



five



# HOUSING



## HOUSING GOALS

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**GOAL H-1** Promote access to high-quality affordable housing that accommodates Tacomans’ needs, preferences, and financial capabilities in terms of different types, tenures, density, sizes, costs, and locations.

**GOAL H-2** Ensure equitable access to housing, making a special effort to remove disparities in housing access for people of color, low-income households, diverse household types, older adults, and households that include people with disabilities.

**GOAL H-3** Promote safe, healthy housing that provides convenient access to jobs and to goods and services that meet daily needs. This housing is connected to the rest of the city and region by safe, convenient, affordable multimodal transportation.

**GOAL H-4** Support adequate supply of affordable housing units to meet the needs of residents vulnerable to increasing housing costs.

**GOAL H-5** Encourage access to resource efficient and high performance housing that is well integrated with its surroundings, for people of all abilities and income levels.

# FIVE

## HOUSING

### WHAT IS THIS CHAPTER ABOUT?

The goals and policies in this chapter convey the City’s intent to:

- Ensure adequate access to a range of housing types for a socially- and economically-diverse population.
- Support fair, equitable, healthy, resource efficient and physically-accessible housing.
- Concentrate new housing in and around centers and corridors near transit and services to reduce the housing/transportation cost burden.
- Increase the amount of housing that is affordable, especially for lower income families and special needs households. Promote a supply of permanently-affordable housing for Tacoma’s most vulnerable residents.
- Expand the number and location of housing opportunities, both market rate and assisted, for families and individuals throughout the city.

While a place to live is a basic human need, not all Tacomans have safe and healthy housing. Ensuring a fair and equitable housing market is essential to providing the opportunities and security people need to live healthy and successful lives. Economic, social and physical barriers limit many Tacomans’ access to adequate housing. Income, physical disabilities, immigration status, limited English proficiency, and discrimination based on race and sexual orientation can also limit choices.

The purpose of this chapter is to provide policies that will help Tacoma meet its need for quality, affordable homes for a growing and

#### Book I: Goals + Policies

- 1 Introduction + Vision
- 2 Urban Form
- 3 Design + Development
- 4 Environment + Watershed Health
- 5 **Housing**
- 6 Economic Development
- 7 Transportation
- 8 Parks + Recreation
- 9 Public Facilities + Services
- 10 Container Port
- 11 Engagement, Administration + Implementation
- 12 Downtown

#### Book II: Implementation

##### Programs + Strategies

- 1 Shoreline Master Program
- 2 Capital Facilities Program
- 3 Downtown Regional Growth Center Plans
- 4 Historic Preservation Plan

socioeconomically-diverse population, and to help ensure equitable access to housing. The Future Land Use Map allows for a more-than-adequate supply of housing to meet the future needs. The challenge is to provide housing with a diverse range of unit types and prices in locations that help meet the needs of all, including low-income populations, communities of color, and people of all ages and abilities.

## GOALS + POLICIES

### DIVERSE + EXPANDING HOUSING SUPPLY

The City is planning to accommodate up to 59,800 new housing units between 2010 and 2040. This figure includes new units necessary to replace units lost as a result of new development.

Goal 4 of the Washington State Growth Management Act requires that cities promote a variety of residential densities and housing types and to ensure that cities provide sufficient capacity to accommodate 25-year housing growth forecasts. The City of Tacoma is planning for a longer horizon, consistent with Puget Sound Regional Council's *VISION 2040*, which designated the City of Tacoma as a Metropolitan City with a significant share of regional population and employment growth.

*VISION 2040* allocates 127,000 new residents to Tacoma by 2040. These allocations are significantly higher than current forecasts and represent a shift in current trends.

Current housing trends have favored continued suburban sprawl in unincorporated areas. According to the 2002 *Pierce County Buildable Lands Report*, Pierce County was projected to grow by 259,604 people between 1997 and 2017. Of this projected growth, 55% of the total County growth was designated to occur in cities and 45% in unincorporated areas. To the contrary, 55% of the County's growth since 1997 has occurred in unincorporated Pierce County. Only 7% of the County's growth has occurred in Tacoma.

Tacoma's current housing mix is also predominantly single family—65% of Tacoma's housing units are detached single family structures, representing 88% of Tacoma's residential land. The majority of housing structures are either single family detached or high density multifamily structures. Accommodating planned growth will require predominantly multifamily construction over the next several decades and expanding the range of housing choices will be essential to meeting the evolving demographics of our region.

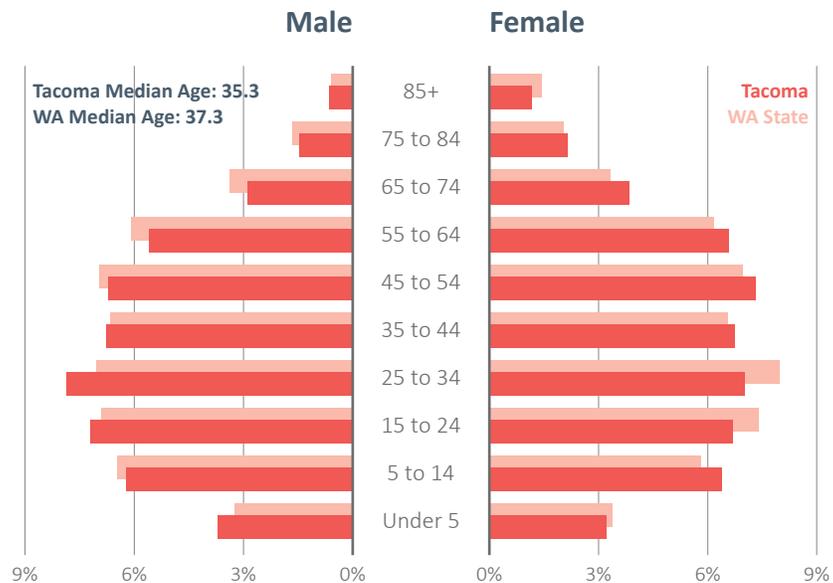


*Townhomes in Norpoint*

*For a comprehensive look at housing needs and conditions in the City of Tacoma see the 2015- 2019 Consolidated Plan, Appendix B. For more information on affordable housing needs see also the Affordable Housing Action Strategy, completed in 2018.*

The policies below set expectations for housing supply and growth. They identify specific types of housing needed to serve a variety of households, including multi-generational, small and large households with children, older adults and households that include people with disabilities who may need independent living services, assisted living and skilled nursing care facilities. The text boxes below and at right provide a description of existing population and household characteristics in Tacoma.

