



Home In Tacoma Frequently Asked Questions

1. Is the City going to prohibit single-family houses or seek to eliminate or replace them?

No. Home In Tacoma (HIT) is founded on a vision of diverse housing options in every neighborhood. This includes single-family houses. Phase 1 policies call out that they will remain permitted uses in Tacoma's residential zoning districts. Additionally, the City has no interest in taking steps to eliminate houses. On the contrary, Tacoma's policies call for promoting homeownership and helping people to remain in their homes. For example, the City administers a Home Maintenance Program that provides financial support to homeowners who are struggling to afford home repairs.

Supporting diverse housing options means increasing the range of housing types to include more middle housing. Today, about half of Tacoma residents live in detached single-family houses, and in many neighborhoods, single-family detached houses are the primary or only choice available. Middle housing types – such as townhouses, cottages, rowhouses and multiplexes – provide many of the benefits of detached houses such as yard space and ownership opportunities.

2. How does HIT relate to the state-level housing actions?

Policy makers at the state and local levels have been seeking solutions to housing issues for some time and there are actions that need to be pursued at both levels. The City of Tacoma has made housing a high priority for several years and in 2021 adopted new housing growth vision to promote housing supply, choice and affordability (HIT Phase 1). Implementing that vision through middle housing zoning, standards and affordability actions is the focus of HIT Phase 2.

In 2023, the Washington State Legislature adopted a set of very significant changes to local government's authority to write zoning and development standards. The housing-related bills that impact HIT include [House Bill 1110](#) (Middle Housing), [House Bill 1337](#) (Accessory Dwelling Unit Support) and [Senate Bill 5412](#) (SEPA Exemptions). These and other housing laws provide specific direction to cities, including Tacoma, to change zoning and standards in order to promote housing supply, choice and affordability.

Tacoma's preliminary HIT zoning and standards proposals are generally consistent with the state's new housing direction. Both call for middle housing citywide, for development standards that make it easier to build housing, and for incentives to provide housing that is more affordable. However, the new housing laws do differ in some of the specifics and provide direction on many of the topics that Tacoma is currently considering. At the conclusion of the state legislative session, Tacoma took stock of these differences and City Council decided to bring the HIT package into full consistency with the state housing rules, adjusting the HIT package to meet the new requirements.

Some of the primary changes include an increase in the number of dwellings allowed per lot, reductions in the amount of parking that the City could require, broader affordability incentives, and more flexibility for separate ownership of dwellings. HIT is still in progress. Moving forward, the City is required to comply with state laws and these will continue to inform the effort. That said, there is substantial room for the



City to craft standards that reflect our community and neighborhoods – such as ensuring new buildings are compatible with neighborhood patterns, promoting retention of existing buildings, and increasing tree canopy.

3. Will new housing be affordable?

Tacoma’s housing affordability crisis is the result of long-term trends, including regional population growth and the slow income growth compared to housing costs. In 2018, the City began to grapple with the emerging housing crisis. This effort began with a study of housing need, which showed that Tacoma’s housing supply could not meet the daily needs of its residents. It identified 27 actions that the City could take to connect Tacoma residents with housing and estimated that, if implemented, they could result in 10,000 new affordable housing units by 2028.

Some of the most significant changes the City can make have to do with zoning—the rules for what can be built throughout our neighborhoods. Tacoma’s zoning is currently working against meeting housing needs by limiting housing supply overall, reducing housing choices, and driving up housing prices. By allowing middle housing in our neighborhoods, Tacoma will see an increase in housing supply, increase the range of housing types built in Tacoma neighborhoods, and increase the number of relatively affordable housing units citywide. Middle housing is generally a more affordable housing type than detached single-family houses because each dwelling uses a smaller amount of land and infrastructure investment.

