

# HOUSING ELEMENT

## Element Overview

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

- Implement Tacoma's vision of neighborhoods that are inclusive, welcoming to our diverse community, resilient, thriving, distinctive and walkable, including robust community amenities and a range of housing choices and costs.
- 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.
- Recognize the lingering impacts of systemic racism in housing, and take proactive and decisive steps to dismantle continuing racism where it exists and rectify its impacts.

### Why does this matter?

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 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.

## Proposed Amendments

### Structure

- Home in Tacoma and the Anti-Displacement Strategy are integrated throughout the element, rather than detailed as distinct goals.

- Meet 1220 requirements, including goals around affordable housing mix in future growth.
- Link to the overall growth strategy and reference in Urban Form chapter.
- Eliminate redundancy, re-organize goals and ensure clarity in policies.

## Language

- Be more specific about price points and styles available within “affordable housing”  
Avoid subjective terms like “attractive”.
- Be specific about terms like equitable distribution – according to what metrics might the distribution be assessed.

# Policy Framework

## Growth Management Act Goals and Policies (RCW 36.70A)

The Growth Management Act includes the following goal:

(4) Housing. Plan for and accommodate housing affordable to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock.

The Growth Management Act includes the following mandatory planning elements:

(2) A housing element ensuring the vitality and character of established residential neighborhoods that:

(a) Includes an inventory and analysis of existing and projected housing needs that identifies the number of housing units necessary to manage projected growth, as provided by the department of commerce, including:

(i) Units for moderate, low, very low, and extremely low-income households; and

(ii) Emergency housing, emergency shelters, and permanent supportive housing;

(b) Includes a statement of goals, policies, objectives, and mandatory provisions for the preservation, improvement, and development of housing, including single-family residences, and within an urban growth area boundary, moderate density housing options including, but not limited to, duplexes, triplexes, and townhomes;

(c) Identifies sufficient capacity of land for housing including, but not limited to, government-assisted housing, housing for moderate, low, very low, and extremely low-income households, manufactured housing, multifamily housing, group homes, foster care facilities, emergency housing, emergency shelters, permanent supportive housing, and within an urban growth area boundary, consideration of duplexes, triplexes, and townhomes;

(d) Makes adequate provisions for existing and projected needs of all economic segments of the community, including:

(i) Incorporating consideration for low, very low, extremely low, and moderate-income households;

(ii) Documenting programs and actions needed to achieve housing availability including gaps in local funding, barriers such as development regulations, and other limitations;

(iii) Consideration of housing locations in relation to employment location; and

(iv) Consideration of the role of accessory dwelling units in meeting housing needs;

(e) Identifies local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing, including:

(i) Zoning that may have a discriminatory effect;

(ii) Disinvestment; and

(iii) Infrastructure availability;

(f) Identifies and implements policies and regulations to address and begin to undo racially disparate impacts, displacement, and exclusion in housing caused by local policies, plans, and actions;

(g) Identifies areas that may be at higher risk of displacement from market forces that occur with changes to zoning development regulations and capital investments; and

(h) Establishes anti-displacement policies, with consideration given to the preservation of historical and cultural communities as well as investments in low, very low, extremely low, and moderate-income housing; equitable development initiatives; inclusionary zoning; community planning requirements; tenant protections; land disposition policies; and consideration of land that may be used for affordable housing.

## **VISION 2050**

The Multicounty Planning policies (VISION 2050) provide direction for a coordinated approach to address housing as a regional issue. The policies guide the preservation, improvement, and expansion of the housing stock to provide a range of affordable, accessible, healthy, and safe housing choices to every resident. Policies continue to promote fair and equal access to housing for all people.

VISION 2050 promotes the preservation, improvement, and expansion of the housing stock to provide a range of affordable, accessible, healthy, and safe housing choices to every resident. It continues to promote fair and equal access to housing for all people.

Policies and programs should:

<b>Housing</b>	
<b>Assess housing needs</b>	<b>Policy Reference</b>
Address affordable housing needs by developing a housing needs assessment and evaluating the effectiveness of existing housing policies, and documenting strategies to achieve housing targets and affordability goals. This includes documenting programs and actions needed to achieve housing availability including gaps in local funding, barriers such as development regulations, and other limitations	H-Action-4
<b>Increase housing supply and choices</b>	<b>Policy Reference</b>
Increase housing supply and densities to meet the region’s current and projected needs at all income levels consistent with the Regional Growth Strategy	MPP-H-1
Expand the diversity of housing types for all income levels and demographic groups, including low, very low, extremely low, and moderate-income households	MPP-H-2-6, H-9
Expand housing capacity for moderate density housing, i.e., “missing middle”	MPP-H-9
Promote jobs-housing balance by providing housing choices that are accessible and attainable to workers. Include jobs-housing balance in housing needs assessments to better support job centers with the needed housing supply	MPP-H-1, H-6, H-Action-4
Expand housing choices in centers and near transit	MPP-H-7-8
Promote flexible standards and innovative techniques to encourage housing production that keeps pace with growth and need	MPP-H-10
<b>Support the development and preservation of affordable housing</b>	<b>Policy Reference</b>
Use inclusionary and incentive zoning to provide more affordable housing when creating additional housing capacity	H-Action-5
Jurisdictions planning for high-capacity transit stations: Create and preserve affordable housing near high-capacity transit	MPP-H-8, H-Action-1
<b>Address inequities in access to housing</b>	<b>Policy Reference</b>

Identify potential physical, economic, and cultural displacement of low-income households and marginalized populations and work with communities to develop anti-displacement strategies in when planning for growth	MPP-H-12, H-Action-6
Promote homeownership opportunities while recognizing historic inequities in access to homeownership opportunities for communities of color	MPP-H-5
Identify and begin to undo local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing, including zoning that may have a discriminatory effect and areas of disinvestment and infrastructure availability	

## Addressing Priority Outcomes

In the first phase of the comprehensive planning process, the project team identified key outcomes that assess a baseline of wellbeing across a community. The 19 selected outcomes reflect the key themes for this plan update: equity, public health, sustainability, opportunity, and safety. Outcomes were evaluated geographically, comparing results across eight Tacoma neighborhoods.