**DEMOGRAPHIC TRENDS: AGE CHARACTERISTICS**



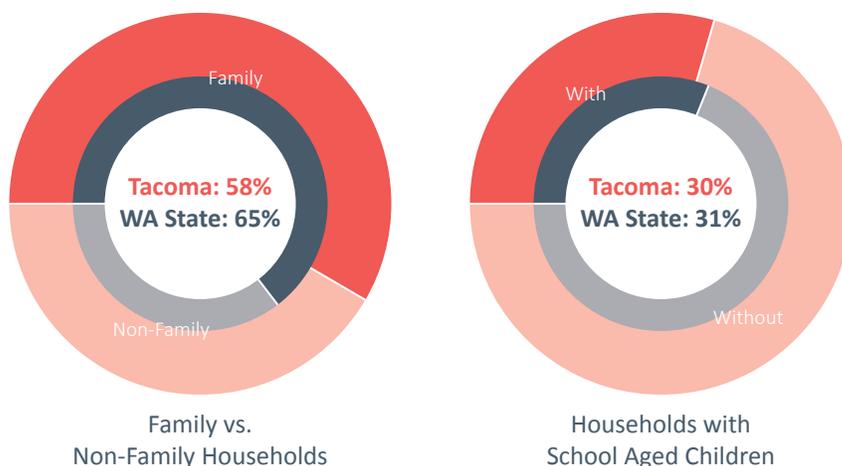
Overall, the City’s age profile is similar to the State of Washington, with the majority of residents between the ages of 15 and 64 (69 percent). Seniors age 65 and over make up 12 percent of the population and youth under the age of 15 make up 19 percent of the population. The proportion of male and female populations by age group are relatively similar for those under 65, with a slightly higher percentage of female seniors (7 percent and 5 percent, respectively, of the citywide population). The median age of Tacoma residents is about 35 years.

*Source: U.S. Census Bureau, 2009–2013 5-Year American Community Survey*

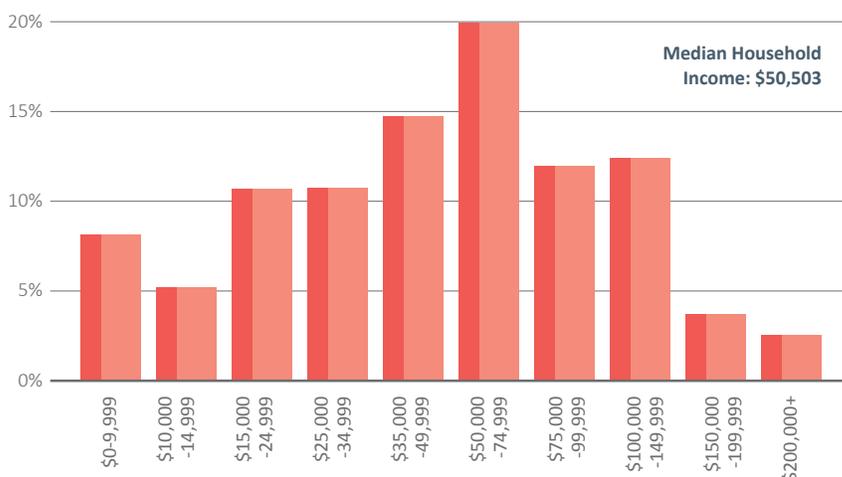
## DEMOGRAPHIC TRENDS: HOUSEHOLD CHARACTERISTICS

In 2013, Tacoma had 78,681 occupied households with an average size of 2.47. Family households—those with two or more persons residing together and related by birth, marriage or adoption—comprise 58 percent of households, compared to 65 percent statewide, and nearly one-third of households have school-aged children. Approximately two-thirds are one or two person households.

The median household income for Tacoma residents is \$50,503, almost \$10,000 per year lower than the statewide median income of \$59,478.



Tacoma  
WA State



Source: U.S. Census Bureau, 2009–2013 5-Year American Community Survey

*Examples of Different  
Housing Types*



*Detached ADU*



*Craftsman-Style duplex*



*Small lot homes*



*Cottage housing*

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**GOAL H-1** Promote access to high-quality affordable housing that accommodates Tacomans' needs, preferences, and financial capabilities in terms of different types, tenures, density, sizes, costs, and locations.

**Policy H-1.1** Maintain sufficient residential development capacity to accommodate Tacoma's housing targets.

**Policy H-1.2** Strive to capture at least 35 percent of Urban Pierce County's residential growth.

**Policy H-1.3** Encourage new and innovative housing types that meet the evolving needs of Tacoma households and expand housing choices in all neighborhoods. These housing types include single family dwelling units; multi-dwelling units; small units; accessory dwelling units; pre-fabricated homes such as manufactured, modular; co-housing and clustered housing.

**Policy H-1.4** Support the maintenance and improvement of the existing housing stock and encourage the adaptation of the existing housing stock to accommodate the changing variety of household types.

**Policy H-1.5** Apply zoning in and around centers that allows for and supports a diversity of housing types.

**Policy H-1.6** Allow and support a robust and diverse supply of affordable, accessible housing to meet the needs of special populations, to include older adults, and people with disabilities, and permanent, supportive housing for homeless individuals, especially in centers and other places which are in close proximity to services and transit.

**Policy H-1.7** Consider land use incentives (e.g. density or development bonuses, lot size reductions, transfer of development rights, height or bulk bonuses, fee waivers, accelerated permitting, parking requirement reductions, and tax incentives) in appropriate locations to facilitate the development of new housing units.

**Policy H-1.8** Create a process to coordinate public investments, such as capital improvements, with affordable housing activities to reduce the overall cost of development.

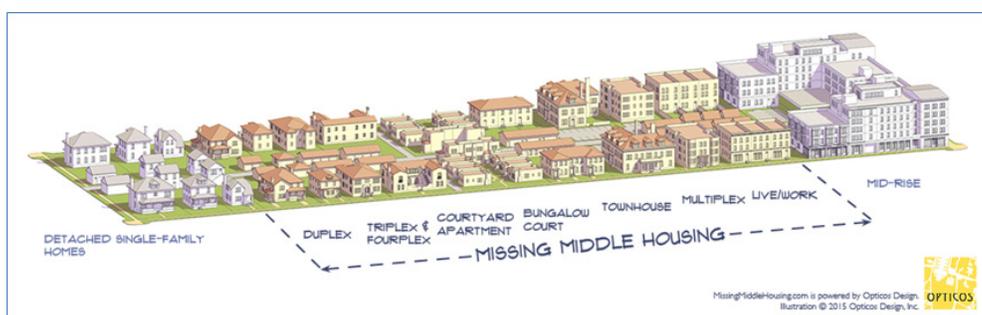
**Policy H-1.9** Apply infill housing approaches to create additional housing opportunities for low and mid-range (Missing Middle) housing types.

