



**Contact:** Margret Graham  
206.287.4409 | [margret.graham@wshfc.org](mailto:margret.graham@wshfc.org)



**Black Home Initiative**

**Contact:** Marty Kooistra  
206.430.2800 | [m.kooistra@civic-commons.org](mailto:m.kooistra@civic-commons.org)

---

August 15, 2025

# Plan for producing starter homes released

SEATTLE, Wash. – A plan for producing thousands more affordable starter homes for Washington families to purchase is now available for use by everyone who is committed to addressing the state’s affordable housing crisis.

Funded by the state legislature in 2024 and completed by Civic Commons through a contract with the Washington State Housing Finance Commission, the [Comprehensive and Scalable Starter Home Production Plan](#) includes a robust multi-year strategy to build quality starter homes affordable to low- and moderate-income Washington households.

“Homeownership is a bedrock of neighborhood vitality and a uniquely powerful foundation for financial security across generations. But the supply of for-sale housing affordable to middle-income Washingtonians still falls far short of the need,” said Lieutenant Governor Denny Heck, whose 2021 report on [Washington State’s Housing Affordability Crisis](#) is one of the foundations of the starter-home work.

“It’s time to be impatient,” he added. “We know where we need to go, and now we have a roadmap. Our state’s private sector, widely known for its innovation and drive, can play a critical role.”

Other precedents for this plan were the [2022 joint report](#) of the [Homeownership Disparities Work Group](#) and the Department of Commerce, the landmark work of [Black Home Initiative](#), and the leadership of Rep. Jamila Taylor, Sen. John Lovick and former House Speaker Frank Chopp in passing the 2023 Covenant Homeownership Act.

The \$500,000 for the starter-home plan came from the legislature’s passage of the 2024 Covenant Act budget proviso. To develop the plan, Civic Commons convened a multisector project team and collaborator network with expertise and connections throughout the state’s affordable housing system.

The result is a multi-year strategy and two implementation guides, the *Ecosystem Playbook* and the *Demonstration Program Playbook*, which focus on four critical areas: land and development, policy and regulation, financing, and workforce.

Recommendations prioritize systems-based development of a variety of single-family attached or detached homes, as well as multi-unit condos and cooperatives. Off-site construction methods and engagement of the private sector, including financiers and developers, are particularly emphasized.

The plan also recommends establishing a temporary multisector Project Management Collaborative, functioning like a crisis task force, to guide execution of the recommended actions. A multi-site demonstration program would pilot-test the proposed approach and document its value proposition by evaluating each step, from project conception through construction, across the entire starter-home ecosystem.

“Creating more pathways to homeownership is a top priority as we work to solve our housing shortage,” said Sen. Jessica Bateman, D-Olympia, the chair of the Senate Housing Committee. “In order to provide more affordable homeownership opportunities, we need to build homes more quickly, efficiently, and cost effectively. This plan

includes concrete and actionable steps to solve the housing supply challenge and get more starter homes on the market. These are homes that will be affordable to renters moving to ownership, people growing their family, older Washingtonians ready to move into a smaller place, and anyone else.

“I welcome the report’s recommendations and look forward to taking action to make them reality,” she added.

Governor Bob Ferguson agreed. “One of the biggest issues I hear about when I visit communities across Washington is the struggle to find affordable housing. We have a housing crisis, and that demands urgent response, he said. “This past session, we made historic investments in the Housing Trust Fund, which will build more affordable housing.

“This plan takes an in-depth look at the starter-home industry and lays out clear actions for policymakers and industry leaders to help build more affordable homes to help more Washingtonians achieve their dream of homeownership.”

Civic Commons will oversee launch of the Project Management Collaborative and lead initial resource development. As with the plan’s development, implementation will engage the full starter-home ecosystem. This includes elected officials, builders, developers, manufacturers, private philanthropy, and public funding partners such as the Washington State Housing Finance Commission, which finances home loans and downpayment assistance for low- and moderate-income buyers.

“We’re proud to have been involved in this focused effort to fill a huge inventory gap in our homeownership market, and excited about the commitment of elected leadership to making these innovations,” said Steve Walker, executive director of the Housing Finance Commission.

**Read the Starter Home Production Plan and Playbooks: [civic-commons.org/starterhomeplanwa](https://civic-commons.org/starterhomeplanwa)**

###

[Civic Commons](#) brings people together across sectors to take action on Washington state’s biggest economic and social challenges. By lifting up community voices and connecting unlikely partners around shared goals, Civic Commons is building the infrastructure our state needs to address the root causes of inequity.

The [Washington State Housing Finance Commission](#) is a self-supporting state agency that works to provide equitable access to capital through strong partnerships and innovative financing to create and sustain affordable rental housing, homeownership, and community spaces across Washington State.