The **Housing** element addresses these priority outcomes:

- Housing Equity, including homeownership, rent cost-burden and involuntary displacement.** Housing equity means that choices about the neighborhood of Tacoma in which you reside should not be restricted by race or ethnicity or income. Housing policies can support first-time buyers of a single dwelling home through inclusionary zoning and land use incentives to increase the housing supply, type, and size for income-restricted affordable homes. Additionally, housing policies aim to decrease the number of households experiencing rent cost burden greater than 50%. Anti-displacement strategy outcomes look at the percent of residents living in the same house one year ago through policies that ensure stable and secure housing while allowing some movement that is proportional throughout racial subgroups.
- Homelessness, with a “functional zero” outcome.** The City of Tacoma recently developed a Homelessness Strategy for the years 2022-2028 that states a vision of “Our vision is to sustain an equitable, dignified, and culturally responsive homeless and housing response system that quickly and effectively addresses everyone’s homeless crisis while supporting the needs of residents and local businesses.” The outcomes of making homelessness rare, brief, and one-time are components of an overall goal of achieving “functional zero,” or a state in which people who do experience homelessness are quickly and well-served, and able to retain permanent housing after the episode. On

the way to achieving functional zero, however, interim goals are concerned with ensuring that the homelessness system is equitably serving unhoused residents.

## Community Input

The Project Team compiled qualitative data from nine community visioning workshops and categorized it into overarching themes representing community priorities for Tacoma's growth over the next 25 years. Additionally, the Project Team reviewed community input gathered through previous engagement activities that occurred between 2016 to present day in the Tacoma Existing Engagement Gap Analysis report.

Housing is a major topic of explicit and broad engagement in the Home in Tacoma effort to evaluate diverse housing types and inclusionary zoning options throughout Tacoma as well as the broader Affordable Housing Action Strategy. Addressing homelessness and affordable housing development were residents' first and fourth highest priorities in the Office of Strategy 2024 Community Survey. Home in Tacoma Survey Results describe the top goals for the future of housing as neighborhoods with mature trees and green spaces, affordable housing at a range of income levels, that some historic buildings remain, that infrastructure and services keep pace with growth, and that transportation choices include walking, biking, and transit.

Tacomans sense a great deal of urgency and concern related to housing affordability and homelessness in the city. However broad engagement suggests appetite for only very modest increases in density and development speed. Parking and traffic, preserving neighborhood character, views, and open space, and associated infrastructure and services were some of the most common concerns.

Encouraging infill, DADUs, and ADUs were popular policy levers.

Due to the far-reaching existing engagement on housing from Home in Tacoma, the Comprehensive Plan engagement effort did not focus on housing as a priority area.

# 05

# Housing

## HOUSING GOALS

- **GOAL H-1** In Tacoma, housing is available and accommodates a full spectrum of needs, preferences, life stages, and financial capabilities. City policies, programs, and incentives encourage the production of housing types and affordability levels that are not being produced in the private market.
- **GOAL H-2** Access to housing is made fairer and more equitable, with a special effort to remove disparities in housing access for Black, Indigenous, and People of Color, low-income households, older adults, and households that include people with disabilities.
- **Goal H-3** Anti-displacement policies are coordinated to reduce the risk of displacement for at-risk households and mitigate impacts for households that face displacement.
- **GOAL H-4** Across Tacoma, safe and healthy housing provides access to jobs, goods, and services that meet daily needs within a 15-minute walk. This housing is connected to the rest of the city and region by safe, convenient, affordable multimodal transportation.
- **GOAL H-5** All Tacomans can find suitable housing that does not incur cost burden.
- **GOAL H-6** New housing units are low emission, energy efficient, built to high-performance standards, and well-integrated with their surroundings.

# Housing

# 05

## 5.1 Introductory Context

### WHAT IS THIS CHAPTER ABOUT?

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

- ▶ Implement Tacoma's vision of neighborhoods that are inclusive, welcoming to a diverse community, resilient, thriving, distinctive, and walkable, and that include a range of housing choices and costs.
- ▶ Ensure fair and equitable access to a range of housing types for a socially and economically diverse population.
- ▶ Support healthy, resource-efficient, and physically-accessible housing.
- ▶ Concentrate the highest densities of housing in centers and along high-capacity transit corridors, where access to transportation and services can reduce the cost of living and improve quality of life.
- ▶ Increase the amount of affordable housing, especially for lower-income families and households with special needs. 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 subsidized, for households of all sizes throughout the city.
- ▶ Take proactive steps to address the impacts of systemic racism in housing and dismantle continuing racism where it exists.

The Future Land Use Map (See Exhibit 17 in Growth Strategy) allows for a more-than-adequate housing supply to meet future needs. Tacoma's current 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. To meet that challenge, Tacoma continues its transformation toward a refreshed vision for housing growth that promotes production of different housing types and sizes, clustered in locations that connect households to daily essentials and amenities.

### WHY IS THIS IMPORTANT?

While a place to live is a basic human need, not all Tacomans have safe and healthy housing. 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, sexual orientation, and other factors can also limit choices.