**Policy H-1.10** Establish and update a regulatory process to pilot infill of innovative housing types, as well as to pilot new development standards, affordability incentives and permit review processes.

## MISSING MIDDLE HOUSING

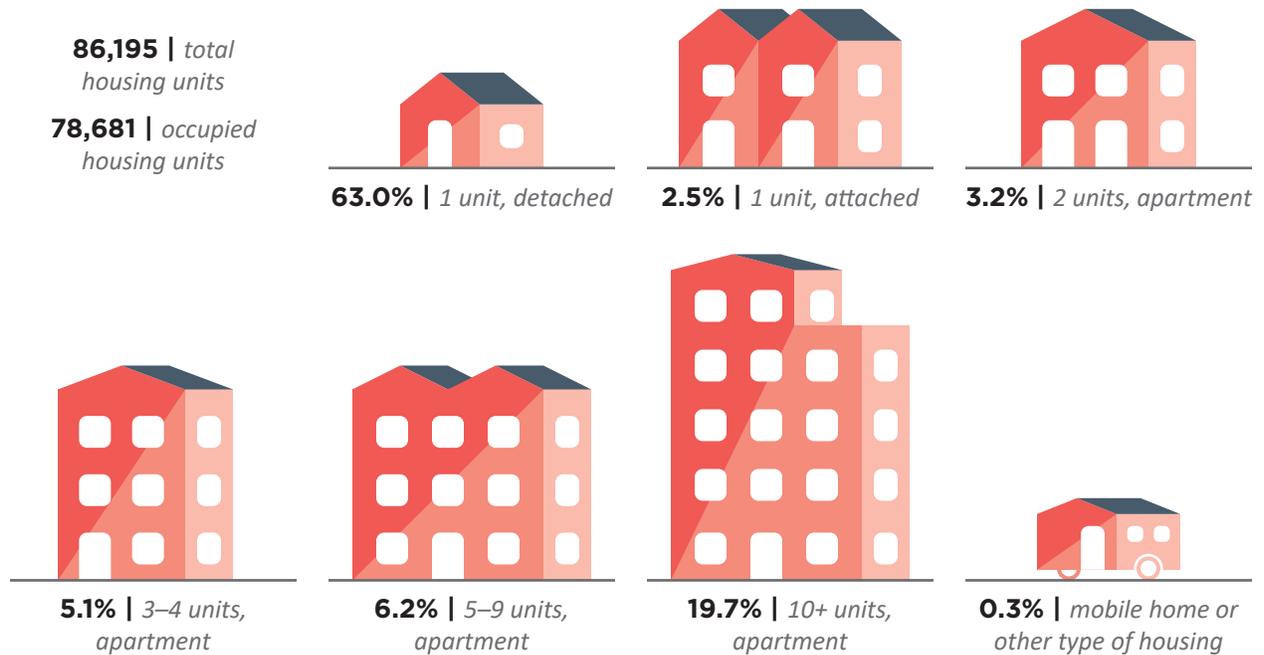
Tacoma’s growth strategy directs dense development Downtown, within designated Centers and along Corridors served by transit. However, to meet Tacoma’s housing goals, infill would also need to occur in single-family areas, which constitute about 75 percent of the area where residential development is allowed.

Along with focused high-density growth in Centers, allowing for “missing middle” housing options more broadly could support City goals such as promoting housing choice, helping families stay together and age in place, promoting active, healthy living and social interaction, supporting neighborhood shopping districts, making neighborhoods more inclusive, and reducing urban sprawl.



*“Missing middle” housing is a range of multi-unit or clustered housing types compatible in scale with single-family homes (credit to Daniel Parolek of Opticos Design).*

### HOUSING STRUCTURE TYPE + SIZE



Source: U.S. Census Bureau, 2009–2013 5-Year American Community Survey

### HOUSING ACCESS

Housing supply and household income are not the only factors determining access to housing. Discrimination in the housing market, gentrification, and the changing nature of households over time also influence access to desired housing. The following policies address discriminatory barriers to fair and equitable access to housing and the impact of gentrification and displacement, particularly for under-served and under-represented populations.

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**GOAL H-2** Ensure equitable access to housing, making a special effort to remove disparities in housing access for people of color, low-income households, diverse household types, older adults, and households that include people with disabilities.

**Policy H-2.1** Foster inclusive communities, overcome disparities in access to community assets, and enhance housing choice for people in protected classes throughout the city by coordinating plans and investments with fair housing policies.

**Policy H-2.2** Support barrier-free access for all housing consistent with the Americans for Disabilities Act (ADA). Consider additional actions to increase access such as implementation of visitability and universal design features.

**Policy H-2.3** Coordinate plans and investments with programs that prevent avoidable, involuntary evictions and foreclosures.

**Policy H-2.4** Evaluate plans and investments and other legislative land use decisions to identify potential disparate impacts on housing choice and access for protected classes.

**Policy H-2.5** Evaluate plans and investments for the potential to cause displacement in areas with concentrations of communities of color, low- and moderate-income households, and renters.

**Policy H-2.6** When plans and investments are anticipated to create neighborhood change, pursue corrective actions to address involuntary displacement of under-served and under-represented people. Use public investments, incentives, and programs, and coordinate with nonprofit housing organizations, to mitigate the impacts of market pressures that cause involuntary displacement.

**Policy H-2.7** Encourage a range of housing options and supportive environments to enable older adults to remain in their communities as their needs change.

**Policy H-2.8** Help people stay in their homes through expanded tenant's protections, providing resources for households experiencing a crisis, increasing community organizing capacity, and other means.

**OPPORTUNITY** is a situation or condition that places individuals in a position to be more likely to succeed and excel. High opportunity indicators include: high-performing schools, availability of sustainable employment and living wage jobs, stable neighborhoods, transportation availability and mobility, and a healthy and safe environment.

*Kirwan Institute for the Study of Race and Ethnicity*

## HOUSING LOCATION

Housing that is located in a walkable neighborhood near active transportation, employment centers, open spaces, high-quality schools, and various services and amenities enhances the general quality of life for its residents. Neighborhoods in Tacoma offer varying levels of opportunity, with housing in moderate and high opportunity neighborhoods tending to be expensive compared to more affordable housing in areas that offer fewer opportunities.

