



AGENDA

MEETING: Regular Meeting (Hybrid)
DATE/TIME: Wednesday, October 2, 2024, 5:00 p.m.
LOCATION: Council Chambers, 1st Floor of the Tacoma Municipal Building
747 Market Street, Tacoma, WA 98402
ZOOM INFO: Link: <https://www.zoom.us/j/84416624153>
Dial-in: +1 253 215 8782
ID: 844 1662 4153

A. Call to Order

- Quorum Call
- Land Acknowledgement

B. Approval of Agenda

C. Approval of Minutes

- April 3, 2024

D. Public Comments

This is the time set aside for public comment on Discussion Items on this agenda.

- Written comments on Discussion Items must be submitted to Planning@cityoftacoma.org by 12:00 noon prior to the meeting. Comments will be compiled, distributed to the Commission, and posted on the Planning Commission's meeting webpage at www.cityoftacoma.org/PlanningCommissionAgendas.
- To comment virtually, join the meeting using Zoom and raise your virtual hand. To comment in person, sign in at the back of the Council Chambers. Where necessary, the Chair may limit the allotted time for comment.

E. Disclosure of Contacts and Recusals

F. Discussion Items

1. Planning Commission Annual Report and Work Program

- Description: Planning Commission Annual Report for 2023-2024 and Work Program for 2024-2026.
- Action: Review and Comment.
- Staff Contact: Brian Boudet (BBoudet@cityoftacoma.org)



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¿Necesitas información en español? Cần thông tin bằng tiếng Việt? 한국어로 정보가 필요하십니까? ត្រូវការព័ត៌មានជាភាសាខ្មែរ?
Нужна информация на русском? Потрібна інформація українською мовою? Contact TacomaFIRST 311 at (253) 591-5000.

2. One Tacoma Comprehensive Plan Update – Urban Form

- Description: Review the Urban Form Element of the One Tacoma Plan.
- Action: Informational.
- Contact: Wesley Rhodes (WRhodes@cityoftacoma.org)

3. One Tacoma Comprehensive Plan Update – Housing

- Description: Review the Housing Element of the One Tacoma Plan.
- Action: Informational.
- Contact: Stephen Atkinson (SAtkinson@cityoftacoma.org)

G. Upcoming Meetings (Tentative Agendas)

(1) Agenda for the October 16, 2024, meeting:

- Planning Commission Annual Report and Work Program
- Comprehensive Plan Periodic Review – Historic Preservation

(2) Agenda for the November 6, 2024, meeting:

- Comprehensive Plan Periodic Review – TMP, Design & Development

H. Communication Items

(1) **Reports/Communications from Staff**

(2) **Status Reports by Commissioners** – Picture Pac Ave and the TOD Task Force.

(3) **IPS Agenda** – The Infrastructure, Planning, and Sustainability Committee's next hybrid meeting is scheduled for Wednesday, October 9, 2024, at 4:30 p.m.; the agenda (tentatively) includes presentations on commissions, boards, and committees update. (Held at 747 Market Street, Tacoma, WA 98402, Conference Room 248 or virtually at <http://www.zoom.us/j/87829056704>, passcode 614650)

I. Adjournment



MINUTES (draft)

MEETING: Regular Meeting (hybrid)

DATE/TIME: Wednesday, April 3, 2024, 5:00 p.m.

PRESENT: Christopher Karnes (Chair), Anthony Steele (Vice-Chair), Morgan Dorner, Robb Krehbiel, Brett Marlo, Matthew Martenson, Sandesh Sadalge, Brett Santhuff

ABSENT: Jordan Rash

A. Call to Order

Chair Karnes called the meeting to order at 5:00 p.m. A quorum was declared.

Chair Karnes read the Land Acknowledgement.

B. Approval of Agenda

Vice-Chair Steele moved to approve the agenda as submitted. Commissioner Krehbiel seconded the motion. The motion passed unanimously.

C. Approval of Minutes

There were no meeting minutes to approve.

D. Public Comments

Chair Karnes noted that comments are not accepted for the discussion item, as it is the subject of a recent public hearing.

E. Disclosure of Contacts and Recusals

Commissioner Krehbiel disclosed discussions regarding Home in Tacoma with both the Tacoma-Pierce County Health Department and the Tacoma Tree Foundation. Chair Karnes disclosed discussions on Home in Tacoma with the Permit Task Force, Transportation Commission, and the Sustainable Tacoma Commission.