### Book I: Core Policy Elements

- 1 Introduction + Vision
- 2 Growth Strategy
- 3 Complete Neighborhoods
- 4 Environment + Watershed Health
- 5 Housing**
- 6 Transportation
- 7 Economic Development
- 8 Parks + Recreation
- 9 Public Facilities + Services
- 10 Historic Preservation
- 11 Engagement + Administration

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- 5.1 Introductory Context
- 5.2 Goals + Policies
- 5.3 Priority Actions



The City plays a crucial role in ensuring a fair and equitable housing market by setting policies that affect the overall supply of housing, the types of housing that get built, and where housing gets built. These decisions and the resulting housing landscape create the opportunities and security all people need to live healthy and successful lives.

### WHAT WE HEARD

Since the last update to the comprehensive plan, housing has been a significant topic of engagement efforts, due to the Affordable Housing Action Strategy (AHAS) which encompasses Home in Tacoma (HIT) and Rental Housing Code (RHC) changes. These efforts asked community members across districts to voice their concerns and opinions on the state of housing affordability and housing supply in Tacoma. In the City’s 2024 Community Survey, when asked what their greatest concern was for their neighborhood, residents’ first response was homelessness, followed by affordable housing. Participants in the HIT Survey describe the future of housing as neighborhoods with mature trees and green spaces, affordable housing at a range of income levels, a mix of historic and new buildings, infrastructure and services that keep pace with growth, and transportation choices that include walking, rolling, biking, and transit. Other popular policy levers that community members want are encouraging infill, detached-accessory dwelling units (DADUs), and accessory dwelling units (ADUs).

Overall, Tacomans sense a great deal of urgency and concern about housing affordability and homelessness in the city. However, broad engagement suggests an appetite for only very modest increases in density and the pace of development. Parking and traffic, preserving neighborhood character, views, open space, and associated infrastructure and services were some of the most common concerns.

### HOW DOES THIS CHAPTER ADDRESS KEY THEMES?

**Equity and Opportunity.** Access to quality housing is a foundational human need. With safe and secure housing established, Tacoma residents can access further opportunities, including education and economic opportunities. People with stable housing are more able to contribute to the city's vibrant cultural life, engage civically, and be well. On the other hand, housing instability or inadequate housing puts incredible stress on human capacity and collectively limits our potential as a city.

**Public Health and Community Safety.** In its most basic role as shelter from the elements, housing provides protection from injury and disease. As a core social determinant of health, the quality, affordability, and adequacy of housing supply affect whether people live in crowded conditions or are exposed to environmental hazards such as poor indoor air quality and allergens. Housing quality and access are not only tied to physical health but also to mental health outcomes. Being housed oneself and living in a community where one’s neighbors are securely housed contributes a great deal to psychological safety. People living in objectively higher-quality housing have a greater sense of safety in their neighborhoods. When people do not have housing, however, the damaging impact on both their psychological and physical safety drastically spikes, as community members who are unhoused are seven to ten times more likely to be the victims of violence than the general population.<sup>1</sup>



EQUITY



OPPORTUNITY



PUBLIC HEALTH



SAFETY



SUSTAINABILITY

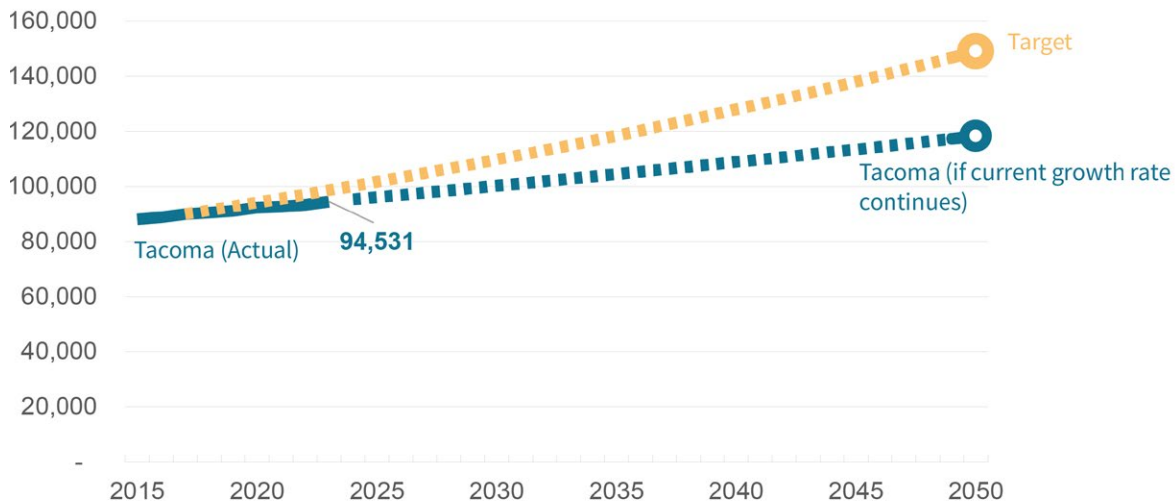
<sup>1</sup> "Exploring the Experiences of Violence Against Individuals Who are Homeless", 2014, page 123.

**Sustainability.** Policy decisions about housing development can have systemic impacts on climate and sustainability goals within a city. When housing, transportation, and economic development decisions are strategically aligned, greater transportation mode shifts to walking, biking, and transit occur, reducing congestion and greenhouse gas emissions on a large scale. Building codes also affect residential building design choices related to energy efficiency, sustainable material use, air pollution, and water management systems that have environmental impacts at scale.

### WHAT ARE SOME BASELINE CONDITIONS AND OPPORTUNITIES?

**Tacoma’s housing production has not kept pace with growth targets.** From 2017 to 2023, the city’s housing stock has grown at an average annual rate of 0.8%. To achieve the 2050 housing target, average annual growth needs to be double this, at 1.6%. Compared with Pierce County overall, Tacoma’s housing production has proportionally slowed since the 1980s, reflecting a countywide trend of population growth in areas outside this regional metropolitan hub.