The following policies support efforts to provide equitable access to locational opportunities in Tacoma.

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**GOAL H-3 Promote safe, healthy housing that provides convenient access to jobs and to goods and services that meet daily needs. This housing is connected to the rest of the city and region by safe, convenient, affordable multimodal transportation.**

**Policy H-3.1** Meet the housing needs of under-served and under-represented populations living in high poverty areas by coordinating plans and investments with housing programs.

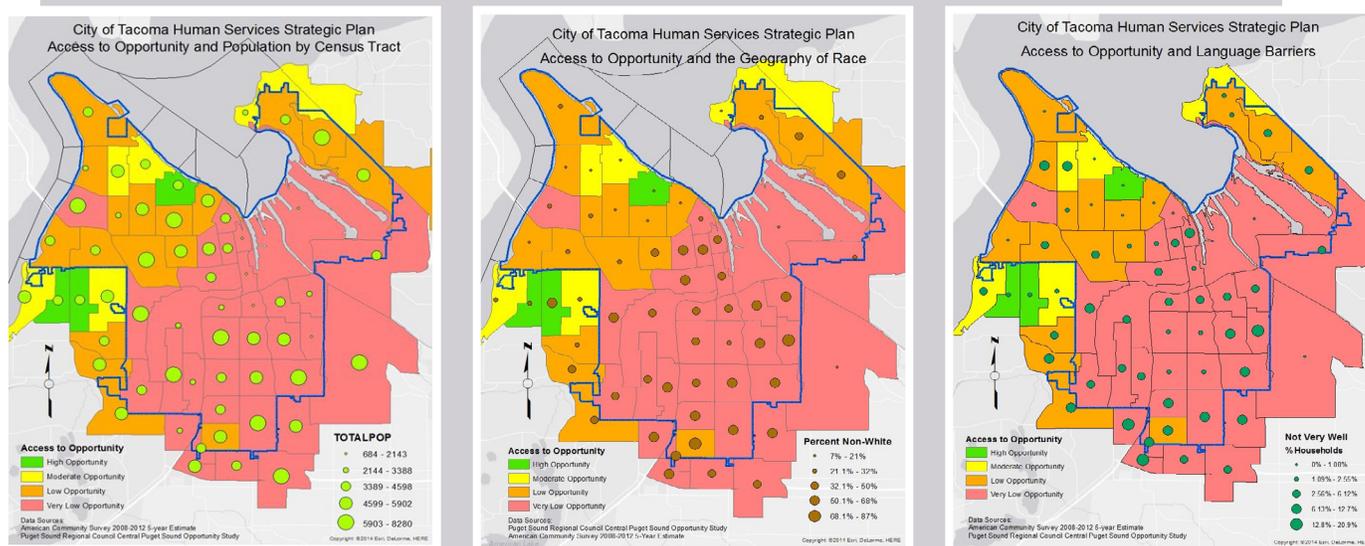
**Policy H-3.2** Locate higher density housing, including units that are affordable and accessible, in and around designated centers to take advantage of the access to transportation, jobs, open spaces, schools, and various services and amenities.

**Policy H-3.3** Promote transit supportive densities along designated corridors that connect centers, including duplex, triplex, cottage housing, and townhouses.

**Policy H-3.4** Strive to accommodate 80% of the City's housing targets within and around designated centers.

**Policy H-3.5** Improve equitable access to active transportation, jobs, open spaces, high-quality schools, and supportive services and amenities in areas with high concentrations of under-served populations and an existing supply of affordable housing.

## PSRC OPPORTUNITY MAPS



The first “Opportunity Map” shown above illustrates that many living in Tacoma do not have fair access to the critical opportunity structures and social infrastructure to succeed in life. Opportunity maps illustrate whether patterns of segregation by age, class, gender, race, ethnicity, disability, or language correlate with areas of higher or lower opportunity.

For example, the second and third figures above show that a significant portion of the City’s non-White residents and those with language barriers live in areas of very low opportunity. The latest data from the U.S. Census Bureau underscores the effects of low opportunity and how non-White residents are disproportionately impacted. The income gap for racial and ethnic minorities continues to widen. Per Capita income of African Americans is 36% lower than that of white residents and Per Capita income of Latinos is 47% lower.

These realities, combined with other trends—the breakdown of traditional systems of family support (parents often working multiple jobs without extended family support for raising children), lack of financial literacy and ability of many to manage their financial lives, inadequate access to transportation, and lack of affordable housing—have marginalized people of color and had similar effects on other community members based on their age, sexual orientation, immigration status or disabilities.

The thumbnails above are provided as full page illustrations at the end of this element in Figure 20, Figure 21 and Figure 22.

*Source: 2015–2019 City of Tacoma Draft Human Services Strategic Plan (2014);  
U.S. Census Bureau, 2008–2012 5-Year American Community Survey*

**NOTE:**

*For the purposes of this document, “high risk” populations shall include individuals released and/or under supervision of adult and juvenile correctional institutions, mental hospitals and drug rehabilitation programs, homeless persons and other special needs persons residing in group homes not subject to application of the federal Fair Housing Act.*

**Policy H–3.6** Locate new affordable housing in areas that are opportunity rich in terms of access to active transportation, jobs, open spaces, high-quality schools, and supportive services and amenities.

**Policy H–3.7** Provide incentives (e.g. density or development bonuses, lot size reductions, transfer of development rights, height or bulk bonuses, fee waivers, accelerated permitting, parking requirement reductions, and tax incentives) to promote the development of higher density multifamily housing in designated centers and other areas where housing options are needed.

**Policy H–3.8** Discourage the concentration of facilities for “high risk” populations in any one geographic area.

**HOUSING AFFORDABILITY**

This discussion describes current household income levels in Tacoma and the housings costs that are affordable to the different levels, current costs of housing units in the City, populations that are cost burdened, and the City’s strategies for meeting current and future needs for affordable housing.

**TABLE 1.** Tacoma Household Incomes + Affordable Housing Costs

<b>HOUSEHOLD INCOMES</b>	<b>HOUSEHOLDS</b>	<b>PERCENT OF HOUSEHOLDS</b>	<b>MAXIMUM AFFORDABLE MONTHLY HOUSING COSTS</b>
Less than \$10,000	6,389	8%	\$250
\$10,000 to \$14,999	4,092	5%	\$375
\$15,000 to \$24,999	8,411	11%	\$625
\$25,000 to \$34,999	8,445	11%	\$875
\$35,000 to \$49,999	11,590	15%	\$1,250
\$50,000 to \$74,999	15,667	20%	\$1,875
\$75,000 to \$99,999	9,407	12%	\$2,500
\$100,000 to \$149,999	9,747	12%	\$3,750
\$150,000 to \$199,999	2,935	4%	\$5,000
\$200,000 or more	1,998	3%	Over \$5,000

*Sources: 3 Square Blocks, U.S. Census Bureau, 2009–2013 5-Year American Community Survey*

The generally accepted definition of affordability is for a household to pay no more than 30 percent of its annual gross income on housing. Families that pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. Table 4 shows household income levels in Tacoma and the maximum affordable housing costs for different income levels, assuming 30 percent of income is spent on housing.

