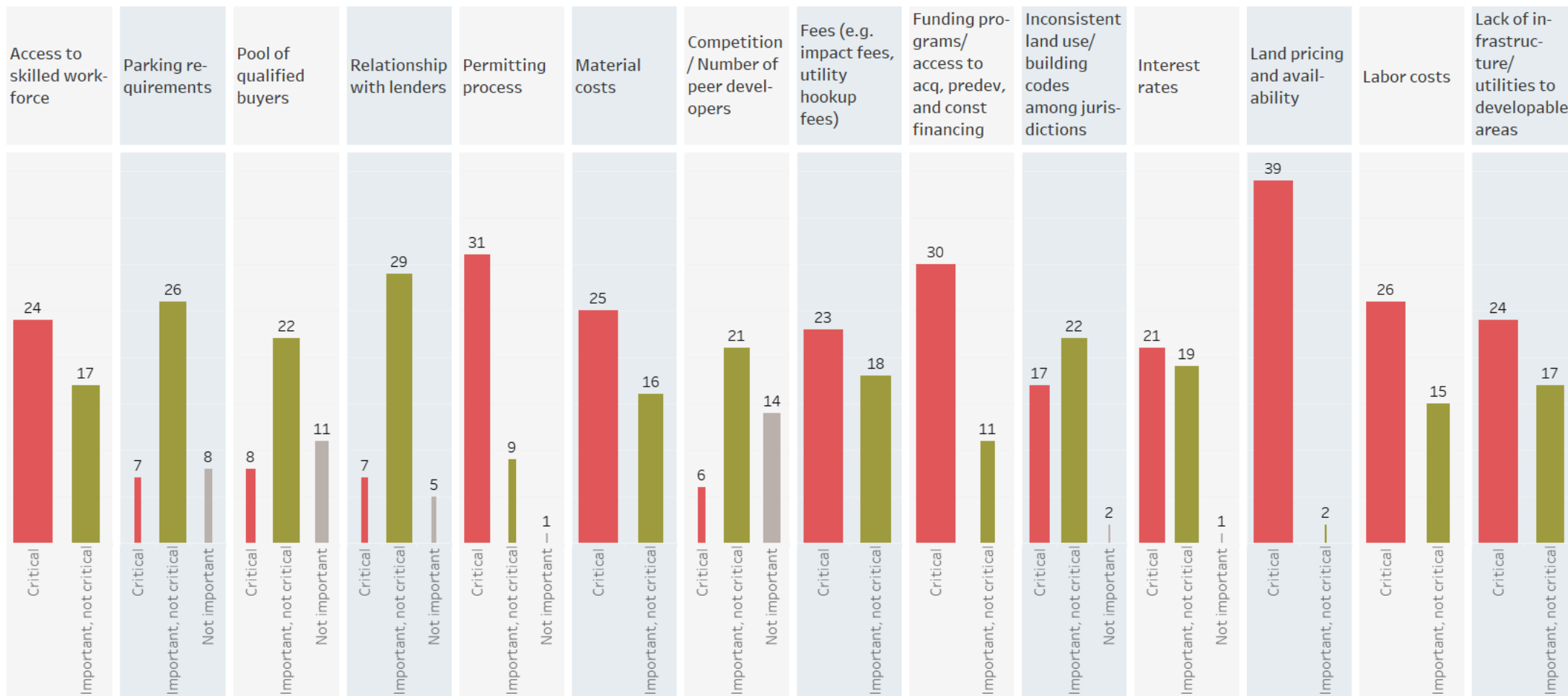
--Safe walking areas- sidewalks or sufficient shoulder space, lighting, crosswalks

--Some of these considerations reflect liberal preferences regarding the environment. These are secondary when thousands of people are sleeping on sidewalks or locked into permanent tenancy unable to build equity/financial stability.

--Within 15 minutes of hospital and medical facilities [Need to have]. Clean water source (no lead pipe service lines) [Need to have]. Incorporate Evergreen Sustainable Development Standard (ESDS) in construction [Nice to Have]. Not within 1,500 feet of power grid lines [Need to have].

Preliminary findings. The survey remains open, and more responses will evolve this analysis.

How much impact do the factors below have on delivering new homes that are affordable to low- and medium-income household..