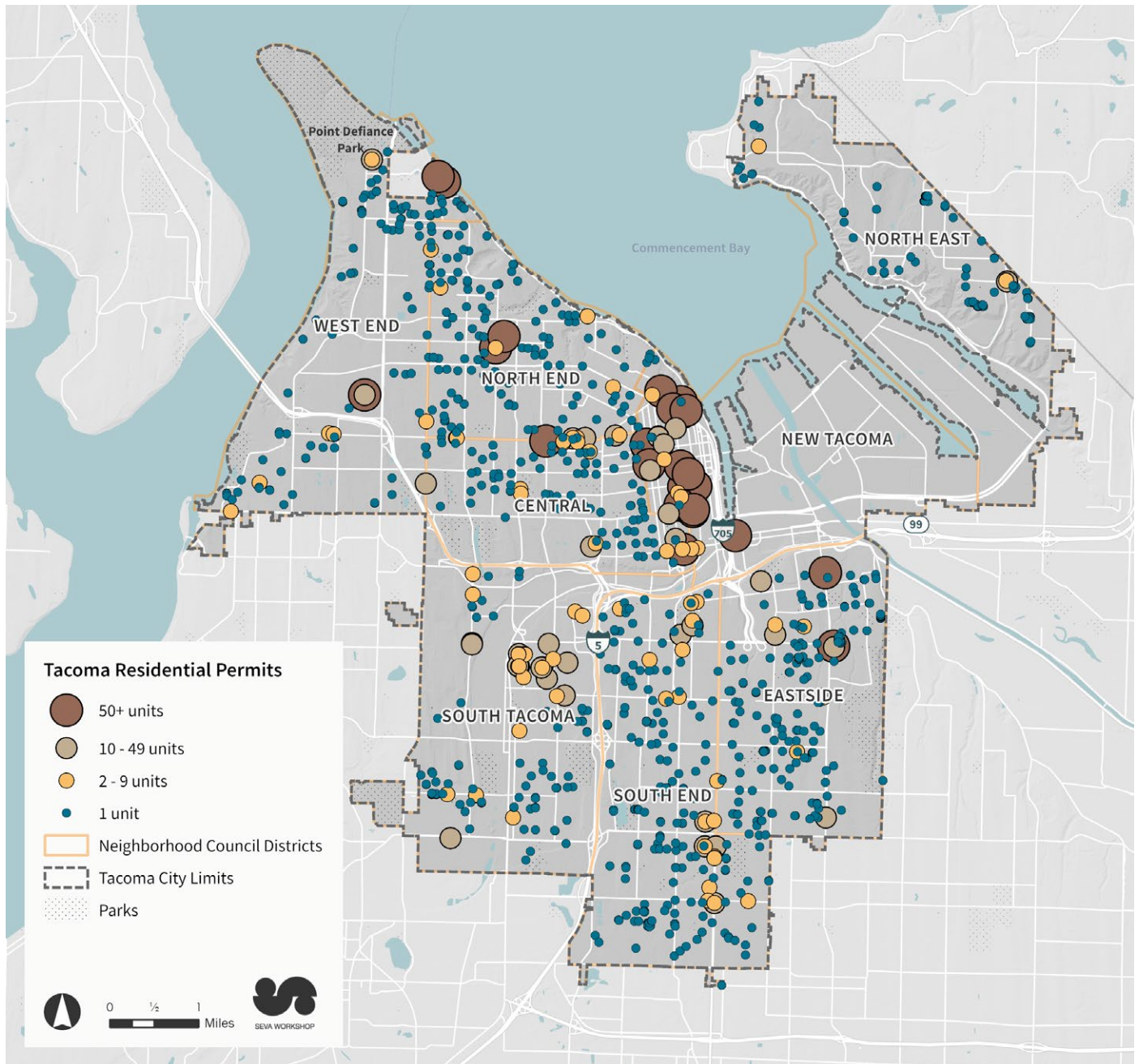
Exhibit 37. Tacoma Housing Units, Actual and Target 2015–2050.



Sources: OFM Housing Units, 2015-2023; PSRC Housing Target for 2017-2050; Seva Workshop, 2024.

New housing development in Tacoma aligns with the City's goal of co-locating growth and development in nodes with the highest access to transit and opportunity. The map in Exhibit 38 visualizes housing production in Tacoma since 2017 by location and unit count. While Tacoma's existing housing stock predominantly consists of single family homes (67%), recent production trends favor multifamily housing, which comprises 80% of all units developed 2017-2023. Newer housing production has been highest Downtown- where 40% of these new units are located. Another 30% of new housing units are located within the city's mixed-use centers.