Tacoma’s current area median income (AMI) is \$50,503 per year, which is slightly lower than Pierce County’s AMI of \$59,204. A household earning Tacoma’s AMI can afford to spend to no more than \$1,265 per month on housing costs, and a household earning 80 percent AMI can afford to spend no more than \$1,010 per month. Approximately one third of Tacoma’s households (27,337 households) earn less than \$35,000 per year and can afford to spend no more than \$875 per month on housing costs without becoming cost burdened. The middle third of households can afford to spend no more than \$1,875 per month. The top third can afford to spend more than this without becoming cost burdened.

Monthly costs for rental housing and owner-occupied homes with mortgages in Tacoma are shown in Table 5 and Table 6, respectively. There are a limited number of rental units (10,781) with monthly costs of less than \$750. The majority of rental units, 55 percent, cost between \$750 and \$1,500 per month. Monthly costs for houses with a mortgage in Tacoma are higher than for rental units; the median cost for a house with a mortgage is \$1,724 compared to the median rent cost of \$925. The majority of houses with a mortgage, 57 percent, have monthly costs of \$1,000 to \$2,000.

**TABLE 2.** Tacoma Rental Housing Inventory + Monthly Costs

MONTHLY COSTS	UNITS	% OF UNITS
Less than \$499	3,477	9%
\$500 to \$749	7,304	20%
\$750 to \$999	10,757	29%
\$1,000 to \$1,499	9,851	26%
\$1,500 or more	5,919	16%

Sources: 3 Square Blocks, U.S. Census Bureau, 2009–2013 5-Year American Community Survey

**TABLE 3.** Tacoma Owner-Occupied Houses with Mortgages, Inventory + Monthly Costs

MONTHLY COSTS	UNITS	% OF UNITS
Less than \$699	844	3%
\$700 to \$999	2,337	8%
\$1,000 to \$1,499	8,043	26%
\$1,500 to \$1,999	9,689	31%
\$2,000 or more	10,379	33%

Sources: 3 Square Blocks, U.S. Census Bureau, 2009–2013 5-Year American Community Survey

Forty three percent of all Tacoma households are considered cost-burdened, which represents a significant portion of the City's population. A disproportionate share of Black/African American households experience a severe cost burden. Additionally, renters are more likely to be cost-burdened than homeowners. These facts point to a need for greater access to affordable housing, including rental units.

The Pierce County Countywide Planning Policies (CPP) provide guidance about the amount of affordable housing that Tacoma and other cities in Pierce County should strive to achieve over the coming years. CPP AH-3.3 states, "it shall be the goal of each jurisdiction in Pierce County that a minimum of 25 percent of the growth population allocation is satisfied through affordable housing." The CPPs define affordable housing as housing that is affordable to households earning up to 80 percent of the countywide median income. Tacoma's Comprehensive Plan Policy H-4.2 is consistent with the CPPs.

Tacoma's housing growth target for 2040 is 59,800 housing units. Based on the CPPs, at least 14,950 of these units should be affordable to households earning up to 80 percent of the countywide median income. Given Pierce County's current median income of \$59,204, monthly housing costs of \$1,480 or less would be affordable to these households.

The City recognizes that it is important to plan for very low income households as well as low income households, as well as for homeless individuals.

Through its policies and programs, the City is supportive of increasing the supply of housing that is affordable to all its citizens. While the City recognizes the ongoing need by government and nonprofit corporations to provide housing and community support services, especially for households who pay more than 30% of their income for housing, it also recognizes the need to enlist the engine of private market rate developments to include a measure of affordable units. Reducing household cost-burdens requires a multi-pronged strategy: 1) expanding and diversifying the housing supply, 2) expanding household prosperity through the location of new housing units in opportunity rich areas and promoting resource efficient housing, 3) direct investments in subsidized and permanently affordable housing, and 4) economic development strategies improving employability, job growth and connecting people to living wage jobs in close proximity to their residence.

## HOUSING PRINCIPLES + ACKNOWLEDGMENTS

### 1. Affordable Housing is Vital to Important Civic Interests

The City’s welfare requires an adequate supply of well built and well managed affordable housing serving the full range of incomes appearing among its residents. An adequate supply of this housing is vital to the following important civic needs or values:

- › The City’s prosperity, economic development and growth of employment opportunities;
- › The appropriate management of the City’s projected population growth and transportation needs;
- › The City’s fulfillment of its legal obligations under the Growth Management Act to make “adequate provisions for existing and projected [housing] needs of all economic segments of the community” and to comply with the related directives of the Pierce County Countywide Planning Policies;
- › The survival of green spaces throughout the City and Pierce County;
- › The success of the City’s schools;
- › The effectiveness of the City’s emergency services;
- › The City’s ability to continue its accommodation of a population that is increasingly diverse by income, race, ethnicity, ability, disability, and age;
- › The City’s ability to accommodate a population that, in the aggregate, is getting older; and
- › The City’s values of social justice.

### 2. Affordable Housing is Attractive, Innovative + Well Managed

Affordable housing developments by nonprofit developers, public and private, in the City, region and nation have been among the most attractively designed, most environmentally innovative and best managed in the market place.

### 3. The City Needs to Enlist the Engine of Private Development

Nonprofit developments of affordable housing will never likely be adequate to meet the City’s need.

The City also needs a companion strategy to enlist the engine of private market rate developments to include a measure of affordable units. These strategies also provide the added benefit of economic and demographic integration.

### 4. Affordable Housing Developments Spur Other Investments

Affordable housing developments have spurred the revitalization of neighborhoods, encouraging both public and private investment, helping the City attain its desired density, and furthering a neighborhood’s economic development.

### 5. The City Should Welcome Affordable Housing Developments

Affordable housing is an asset to be encouraged and not a detriment to be tolerated and controlled.

### 6. Every City Neighborhood Needs Affordable Housing Developments

The City should promote the development of affordable housing in every City neighborhood.