Even with these zoning changes, many Tacoma residents with lower household incomes will continue to struggle to find housing that they can afford. To meet this need, HIT will include a range of tools to produce housing that is more deeply affordable, including bonuses to encourage housing developers to build more of these units. The bonuses being considered also include the right to build more dwellings on a single lot, to build larger or taller structures than would otherwise be allowed, and property tax reductions. These bonuses are currently under development and will be different depending on the location of the project. These policy options will be examined and implemented as part of Phase 2 of the HIT Project.

For more analysis on housing needs, see the [Affordable Housing Action Strategy \(AHAS\)](#) and the [HIT Existing Conditions Report](#).

4. How will HIT incorporate trees and open space?

While HIT is focused on housing goals, the City Council has directed City staff to study the impacts on other goals, including trees and open space. Concerns about the loss of trees and open space are among the top concerns expressed by community members as part of the HIT engagement efforts. Therefore, the HIT Project is developing recommendations for protecting trees and getting more trees planted when development occurs, in order to mitigate these impacts.

Tacoma has strong policy commitment to promoting the health of our urban forest, including a goal to reach 30% tree canopy coverage. Tacoma currently has one of the lowest tree canopy coverages in the region, and the City is working to address this gap. Tacoma’s Council adopted [Urban Forest Management Plan](#) calls for a range of actions including planting more trees as well as preserving our existing mature trees, which provide much greater benefits than newly planted ones.



Housing development does mean more building, which can affect existing trees and open space. City staff are working with a consultant team of experts on mitigating negative impacts by developing new landscaping code and requirements for minimum yard space allocations and tree preservation considerations for developments. These landscaping code updates will be included with the HIT development standards.

Additionally, the City is currently undergoing an Environmental Impact Study (EIS) process for HIT, which will further identify impacts that the policy can have on the environment, with recommendations for mitigating the impact. The City is also working in partnership with Tacoma Public Schools and Metro Parks Tacoma to share growth estimates and future densities so that they can understand and plan to accommodate future population through investments in our critical open spaces.

5. How will parking be impacted by HIT?

In a growing city, there is one resource which cannot be added – the amount of space available to work with. As more people call Tacoma their home, we have decisions to make regarding how we will use the limited space we have. Cars have a major role in our lives and are the primary transportation mode for many people. Through public engagement efforts, we hear regularly that community members are concerned about there not being enough parking available.

For many years, the city has required that development set aside space for cars, with two parking stalls required for each single-family house. If the City were to continue to require as much parking, it would substantially reduce the amount of middle housing that could be built, increase costs, reduce the space for yards and trees and lead to other negative effects such as air pollution, noise, impervious surfaces, reduced pedestrian comfort and safety and increased household transportation costs.

City Council has adopted policies calling for Tacoma to “right-size” our parking requirements, which will mean reducing the parking requirements across the City. Parking will continue to be allowed, but there will be significant changes to the amount of parking required and where it can be located. In addition, the 2023 legislative session provided direction which will be implemented through the HIT parking effort. To support transit ridership, cities are no longer allowed to require parking within ½ mile of major transit stations such as the LINK light rail.

6. Will zoning changes affect my property value and property taxes?

For many of us, home ownership is our largest financial asset, and we care deeply about the value of that investment. In addition, property taxes are a significant ongoing cost. It’s a common question as to whether upzoning to allow middle housing will increase property values and thus increase taxes.

Housing values are driven by many factors, but essentially, they are a measure of the demand to live in our community. Given regional growth trends – with many people moving to Tacoma – we anticipate that property values (and taxes) will continue to go up, regardless of potential changes to housing rules. The HIT effort is intended to ensure that new housing will fit reasonably well with residential patterns. That said, zoning and standards are not as important as the market in determining future property values.



Research has found that affordable housing does not lower property values. The City is continuing to study the potential effect on property taxes from proposed housing strategy changes. *Find more information on Property Taxes from [the Pierce County Assessor-Treasurer's Office](#).*

7. How large can buildings in my neighborhood be?

Through HIT Phase 1, the City Council adopted policies calling for middle housing to be supported citywide, but also for standards to ensure that the new buildings are not too much larger or taller than existing houses. HIT 2 is developing those specific standards to achieve those objectives. The proposed new zoning and standards shift away from regulating density and instead emphasize the form and scale of housing. In doing so, the standards are responsive to the existing scale of our neighborhoods with some allowance for growth over time.