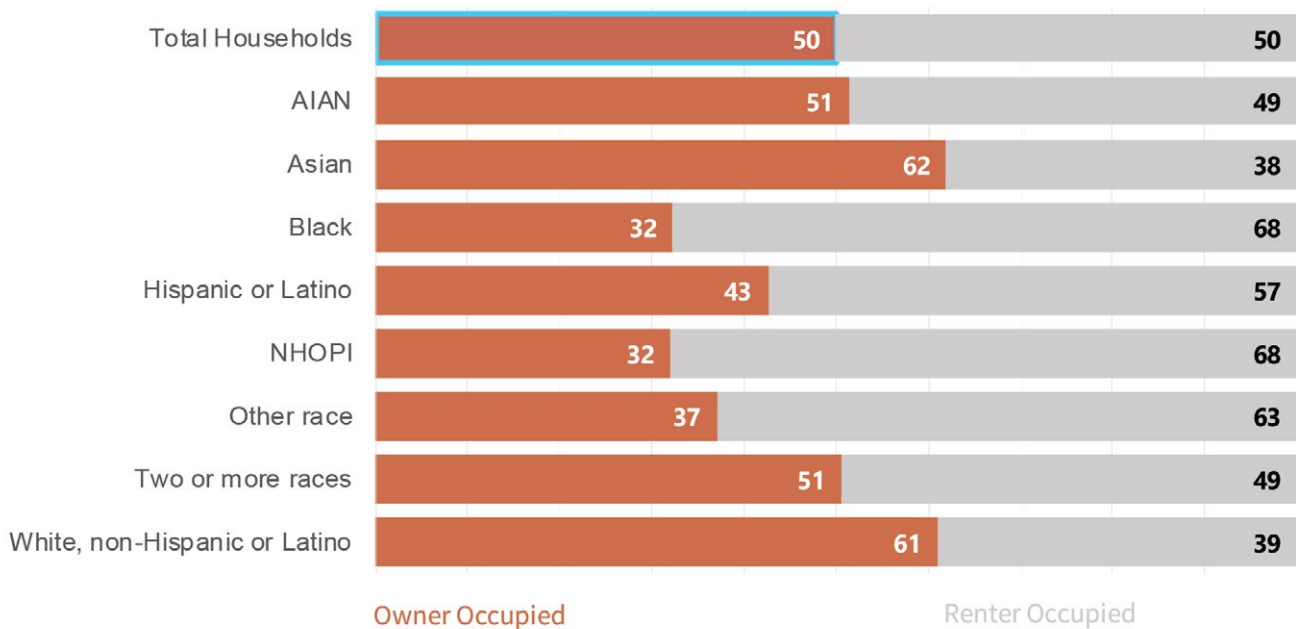
Exhibit 38. Tacoma Residential Building Permits by Unit Count, 2017-2023.



**In Tacoma, half of households own their homes while half of households rent.**

However, In Tacoma, homeownership is becoming increasingly out of reach for moderate-income households as home prices have risen at more than double the rate of incomes 2015-2023. Racial disparity in homeownership is stark in Tacoma, steeped in a long history of racial exclusion and discrimination. These gaps persist among demographics for first-time homebuyers, indicating that the trend may worsen rather than improve. The lowest homeownership rates today are observed among Black (32%), Pacific Islander (32%), Hispanic (43%), and “Other” (37%) households. See Exhibit 39.

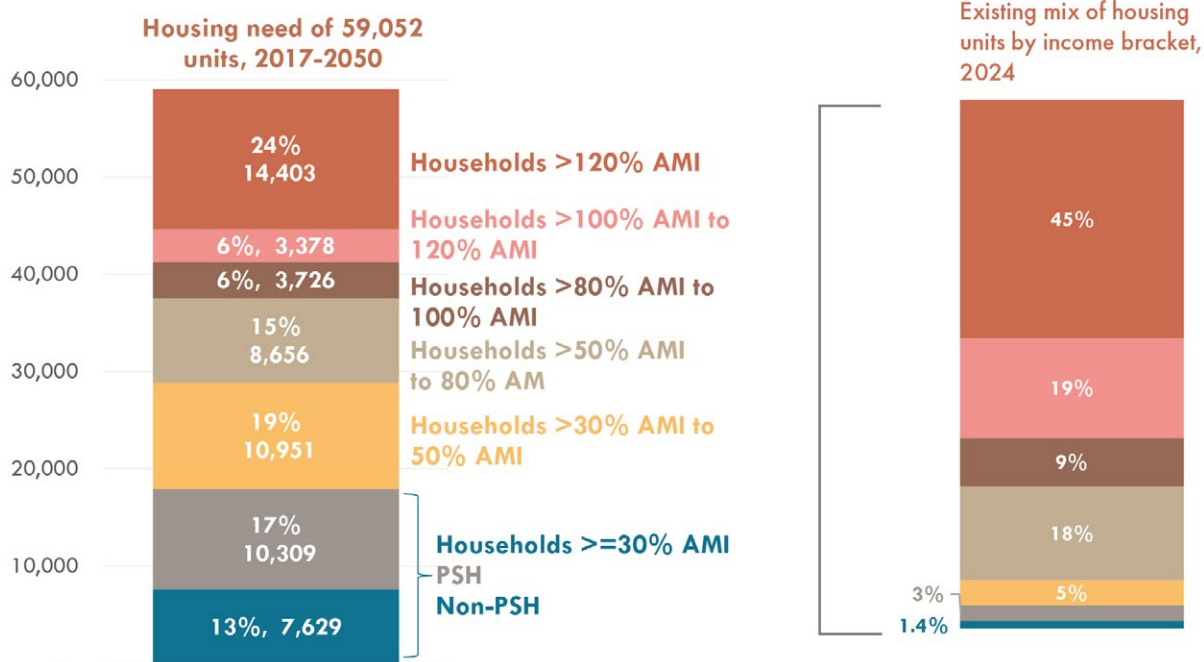
Exhibit 39. Tacoma Housing Tenure by Race and Ethnicity (Shown as %), 2021.



*Note: AIAN=American Indian and Alaska Native; NHOPI=Native Hawaiian and Other Pacific Islander. Hispanic or Latine is an ethnicity. The Hispanic or Latino category includes Hispanic and Latine people of all races. All other categories show non-Hispanic races. Source: American Community Survey 5-year estimates; Seva Workshop, 2024.*

**Market interventions will be essential to support housing units for lower income brackets.** Visioning a future without housing cost burden or homelessness in Tacoma, 30% of all new units should be affordable to extremely low-income households, 34% for low- and very low-income households, and the remainder for moderate- and higher-income households. The distribution is based on Pierce County allocations and considers current housing needs to eliminate cost burden and homelessness, as well as the needs of future households. The production of income-restricted affordable housing is the most reliable way to meet the needs of households in the lowest income brackets, which are typically not well served by market-rate housing production. As shown in Exhibit 40, this unit mix is a dramatic departure from the affordability levels found within Tacoma’s existing housing stock, where only 4% of housing units are affordable to those with incomes at or below 30% AMI and 23% for low- and very low-income households.