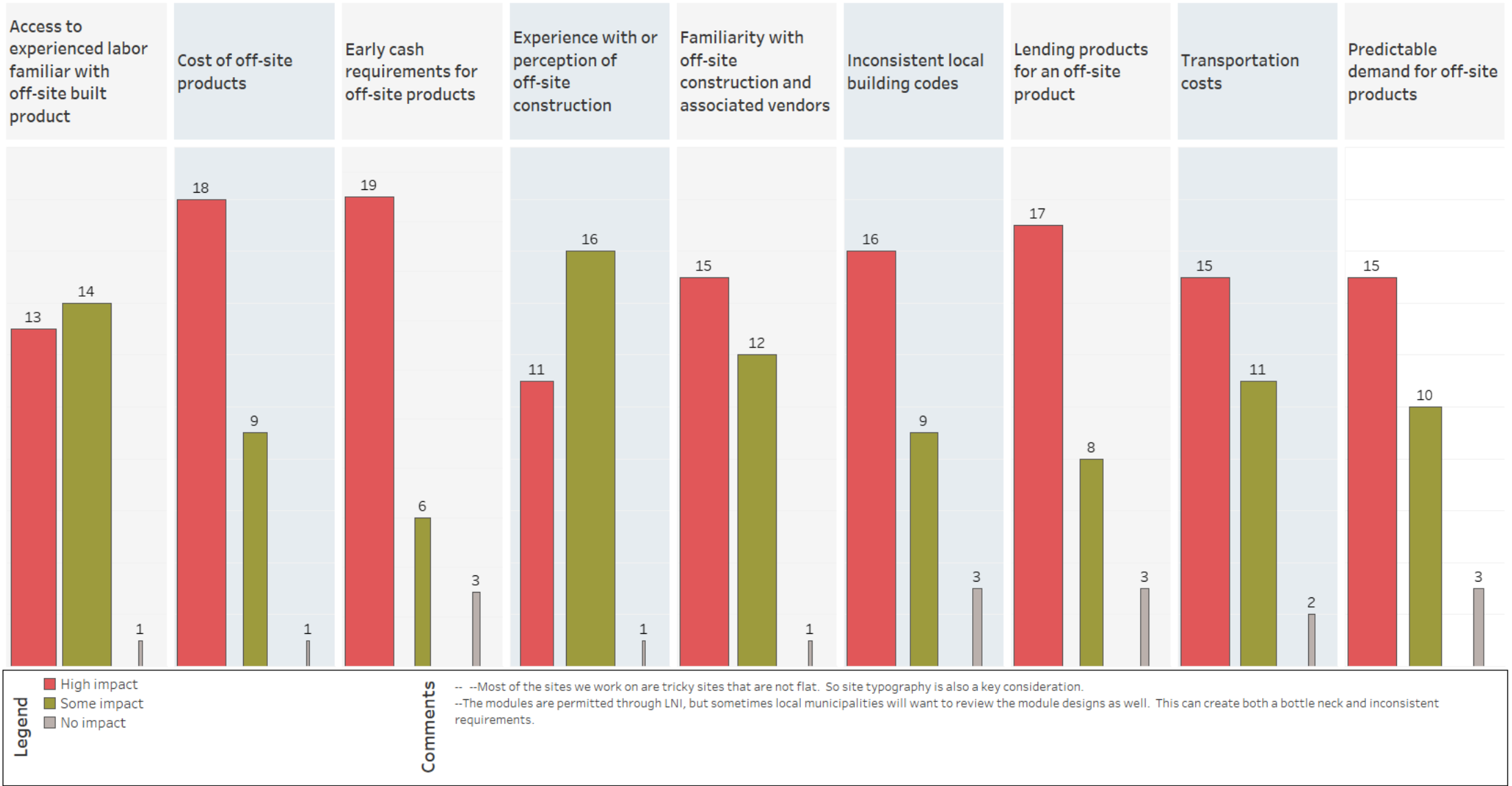


Legend

- Critical
- Important, not critical
- Not important

Preliminary findings. The survey remains open, and more responses will evolve this analysis.