New standards to govern the scale of buildings use Floor Area Ratio (FAR), which looks at the relationship between the total amount of usable floor area that a building has and the total area of the lot where the building stands. Additional building design standards will include guidelines for maximum building widths and depths and required separation between buildings when multiple exist on the same site. All new design standards will apply to middle housing types across the city and will not differ by neighborhood or council district.

8. Will new housing be rental, ownership or both?

Under Tacoma's new middle housing zoning, new housing could be rental or ownership. Both are needed and important as part of Tacoma's housing supply. The City does not generally weigh in on this matter and HIT does will not mandate whether new Middle Housing should be rental or ownership.

HIT policies do recognize that promoting ownership is an important anti-displacement strategy. Ownership opportunities provide a pathway to financial stability and as such the project is seeking to increase the opportunities for ownership. Programs and policies to increase home ownership are part of the City's [Affordable Housing Action Strategy](#) which is aligned with our HIT efforts.

Additionally, the state legislature mandated that cities allow separate ownership of individual units which are part of middle housing developments as part of the 2023 session. The City is drafting new subdivision standards to promote this.

9. What are the design criteria for middle housing?

The Phase 1 policy adoption called for the promotion of middle housing that is reasonably compatible with residential patterns and enhances the quality, character, and function of residential neighborhoods.

While there will be no formal design review for the middle housing included in the HIT package, City staff is working on design standards for each of the housing types. These will include guidance on building placement, size, height, and setbacks. Additionally, standards will focus primarily on residential patterns including building form and scale, yards, and pedestrian access rather than architectural style and will promote adaptive reuse of existing buildings.

The City is also currently working on an Urban Design Project that will apply to medium-to-large scale projects in Downtown and Mixed-Use Centers, which is outside the scope of HIT.



For more information, see the [Urban Design Project](#) overview.

10. What steps are being taken to ensure infrastructure, services and utilities keep pace with density?

Tacoma’s HIT Phase 1 policies call for actions to ensure that housing growth is appropriately supported through infrastructure, services, and utilities. The City is conducting an Environmental Impact Study (EIS), which is a process that assesses potential impacts of a project on its surrounding environment. This will analyze a range of zoning options which will be used to generate growth estimates. City and partner agencies will use these estimates to evaluate impacts and recommend potential mitigation actions. We anticipate that, among other outcomes, the EIS will generate a range of potential implementation actions for City Council consideration related to planning, funding, and implementing public infrastructure and services.

11. What will be the effect on view protections and private covenants?

Nothing in the current recommendations would call for modifying the City’s current [View Sensitive Districts](#) which limit building heights in designated view areas. Washington State law includes limitations on the contents of future private covenants including Homeowners Associations (HOAs), but those statutes do not affect the operation of covenants established before the effective dates of the various statutes. Washington cities have no legal authority to enforce or invalidate private covenants. Authority to enforce private land covenants is limited to private property owners whose land is encumbered or benefitted by the private covenants.

12. How will the City prevent displacement?

As housing costs increase, people with low or fixed incomes often face the greatest risk of losing their housing. The City currently has several programs intended to directly prevent displacement of Tacoma residents, including direct dollars in the forms of rental assistance, utility assistance, low-income home repairs, and relocation assistance; legal resources and tenant protections codified in the Rental Housing Code; and funding for affordable housing developments, many of which include on-site supportive services. The City is working on additional policies and programs through its development of its Anti-Displacement Strategy that will include more long-term policy solutions to this issue. Some of the HIT Phase 2 actions—most specifically the regulatory affordable housing tools—are in fact also anti-displacement actions.

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