Exhibit 40. Housing Units Needed by Income Bracket in Tacoma, 2017-2050, Compared with Existing Housing Unit Mix by Income Bracket, 2024.



Sources for housing need: Pierce County Countywide Planning Policies Appendix A, 2022; PSRC, Vision 2050; Seva Workshop, 2024.

Notes for existing mix: Middle housing ownership units calculated as ownership units in 1-unit attached housing through structures less than 20 units; Split between 80 – 100% HAMFI and 100-120% HAMFI. Multifamily ownership in buildings 20-49 units added to 100-120% HAMFI and ownership units in 50+ buildings added to >120% HAMFI. Affordable rental units for >100% HAMFI split between 100-120% and >120% HAMFI 20/80. Single family homes split between these two groups at a 30/70 rate to reflect older housing stock of Tacoma homes.

Sources for existing mix: HUD CHAS Table 18C, 2016-2020 for counts of affordable rental units; ACS B25032 5-year estimates, 2017-2021 for ownership units and mobile homes; Seva Workshop, 2024.

**Overall housing production increase is a key strategy to addressing affordability in Tacoma.** A healthy supply of new housing, even when it’s market rate and serving moderate- or higher- income brackets, allows for a natural “filtering” process to evolve, where units currently occupied by high-income households are sold or rented to more moderate-income households, freeing up those units for low-income households. Without adequate production, the housing supply is squeezed, and high-income households drive up the cost of all housing by occupying units that might otherwise be home to moderate-income households, and so on. Market rate production does not directly address the needs of households in the lowest income groups but does help maintain better alignment for the other segments of the housing market. This, in turn, frees up more resources to be spent on those with the greatest need. A full analysis of Tacoma’s housing market baseline can be found in the technical report for this element.

## 5.2 Goals + Policies

**GOAL H-1:** In Tacoma, housing is available and accommodates a full spectrum of needs, preferences, life stages, and financial capabilities. City policies, programs, and incentives encourage the production of housing types and affordability levels that are not being produced in the private market.

**Policy H-1.1:** Maintain sufficient residential development capacity to accommodate Tacoma’s housing targets. Update infrastructure and services as needed to support urban growth.

**Policy H-1.2:** 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 multi-dwelling units, from duplexes to high-rise developments, small units, accessory dwelling units, prefabricated homes, such as manufactured and modular, co-housing, and clustered housing.

**Policy H-1.3:** Support the maintenance and improvement of the existing housing stock, and encourage the adaptation of the existing housing stock to accommodate a variety of needs.

**Policy H-1.4:** Monitor housing trends including production, unit type, affordability levels, and geographic distribution. Adopt zoning changes as needed that align with the goals of this element.

**Policy H-1.5:** Encourage a robust and diverse supply of affordable, accessible housing to meet the needs of special populations, including emergency housing, emergency shelters, transitional housing, and permanent supportive housing for individuals and families experiencing homelessness, especially in centers and other places in close proximity to services and transit.

**Policy H-1.6:** Implement equitable land use incentives such as density or development bonuses, lot size reductions, transfer of development rights, height or bulk bonuses, fee waivers, accelerated permitting, parking requirement reductions, tax incentives, and “surplus land sales” to remove housing development barriers for income-restricted affordable housing and other housing types serving cost-burdened communities.

**Policy H-1.7:** Review and update affordable housing incentives and requirements, such as those listed in H-1.6, to improve their efficacy and impact.

**Policy H-1.8:** Create a process to coordinate public investments, such as capital improvements, with affordable housing activities to leverage the most benefit from public investment.

**Policy H-1.9:** Track housing production trends to assess progress toward goals related to updated design standards and zoning changes, particularly for infill and middle-density housing types.

**Policy H-1.10:** Review and update City permitting and processes, as well as available education and technical support, to streamline the homebuilding process for developers and the public.

**GOAL H-2:** Access to housing is made fairer and more equitable, with a special effort to remove disparities in housing access for Black, Indigenous, and People of Color households, low-income households, older adults, and households that include people with disabilities.



# HOW DOES THIS PLAN SUPPORT HOMEOWNERSHIP AND HOUSING AFFORDABILITY?

**THE AVERAGE TOWNHOME SELLS FOR 31% LESS THAN A SINGLE FAMILY HOME, AND A CONDO FOR 18% LESS**

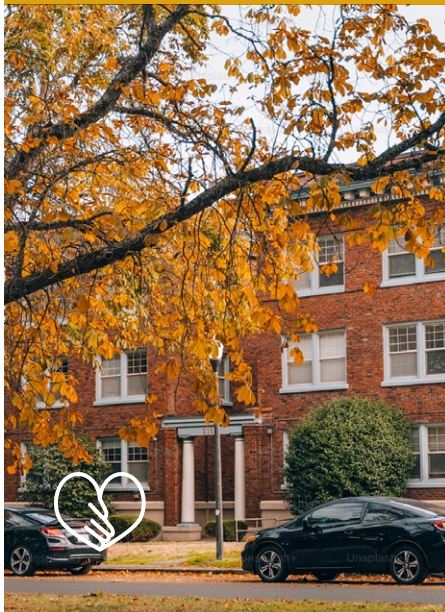
**ANALYSIS OF AFFORDABILITY TRENDS SHOW THAT HOMEOWNERSHIP TODAY IS MORE OUT OF REACH FOR MODERATE-INCOME HOUSEHOLDS IN TACOMA THAN IT WAS 5 YEARS AGO, AND THAT RACIAL DISPARITIES IN HOMEOWNERSHIP RATES PERSIST AND ARE WORSENING FOR SOME GROUPS.**