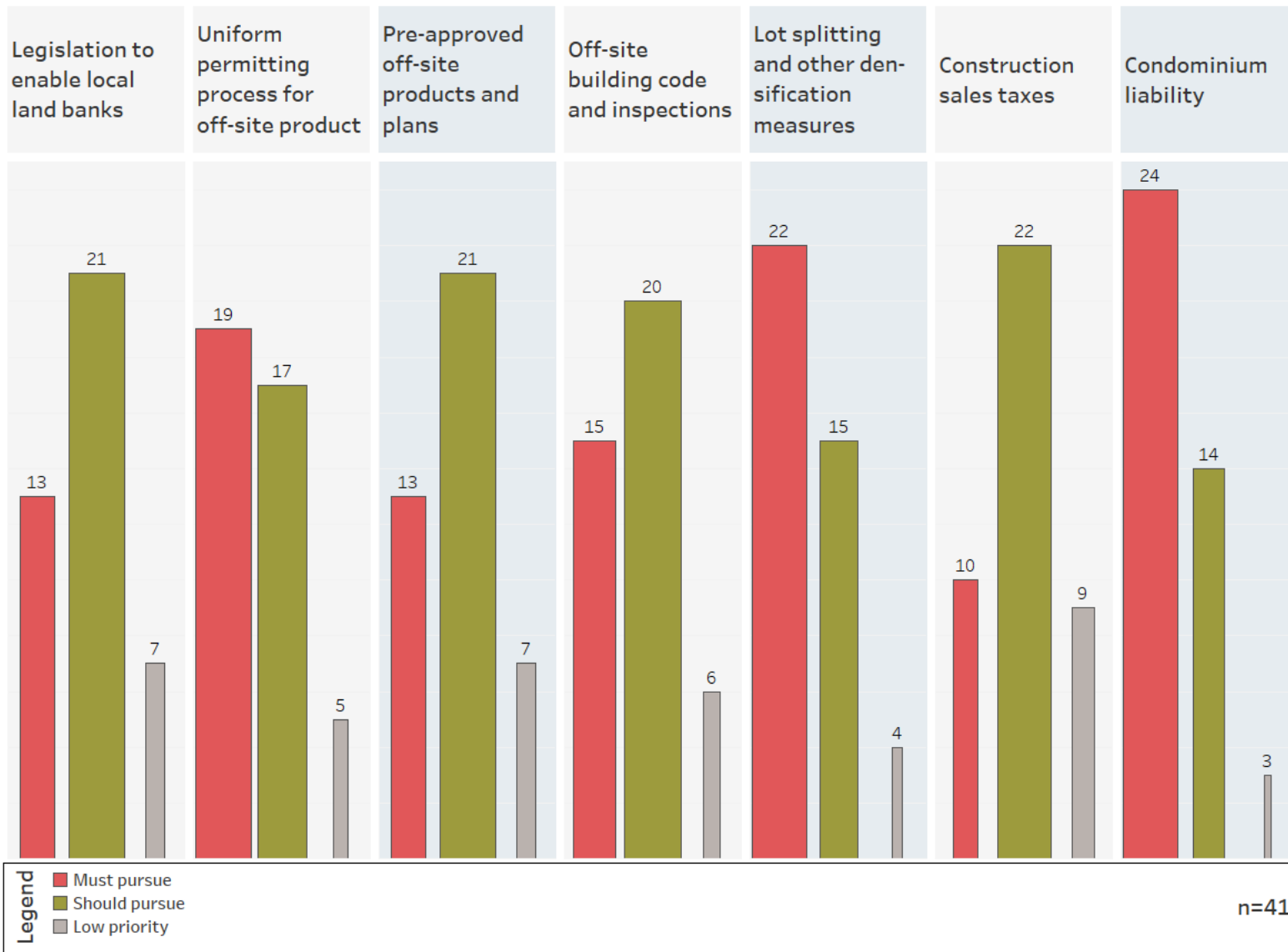
Indicate the impact each factor below has on delivering homes built using off-site construction methods.



Preliminary findings. The survey remains open, and more responses will evolve this analysis.

Specific policy areas that should be modified at the state level

Comments



--All of the listed options are challenges pushing against off site and even on site construction of starter homes.

--Imagine if the State could contract with an independent engineering firm who would vet and approve the manufacturers, ensure designs and assemblies are to code compliance, selectively add new designs to a STATE-WIDE pre-approved plan-set library (minor tweaks for local climate factors), and work with AHJs for site-approvals and final inspections?

--Many of the companies I've known that are successful with offsite construction get it done in B.C. so inspection is done by L&I. They have a dedicated inspector, and they aren't hampered by Davis Bacon wages for most of the construction costs.

--Shared equity and community land trusts

--the state already has pre-approved off-site plans, that's how the system is set up. what they need to do is approve plans within 1-2 weeks vs 8-20 weeks. Also, have them stagger the expiration dates so the whole state doesn't dump their plan approvals on L&I on the same week/month.

Preliminary findings. The survey remains open, and more responses will evolve this analysis.