### 7. Affordable Housing as Innovative Design

In seeking the appropriate balance, the City should not have to compromise important neighborhood design standards in order to promote affordable housing. Instead proper design should allow affordable housing to show the way for all developments serving all incomes toward a greener, more sustainable urban future.

### 8. Affordable Housing as a High City Priority amid Competing Interests

In a complex community like Tacoma, interests and policies often clash. Good governance is the effort to balance them appropriately. In doing so, the City should give a very high priority to the promotion of affordable housing development.



*Eliza McCabe Apartments  
operated by Mercy  
Housing NW*

The following policies support the City’s goal to provide an adequate supply and diversity of affordable housing choices.

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**GOAL H-4 Support adequate supply of affordable housing units to meet the needs of residents vulnerable to increasing housing costs.**

**Policy H-4.1** Preserve and produce affordable housing to meet the needs that are not met by the private market by coordinating plans and investments with housing providers and organizations.

**Policy H-4.2** Ensure that at least 25% of the 2040 housing targets are affordable to households at or below 80% of Pierce County AMI.

**Policy H-4.3** Evaluate plans and investments for their impact on household cost; and consider ways to reduce the combined cost of housing, utilities, and/or transportation.

**Policy H-4.4** Facilitate the expansion of a variety of types and sizes of affordable housing units, and do so in locations that provide low-income households with greater access to convenient transit and transportation, education and training opportunities, Downtown Tacoma, manufacturing/ industrial centers, and other employment areas.

**Policy H-4.5** Encourage income diversity in and around centers and corridors by allowing a mix of housing types and tenures.

**Policy H-4.6** Facilitate and support regional cooperation in addressing housing needs in the Tacoma metropolitan area and greater Puget Sound, especially for the homeless, low- and moderate-income households, and historically under-served and under-represented communities.

**Policy H-4.7** Promote a range of affordable housing strategies that extend from basic emergency shelter for the homeless to temporary transitional housing to permanent rental housing and to home ownership.

**Policy H-4.8** Prevent homelessness and reduce the time spent being homeless by ensuring that a continuum of safe and affordable housing opportunities and related supportive services are allowed and appropriately accommodated, including but not limited to permanent supportive housing, emergency shelters, and temporary shelters.

**Policy H-4.9** Increase the supply of permanently affordable housing where practicable.

**Policy H-4.10** Encourage development and preservation of small resource-efficient and affordable single family homes throughout the City.

**Policy H-4.11** Align plans and investments to support homeownership rates and locational choice for people of color and other groups who have been historically under-served and under-represented.

**Policy H-4.12** Facilitate a variety of ownership opportunities and choices by allowing and supporting the creation of condominiums, cooperatives, mutual housing associations, limited equity cooperatives, community land trusts and sweat equity.

**Policy H-4.13** Create a local source of revenue and pursue a variety of other funding sources to preserve and develop housing units and various assistance programs for households whose needs are not met by the private market.

**Policy H-4.14** Pursue incentives and mechanisms to enlist the private market as a partner in the provision of affordable housing units.

**Policy H-4.15** Modify and expand the City's inclusionary housing provisions to target unmet need and align with market conditions.

**Policy H-4.16** Prioritize City actions and investments on serving households with the greatest housing challenges and unmet needs.

## HEALTH, SAFETY + EFFICIENCY

Having a place to live does not guarantee health and safety. A critical connection exists between the quality of the housing unit and the health of its occupants. A safe housing unit is largely free of hazardous materials, such as lead and radon. It is also free of mold, is not in a state of disrepair, and offers emergency safety features, such as carbon monoxide monitors, smoke alarms, and emergency exits. Access to open spaces, opportunities for social interactions, green features, and adaptability also influence the health of a community. The following policies focus on building and maintaining Tacoma's housing stock in ways that foster community health.



*Affordable multi-family, single family, rental and ownership housing operated by the Tacoma Housing Authority*

### AFFORDABLE HOUSING AND HEALTH

*Access to affordable and adequate housing is critical to leading a healthy life. Affordable housing frees up family resources for nutritious food and health care expenditures; reduces stress and other related adverse health outcomes by providing greater stability; reduces health problems caused by poor quality housing; and, provides families with greater access to neighborhood opportunities and amenities such as parks and schools.*



*Puyallup Tribal multi-family housing*



*The Foss Esplanade outside Thea's Landing*

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**GOAL H-5** Support access to resource efficient and high performance housing that is well integrated with its surroundings, for people of all abilities and income levels.

**Policy H-5.1** Support development and maintenance of housing, especially multi-dwelling housing, that protects the health and safety of residents and encourages healthy lifestyles and active living.

**Policy H-5.2** Promote housing that is protected from noise, pests, hazardous environmental conditions and materials.

**Policy H-5.3** Support housing that provides features supportive of healthy and active living, such as high indoor air quality, useable open areas, recreation areas, community gardens, and crime-preventative design.

**Policy H-5.4** Promote energy efficiency, green building practices, materials, and design to produce healthy, efficient, durable, and adaptable homes.

**Policy H-5.5** Encourage the reuse of resource rich existing older commercial buildings in or near designated centers into mixed-use housing with retail and/or commercial uses at street-level and housing above.

**Policy H-5.6** Promote active transportation in residential areas through the development of pathways, sidewalks, and high-quality onsite amenities such as secure bicycle parking.

**Policy H-5.7** Require site designs and relationship to adjacent developments that reduces or prevents social isolation, especially for groups that often experience it, including older adults, people with disabilities, communities of color, and immigrant communities.

**Policy H-5.8** Support a strong housing code enforcement program to reduce substandard housing through repair and rehabilitation, such as an active rental inspection program

**Policy H-5.9** Promote the maintenance, repair, and rehabilitation of the City's existing housing stock. Pursue financial incentives and funding for housing improvement programs, especially for low-income households.

**Policy H-5.10** Promote innovative development techniques to better utilize land, promote design flexibility, preserve open space and natural features and conserve energy resources.

