

*OBJECTIVE: Increase housing supply, choice and affordability throughout Tacoma by providing more diverse and affordable housing options, in order to make progress toward Tacoma's equity and antiracism goals.*

#### **OBSERVATION 1**

##### **Tacoma's housing growth strategy is not meeting our community's housing needs (for supply, affordability and choice)**

- The current strategy sets aside about 75 percent of housing land supply for single-family housing
- Single-family housing uses more land per unit, limiting capacity and choices while driving up cost
- Tacoma is growing rapidly along with the region
- Tacoma is a mature City with little undeveloped land, meaning that growth must generally be infill, redevelopment, or taller structures
- Many people today are seeking walkable, urban living close to jobs, shopping, schools and transportation choices

#### **OBSERVATION 2**

##### **Tacoma's housing crisis has disproportionate impacts on people of color and others facing economic disadvantages**

- Tacoma's housing crisis affects lower income households most severely
- People of color disproportionately earn less, have less accumulated family wealth and are less likely to be homeowners
- People of color have historically been barred from living in some neighborhoods and faced discriminatory lending practices
- Lower income households are at increasing risk of displacement as housing costs rise
- People with disabilities, non-English speakers and people with criminal records face heightened barriers in finding housing

#### **OBSERVATION 3**

##### **Tacoma's housing policies were initially created without equitable representation**

- We reside on the ancestral homeland of the Puyallup people which was stolen by people of European descent
- People of color and others facing barriers have historically been excluded or under-represented in policymaking around housing growth

- More vulnerable groups often face heightened obstacles to participating (language, physical access, childcare, work hours), and also have fewer resources to react to neighborhood change

#### **OBSERVATION 4**

##### **People of color have less access to the vital livability, accessibility, economic and educational opportunities that come with housing location**

- Tacoma's neighborhoods are unequal in terms of the opportunities that people can access
- Many people are finding themselves priced out of Tacoma's higher opportunity neighborhoods
- People of color are less likely to live in high opportunity areas, reflecting historic systemic racist practices including redlining

#### **OBSERVATION 5**

##### **People care deeply about their homes and neighborhoods and rely on them as investments**

- Home ownership is often a household's single largest financial investment and a major source of household and family wealth
- Poorly designed or out-of-scale infill could build opposition to further infill

#### **OBSERVATION 6**

##### **Without public and nonprofit sector actions, market-rate housing construction will not be enough to meet affordability needs**

- Market-rate housing constructed in Tacoma is typically not affordable to those earning 80% of Area Median Income or less

#### **OBSERVATION 7**

##### **Increasing Missing Middle housing options is an essential part of a multifaceted solution**

- Changing the housing growth strategy is within the City's power to implement
- Tacoma must also pursue all AHAS objectives
- Tacoma must seek to build household earning potential

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#### STRATEGY A

##### **Encourage infill of Missing Middle housing types throughout Tacoma's neighborhoods**

- Change the Single-family Land Use designation to Low-scale Residential
- Allow diverse housing types including small lot single-family, duplexes, triplexes, townhouses, fourplexes, cottages, tiny/mobile houses, shared housing and small multifamily
- Establish form-based design and site standards to ensure that infill complements neighborhood form and scale
- Ensure that infrastructure and services are adequate to support infill

#### STRATEGY B

##### **Encourage infill of mid-scale, walkable urban housing near Centers, Corridors and transit**

- Designate areas within easy walking distance of Centers, Corridors and transit for mid-scale housing
- Establish standards to ensure a smooth transition from higher-scale to low-scale residential areas
- Promote inclusion of larger housing unit sizes to accommodate larger households

#### STRATEGY C

##### **Use multiple strategies to produce housing affordable for lower income people**

- Partner with housing developers by exchanging bonuses (such as height/density bonuses, or parking reductions) for affordable housing units
- Tailor regulatory incentives to serve unmet need in Tacoma's housing market
- Locate affordable housing throughout the City, particularly in high opportunity and growing areas
- Partner with nonprofit affordable housing providers to serve unmet needs
- Establish affordability targets for new projects in designated Opportunity Zones

#### STRATEGY D

##### **Empower people of color and other under-represented groups to fully participate in policymaking**

- Educate and empower all community members to participate in shaping housing policies

- Commit to more diversity on City policymaking bodies such as boards and commissions
- Focus engagement efforts on empowering underrepresented groups to take more control of policy decisions that affect them
- Invest resources into crafting education and engagement opportunities to these groups
- Seek to build long-term relationships based on trust and sharing of power

#### STRATEGY E

##### **Address inequitable access to opportunity in Tacoma neighborhoods**

- Plan for and invest in low opportunity areas to address challenges, gaps or barriers
- Build walkability, transit service and amenities, particularly in low opportunity areas
- Prioritize funding to address deferred public utilities and infrastructure to neighborhoods with lower income people and people of color

#### STRATEGY F

##### **Combat displacement for residents, businesses and community anchors**

- Implement an anti-displacement strategy including resources to mitigate evictions, affirmative marketing tools, and resident preference for at-risk households
- Support local businesses and institutions to remain in their neighborhood

#### STRATEGY G

##### **Actively address housing inequities resulting from systemic racism**

- Promote access to housing and homeownership to build intergenerational wealth for people of color
- Identify and address unfair/discriminatory housing, lending and appraisal practices
- Educate and support people of color seeking to build infill housing or invest in their homes
- Seek to increase representation of people of color in building, lending and housing professions, and City employment/contracting
- Recruit developers that serve lower income households and people of color