Summary of open-ended question: Implementors

A starter home is characterized by several key features:

1. **Affordability:** A starter home is typically affordable, making it accessible to first-time homebuyers who may have a small down payment and limited equity.
2. **Size and Layout:** It is usually a modest, smaller home that can accommodate 1-4 people. It often includes 2-3 bedrooms and 1-2 bathrooms, with a practical layout that meets basic living needs.
3. **Flexibility:** The home is designed to be flexible, catering to a range of living and family needs. This includes features like ADA-accessible bathrooms and living spaces near the main entrance to accommodate sudden events.
4. **Building Equity:** A starter home allows homeowners to begin building equity. It is a starting place that can later enable them to afford a larger, nicer home if preferred.
5. **Community and Stability:** It provides a place where families can set down roots, dwell for a minimum of 5 years without the risk of unsustainable rent increases, and create community connections.
6. **Basic Amenities:** The home includes basic amenities and is functional, though it may not have many extras or fancy finishes.
7. **Location:** It is often located in a safe neighborhood, close to necessary services like schools, grocery stores, and public transportation.
8. **Investment Opportunity:** A starter home is seen as a good investment, offering stability, long-term community, and economic opportunity.

Overall, a starter home is a practical, affordable, and flexible option for first-time homebuyers, providing them with the opportunity to build equity and establish a stable living environment.

Here are some of the most common keywords that reflect the essential characteristics and values associated with a starter home, as described by the respondents:

1. **Affordable:** This term frequently appears, emphasizing that a starter home should be financially accessible to first-time homebuyers.
2. **Equity:** The concept of building equity is a recurring theme, highlighting that a starter home allows homeowners to start building financial value.
3. **Small:** The descriptions often mention that a starter home is typically smaller in size, suitable for individuals, couples, or small families.
4. **Community:** The idea of creating community connections and stability is frequently mentioned, indicating that a starter home provides a place for families to set down roots.
5. **Basic amenities:** Many responses note that a starter home includes essential features and is functional, though it may not have many extras or fancy finishes.
6. **Flexibility:** The descriptions often highlight that a starter home should be flexible to accommodate various living and family needs.
7. **Safe:** Safety is a common keyword, with many responses emphasizing that a starter home should be located in a safe neighborhood.

Preliminary findings. The survey remains open, and more responses will evolve this analysis.

Summary of open-ended question: Home Buyers

A starter home is generally characterized by several key features:

1. **Affordability:** A starter home is typically less expensive than other homes, making it accessible to first-time home buyers who may not have significant equity for a down payment. It is affordable on a "starter" working person's budget and should not exceed 30-35% of household income on housing expenses.
2. **Size and Space:** These homes are usually smaller in size, often less than 2,000 square feet, with 1-3 bedrooms. They might include some outdoor space like a yard or deck, but are generally more modest in scale.
3. **Functionality:** While a starter home might need some upgrades, all major systems should be working. It provides all the basic amenities and is completely functional, though it may not meet all of the buyer's current wants and long-term needs.
4. **Location and Accessibility:** A starter home is ideally located in a safe, welcoming, and quiet neighborhood, accessible to everyday needs such as grocery stores, pharmacies, public transportation, work, and green spaces. It should also be in a consistent educational and social neighborhood for children.
5. **Investment Potential:** It represents a significant milestone, offering the opportunity to build equity and financial progress. It is seen as a stepping stone to a more ideal residence in the future.
6. **Community and Stability:** A starter home allows for putting down roots and investing in a community. It provides stability and freedom, enabling the owner to build a legacy and generational wealth.
7. **Ownership and Independence:** It is a place where the owner can have a sense of ownership and independence, reflecting their needs and desires. It is not just a physical space but also a representation of independence and the beginning of building a personal legacy.

In summary, a starter home is an affordable, functional, and modestly sized residence that provides a safe and stable environment for first-time home buyers, allowing them to build equity and invest in their future. It is a significant milestone that represents independence and financial progress.

Here are some of the most common keywords that reflect the essential characteristics and values associated with a starter home, as described by the respondents:

1. **Affordable:** The concept of affordability is a recurring theme, emphasizing that a starter home should be within the financial reach of first-time home buyers.
2. **Small:** Many descriptions highlight that a starter home is typically smaller in size, often mentioning specific square footage or the number of bedrooms.
3. **Functional:** The idea that a starter home should be completely functional, even if it may need some upgrades, is a common point.
4. **Equity:** The potential to build equity and financial progress is frequently mentioned.
5. **Safe:** Safety and a welcoming environment are important aspects of a starter home.
6. **Community:** The importance of being part of a community and having access to community assets is often highlighted.
7. **Investment:** A starter home is seen as an investment that can lead to future financial stability and growth.
8. **Ownership:** The sense of ownership and independence that comes with a starter home is a key theme.
9. **Stability:** Stability and the ability to put down roots are important considerations for a starter home.

Preliminary findings. The survey remains open, and more responses will evolve this analysis.