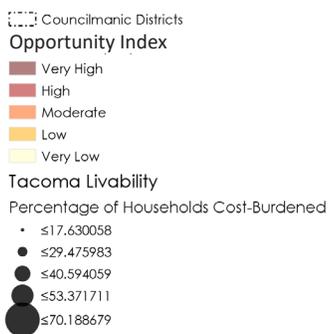
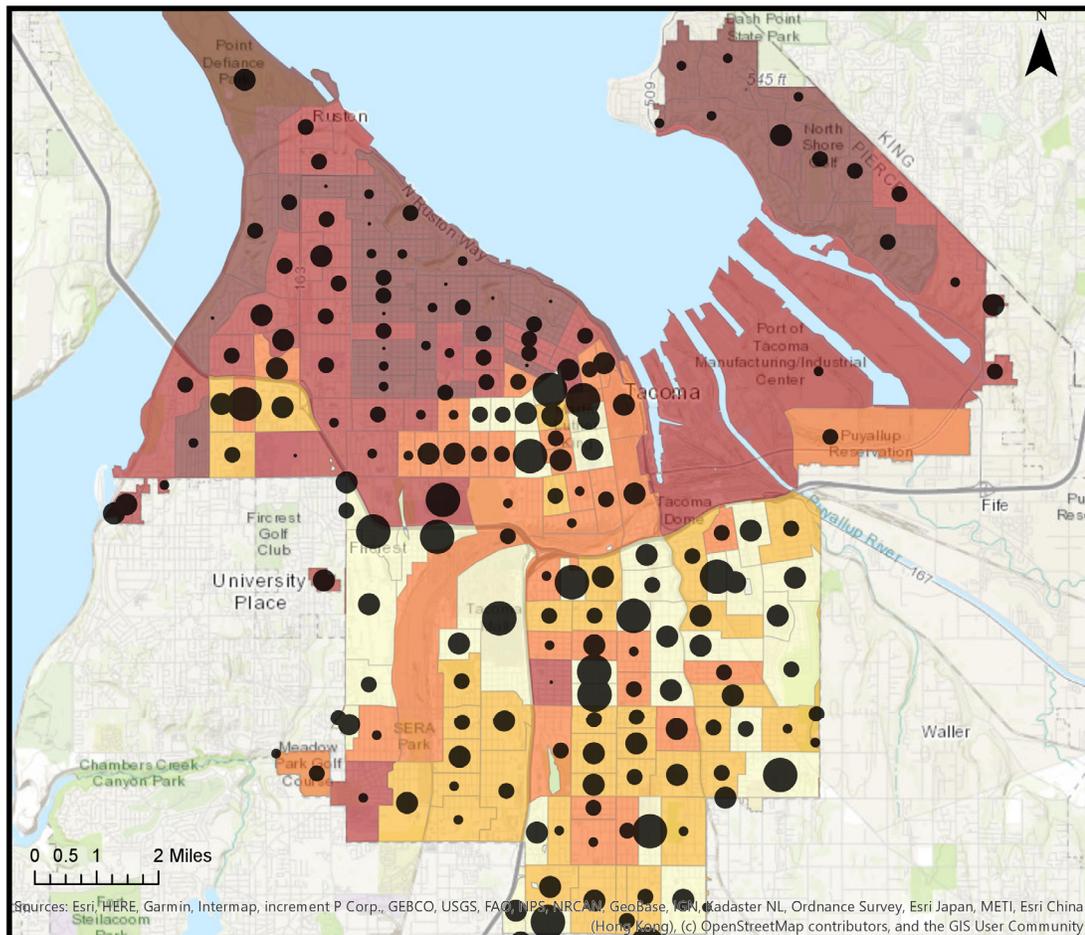
**Policy H-5.11** Promote public acceptance of new housing types in historically lower density areas by ensuring that they are well designed and compatible with the character of the neighborhoods in which they are located through a robust design review process.

## RECTIFYING HISTORIC INEQUITIES

The City of Tacoma recognizes that historic displacements, as well as more recent covenants, redlining, zoning, and other practices, have explicitly or implicitly excluded some groups based on race and income from fair access to housing. This in turn denied those groups equitable access to schools, parks, pathways to building family wealth, and other opportunities they might otherwise have chosen, resulting in multi-generational negative impacts. Tacoma's policies commit to reversing this legacy of inequitable practices by enacting policies, zoning and programs that help to remove barriers where they exist, meet the growing need for diverse housing options, and provide equitable access to opportunities.

Tacoma's Equity Index (here labeled as Opportunity Index) is an analytical tool incorporating multiple data sources that help shed light on housing access and opportunities in Tacoma. The full analysis and map are available at [www.cityoftacoma.org/equityindex](http://www.cityoftacoma.org/equityindex).

## Households Spending 30%+ on Housing



The Equity Index represents 20 indicators within four social determinant categories; Accessibility, Economy, Education, and Livability. The census block groups were classified between Very Low and Very High scores.

Opportunity is defined as a situation or condition that places individuals in a position to be more likely to succeed or excel.

Red census blocks represent communities that exceed average score among the indicators. They are labeled as such to help emphasize the disparities within the City.

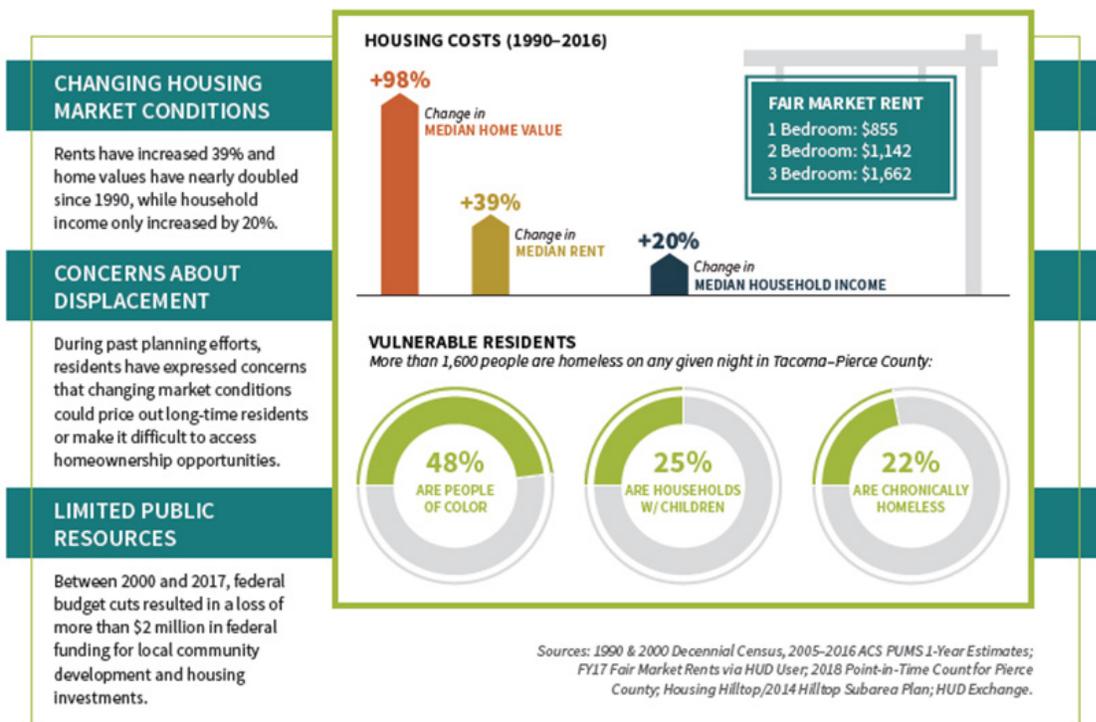
**FIGURE 1.** Access to opportunity and the geography of race.