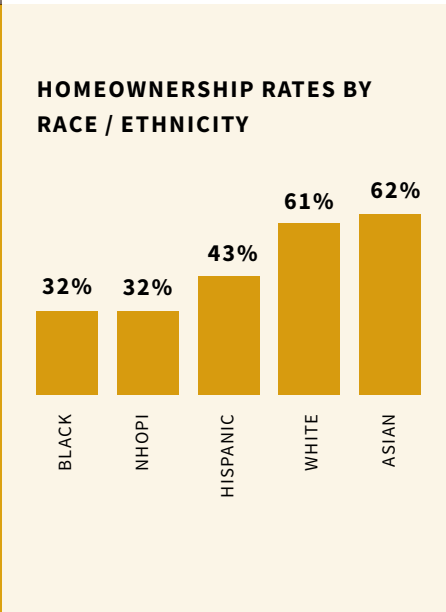
**RECENT ZONING REFORM IN TACOMA DRAMATICALLY INCREASES THE CITY'S CAPACITY FOR NEW HOUSING. THIS CAN RELIEVE PRESSURE ON SUPPLY AND RESTORE BALANCE IN THE HOUSING MARKET, ENSURING THAT TACOMA CAN REMAIN A COMMUNITY THAT IS HOME FOR ESSENTIAL WORKERS, HOUSEHOLDS WITH MODERATE INCOMES, AND BIPOC FAMILIES**



**THE 15-MINUTE CITY VISION IN TACOMA SIGNIFICANTLY EXPANDS THE FOOTPRINT OF LAND AVAILABLE FOR DEVELOPMENT AS MIDDLE HOUSING TYPES, SUCH AS TOWNHOMES, THAT CAN BE MORE ACCESSIBLE FOR FIRST-TIME HOME BUYERS**



**THIS PLAN CONSIDERS FUTURE HOUSING NEEDS NOT AS A MONOLITH BUT ACROSS THE INCOME SPECTRUM. THAT MEANS ACKNOWLEDGING THE DRAMATIC NEED FOR MORE PERMANENT SUPPORTIVE HOUSING, EMERGENCY SHELTERS, AND SUBSIDIZED HOUSING IN THE COMMUNITY, ENVISIONING A FUTURE WITHOUT CHRONIC HOMELESSNESS OR HOUSING COST BURDEN**





**Policy H-2.1:** Implement barrier-free access to housing consistent with the Americans for Disabilities Act (ADA). Increase access by actions such as implementing **visitability** and **universal design** features, considering details in individual units, on-site plans, and more broadly at the neighborhood scale.

**Policy H-2.2:** Sustain and increase, when possible, funding for eviction, relocation, and foreclosure prevention programs.

**Policy H-2.3:** Continually evaluate plans, investments, and other legislative land use decisions to identify potential disparate impacts on housing choice and access for protected classes.

**Policy H-2.4:** Evaluate plans and capital investments for potential unintended consequences such as displacement in areas with concentrations of communities of color, low- and moderate-income households, and renters.

**Policy H-2.5:** Ensure a range of housing options and supportive environments to enable older adults to remain in their communities as their needs change.

**Policy H-2.6:** Expand tenant protections by providing resources for households experiencing a crisis, increasing community organizing capacity, and other means.

**GOAL H-3:** Anti-displacement policies are coordinated to reduce the risk of displacement for at-risk households and mitigate impacts for households that face displacement.

**Policy H-3.1:** Use a full spectrum of housing tools to address anti-displacement needs, such as funding for affordable housing.

**Policy H-3.2:** Implement inclusionary zoning in submarkets with supportive market conditions tailored to specific affordability needs and economic context. Recalibrate terms of the program on a rolling basis in response to changes in the housing market.

**Policy H-3.3:** Require that developers benefiting from land use changes, property tax exemptions, fee waivers, expedited processing, and city funding use affirmative marketing in advertising unit availability.

**Policy H-3.4:** Implement a resident prioritization policy that applies to both residents and neighborhoods with high displacement risk.

**Policy H-3.5:** Promote ownership opportunities to qualified first-time homebuyers as a pathway for wealth-building.

**Policy H-3.6:** Promote multifamily housing units with 2- or more bedrooms, particularly in areas where they are in short supply.

**Policy H-3.7:** Working with local architects and lenders, create a set of affordable ADU designs and a financing package to facilitate the construction of, or subdivision to, ADUs by moderate- and low-income households.

**Policy H-3.8:** Require the redevelopment of large parcels with City investment to include deeply affordable rental and/or ownership products.

**Policy H-3.9:** Support businesses at risk of displacement by providing City subsidies for leases, implementing first rights of refusal for City-subsidized commercial in redeveloped sites, and/or offering relocation assistance.

**Policy H-3.10:** Continue to identify and address racially disparate impacts, displacement, and exclusion in Tacoma's community.



**Visitability** captures the features that make access to a dwelling unit accessible to someone who has trouble with steps or who uses a wheelchair. These features include zero-step entrances, wider clearances at doorways, and a wheelchair accessible restroom on the main level.

**Universal design** is a broader concept that can apply to a full building, site design, or neighborhood layout. The goal is to create spaces that are inherently usable by as many people as possible without needing special adaptation. A universal design framework will consider a full range of mobility conditions, sensory differences, and cognitive impediments.

**Policy H-3.1.1:** Engage with BIPOC community members, and others who have been historically under-represented, in policymaking. Provide stronger community-based roles for policy design and implementation of anti-displacement policies.

**GOAL H-4:** Across Tacoma, safe and healthy housing provides access to jobs, goods, and services that meet daily needs within a 15-minute walk. This housing is connected to the rest of the city and region by safe, convenient, affordable multimodal transportation.