Source: [www.cityoftacoma.org/equityindex](http://www.cityoftacoma.org/equityindex)

## AFFORDABLE HOUSING ACTION STRATEGY

**Policy H-6.1** Proactively implement the action strategies of the City’s Affordable Housing Action Strategy through a coordinated effort lead by the City of Tacoma in partnership with a broad range of stakeholders.

In 2018 the City of Tacoma developed its Affordable Housing Action Strategy as an urgent response to a changing housing market, increasing displacement pressure among residents, and a widespread need for high-quality, affordable housing opportunities for all.



Source: Tacoma’s Affordable Housing Action Strategy, 2018

## What are some proposed solutions to ensure all Tacoma residents have an affordable place to live and that new development benefits everyone?

### 1 CREATE MORE HOMES FOR MORE PEOPLE.

The City of Tacoma needs to considerably increase its supply of affordable housing options, especially for households with the lowest incomes. Actions that would increase the city's supply of affordable homes include:

- Creating dedicated sources of funding—whether general funds, property tax levy, real-estate transaction fees or other methods—that provide the City's Housing Trust Fund with greater and more reliable resources to preserve and build new housing.
- Enhancing incentives—like increased density, reduced parking requirements, and property tax exemptions—to create more income-restricted units in new market-rate development.
- Using city-owned land to provide new opportunities for affordable rental and homeownership development.
- Changing the City of Tacoma's land-use provisions to make it easier to build less costly, small-scale homes, such as accessory dwelling units or duplexes, as well as provide other supports like technical assistance and financial incentives for people who want to create these alternatives.

### 2 KEEP HOUSING AFFORDABLE AND IN GOOD REPAIR.

The City of Tacoma needs to take steps to ensure existing affordable housing options remain available to our community. Loss of affordable homes could further burden or displace Tacoma residents. Actions that would preserve and improve the city's existing supply of affordable housing include:

- Making it easier, through a preservation ordinance, for the City of Tacoma or its partners to buy back subsidized properties as their income restrictions expire.
- Exploring creation of a proactive code enforcement program, which would actively inspect properties for health and safety violations.
- Creating a dedicated source of funding to keep rents stable at existing subsidized and unsubsidized housing units and assist residents facing a housing crisis.

### 3 HELP PEOPLE STAY IN THEIR HOMES AND COMMUNITIES.

Many residents in Tacoma already cannot keep up with rising housing costs in the form of higher tax bills or rents. They are often on the verge of making painful decisions about leaving their current home or community and have limited options for assistance. Actions that would help stabilize homeowners and tenants include:

- Ensuring residents have substantial notice for rent increases or lease terminations and establish relocation assistance as part of a comprehensive tenant protections policy.
- Supporting residents or organizations interested in leading or participating in community-based initiatives, including those that protect tenants' rights.
- Exploring creation of a community land trust, leveraging local expertise.
- Creating an additional source of local tax relief to stabilize more homeowners.

### 4 REDUCE BARRIERS FOR PEOPLE WHO OFTEN ENCOUNTER THEM.

Even when affordable units exist, many residents must overcome significant barriers to access them. Residents mentioned barriers like limited knowledge of housing resources; language barriers; and difficulty qualifying for or securing housing (like meeting security deposit requirements). Actions that make it easier for residents to access housing opportunities, including those in the private housing market, include:

- Streamlining processes for households applying for and using rental assistance.
- Working with landlords to increase participation in rental assistance programs and their willingness to accept "higher-barrier" households.
- Ensuring a portion of new or expanded funding sources can provide services as part of new housing development.



Source: Tacoma's Affordable Housing Action Strategy, 2018

## Background

*Many Tacoma residents make difficult financial choices each month—paying higher housing costs (at the expense of other living expenses), living in overcrowded or less than desirable conditions, or dealing with an unexpected housing crisis. Tacoma needs to build and preserve more affordable housing for all its residents and ensure new development benefits everyone.*

### Why does the City of Tacoma need to address housing affordability?

Many residents in the City of Tacoma have significant unmet housing needs. One measure of housing need is “cost-burden”—or when a household pays more than 30% of their gross income on housing, including utilities. If a household pays more than one-half (50%) of their gross income on housing, that household is “severely cost-burdened.” Cost-burdened households have less for other essentials, like food, clothing, transportation, and medical care. Currently, more than 18,600 renters and 14,000 owners in the City of Tacoma experience cost-burdens.

Everyone benefits from affordable housing. People with the greatest need for it, though, are often working lower-wage occupations or living on fixed incomes, like seniors and persons living with disabilities.

### What is the Affordable Housing Action Strategy (AHAS)?

The City is developing more ways to serve more residents with housing needs through its *Affordable Housing Action Strategy* (AHAS). The Community and Economic Development Department is leading the development of the AHAS. The goal of the AHAS is to preserve and increase the number of affordable, available, and accessible housing units throughout the city. The AHAS will explain how the City of Tacoma and its partners will achieve this goal.

### What does “affordable housing” mean?

Housing is typically considered affordable if total housing costs do not exceed 30% of a household’s gross income.

The U.S. Department of Housing and Urban Development (HUD) uses an income benchmark—area median income or AMI—for its federal housing programs. The FY17 regional AMI for a family is \$74,500. Using this regional standard likely undercounts the housing affordable within the City of Tacoma, as well as overestimates what the average household can afford. Despite some limitations, a majority of the City’s existing funding is from federal funds, which use HUD-defined AMI to determine eligibility, making it an important measure for the AHAS.

### Do “affordable housing” and “subsidized housing” mean the same thing?

Affordable housing and subsidized housing are different, even though they are sometimes used interchangeably. Subsidized housing refers to programs that provide direct payments to individual households or development projects. These payments help their overall housing costs. Typically, to live in subsidized housing, you need to be below a certain income level (and sometimes you need to meet other requirements). Public housing, rental assistance like Section 8, and developments that use Low-Income Housing Tax Credits are examples of subsidized housing.