**Policy H-4.1:** Meet the housing needs of under-served and underrepresented populations living in areas with higher poverty rates, such as South Tacoma, Eastside, and South End, by coordinating plans and investments with housing programs, mobility improvements, and anti-displacement measures. Ensure that community engagement is integral to planning decisions to align investments with local interests and needs.

**Policy H-4.2:** Promote housing that is protected from noise and hazardous environmental conditions and materials, and improve conditions for existing housing in locations exposed to hazards.

**Policy H-4.3:** Promote higher density, multifamily development at designated centers and along high-frequency transit corridors, as shown in the Centers Map and Transit Network maps included in the Growth Strategy element.

**Policy H-4.4:** Preserve affordable homeownership and housing stability for low-income renters in high-opportunity areas through actions such as home improvement loans, downpayment assistance, subsidized utility rates, and others.

**Policy H-4.5:** Provide incentives to promote the development of affordable, mixed-income housing citywide, with special focus toward areas identified on the Frequent Transit Network Vision Map in the [Growth Strategy element](#). Discourage the over-concentration of facilities for “high-risk” populations in any one geographic area.

**GOAL H-5:** All Tacomans can find suitable housing that does not incur cost burden.

**Policy H-5.1:** Preserve and produce income-restricted affordable housing to address gaps in the housing supply not met by the private market, especially at 60% AMI and below. Coordinate with housing providers and service organizations to address community needs and disrupt patterns of displacement and cycles of homelessness.

**Policy H-5.2:** To eliminate housing cost burden and homelessness, 70% of units added in 2017-2050 in Tacoma should be affordable to households at or below 100% of Pierce County AMI, as summarized by WSHFC. See [Exhibit 40](#). Strive to meet this through increased resources for affordable housing development, zoning, and land use incentives.

**Policy H-5.3:** Evaluate plans and investments across City departments for their impact on housing cost; implement anti-displacement measures for cost-burdened communities when investments indicate displacement risk; and consider ways to reduce the combined cost of housing, utilities, and/or transportation for impacted residents.

**Policy H-5.4:** Encourage income diversity across the city by allowing a mix of housing types and tenures in all neighborhoods.

**Policy H-5.5:** Support regional cooperation, often facilitated through SSHAP, in addressing housing needs in the Tacoma metropolitan area and greater Puget Sound, especially for emergency and permanent supportive housing, low- and

moderate-income households, and historically under-served and under-represented communities.

**Policy H-5.6:** Ensure that a continuum of safe and affordable housing opportunities, related supportive services, and trauma-informed care are allowed and appropriately resourced. Eliminate racial disparities among those experiencing homelessness and connect individuals with holistic care teams. Support efforts for humane and robust homelessness crisis response.

**Policy H-5.7:** Increase homeownership rates and expand locational choice for BIPOC households and other groups who have been historically under-served and under-represented as homeowners in high opportunity areas.

**Policy H-5.8:** 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-5.9:** 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.

**GOAL H-6:** New housing units are low emission, energy efficient, built to high-performance standards, and well-integrated with their surroundings.

**Policy H-6.1:** Update building standards to support housing that provides features supportive of healthy and active living, such as high indoor air quality, useable open areas, connection to recreation areas, community gardens, and crime-preventative design.

**Policy H-6.2:** Promote low emissions, energy efficiency, green building practices, materials, and design to produce healthy, efficient, durable, and adaptable homes.

**Policy H-6.3:** Encourage the adaptive reuse of resource-rich existing older commercial buildings in or near designated centers into mixed-use housing developments to prevent carbon emissions from demolition and construction of new buildings.

**Policy H-6.4:** Connect residential areas with pathways, sidewalks, and high-quality onsite amenities such as secure bicycle parking and electric vehicle charging.

**Policy H-6.5:** Require site designs and relationships to adjacent developments that reduce or prevent social isolation, especially for groups that often experience it, including older adults, people with disabilities, communities of color, and immigrant communities.

**Policy H-6.6:** Support a strong housing code enforcement program to reduce substandard housing through repair and rehabilitation, such as an active rental inspection program.

**Policy H-6.7:** Promote the maintenance, repair, rehabilitation, and adaptive reuse of the city's existing housing stock. Pursue financial incentives and funding for housing improvement programs, subdivision, and adaptive reuse, especially for low-income households. Integrate regulatory tools that incentivize reuse and conversion of existing viable structures into housing to meet community needs.

**Policy H-6.8:** Promote innovative development techniques to better utilize land, promote design flexibility, preserve open space and natural features, and conserve energy resources.



In 2024, the City of Tacoma adopted an Anti-Displacement Strategy that outlines policies and programs that address housing stability for vulnerable residents. These strategies address three types of displacement: **physical displacement**, occurring when building conditions change like in case of natural disaster, condemnation, or eminent domain; **economic displacement**, when housing cost increases are dramatic enough that a resident must move or is evicted; and **cultural displacement**, when a household moves because the businesses/services/community that cultivate a sense of belonging for them are no longer present.

### 5.3 Priority Actions

ACTION	LEAD
Evaluate the City’s bonus programs, prioritize incentives, and focus objectives for new housing development.	Planning + Development Services
Finalize and publish set of pre-approved ADU designs and house subdivision guidance. As part of this program, review success after a 2 or 3-year horizon and add more models, if feasible.	Planning + Development Services
Create guidance for affirmative marketing.	Community + Economic Development
Update the Downtown Subarea Plans to incorporate a minimum 10% affordable housing set aside. Ensure all future TOD related subarea plans incorporate inclusionary zoning mechanisms.	Planning + Development Services
Consider expansion of Reduced Parking Areas to reduce housing costs, especially in coordination with future subarea plans and in conjunction with the expansion of high frequency transit.	PDS
Update commercial zoning districts to improve the feasibility of multifamily and mixed-use development. Implement middle housing standards and housing types within the City’s high density zoning districts.	Planning + Development Services