F. Discussion Items

1. Home In Tacoma – Public Hearing Debrief

Brian Boudet, Planning Manager, and Alyssa Torrez, Senior Planner, provided an overview of the Home In Tacoma project, including the project schedule, community engagement, comments received during the public comment period, State legislative housing bills, housing mandates, and potential changes regarding the zoning map. Discussed ensued regarding zoning density, accessibility of parks, removing higher densities that result from the presence of natural areas, park sizes, densities and parking around certain streets, current draft zoning standards, community assets, and potential amendments.

Boudet and Torrez presented what was heard and potential changes regarding densities and floor area ratio (FAR) standards. Discussion ensued regarding FAR standards, densities and impacts, housing types and building design, Commissioners expressing interest in submitting amendments to the package, tree canopy changes in relation to FAR, accessory structures, and impact fees.

Boudet and Torrez presented what was heard and potential changes regarding height. Commissioner Marlo and Chair Karnes expressed interest in submitting amendments.

Boudet and Torrez presented what was heard and potential changes regarding setbacks. Chair Karnes expressed interest in submitting an amendment to reduce setbacks in UR-2 and UR-3. Discussion ensued regarding pedestrian access, safety, and considerations for heat pumps and rain barrels.

Boudet and Torrez presented what was heard and potential changes regarding non-residential uses, short-term rentals, and specific land uses/construction types. Discussion ensued regarding short-term rentals, neighborhood commercial, houseless shelters, home occupancy, and alternative building materials. Commissioners Marlo, Martenson, and Chair Karnes express interest in submitting amendments.

The Planning Commission recessed at 6:38 p.m. and reconvened at 6:45 p.m.

Boudet and Torrez presented what was heard and potential changes regarding the permitting process and general code. Discussion ensued regarding the expedited permitting process for green buildings, administrative actions, and applying new regulations solely to the area of the property being developed.

Boudet and Torrez presented what was heard and potential changes regarding amnesty for existing (unpermitted) middle housing. Commissioner Sadalge expressed interest in submitting an amendment regarding amnesty.

Boudet and Torrez presented what was heard and potential changes regarding building design. Commissioner Marlo and Martenson expressed interest in submitting amendments.

Boudet and Torrez presented what was heard and potential changes regarding historic districts. Discussion ensued regarding the zoning of historic districts, protecting historic districts, and salvage. Vice-Chair Steele expressed interest in submitting an amendment.

Torrez and Boudet presented what was heard and potential changes regarding parking requirements. Commissioners Marlo, Dorner, Sadalge, Vice-Chair Steele, and Chair Karnes expressed interest in submitting amendments.

Torrez and Boudet presented what was heard and potential changes regarding reduced parking area. Chair Karnes expressed interest in submitting an amendment.

Commissioner Martenson moved to adjourn after concluding other parking topics at approximately 8:00 p.m. and to postpone the remainder of the package and agenda. Commissioner Krehbiel seconded the motion. The motion passed with the following votes:

Aye: 7 – Dorner, Karnes, Krehbiel, Marlo, Martenson, Sadalge, Steele

Nay: 1 – Santhuff

Torrez and Boudet presented what was heard and potential changes regarding other parking topics. Commissioner Marlo and Chair Karnes expressed interest in submitting amendments.

G. Upcoming Meetings (Tentative Agendas)

This item was not addressed.

H. Communication Items

This item was not addressed.

I. Adjournment

The meeting was adjourned at 7:54 p.m.

**These minutes are not a direct transcription of the meeting, but rather a brief capture. For full-length audio recording of the meeting, please visit:*
http://www.cityoftacoma.org/government/committees_boards_commissions/planning_commission/agendas_and_minutes/



City of Tacoma
Planning and Development Services

**Agenda Item
F1**

To: Planning Commission
From: Brian Boudet, Planning Services Division
Subject: **Planning Commission Annual Report for 2023-2024 and Work Program for 2024-2026**
Memo Date: September 27, 2024
Meeting Date: October 2, 2024

Action Requested:
Review and Comment

Discussion:

At the next meeting on October 2, 2024, the Planning Commission will review the draft Planning Commission Annual Report for 2023-2024 and Work Program for 2024-2026 (draft attached) that highlights the Commission's accomplishments between July 2023 and June 2024 and outlines planning projects to be carried out or initiated during the timeline of July 2024 through December 2026 or beyond.

Section 13.02.040.L of the Tacoma Municipal Code requires the Commission to "develop the work program for the coming year in consultation with the City Council and provide an annual report to the City Council regarding accomplishments and the status of planning efforts undertaken in the previous year." In developing the work program portion of the attached report, staff has conducted early engagement and consultation as part of a mid-cycle work program check-in with the Commission in May 2024 and with the City Council's Infrastructure, Planning, and Sustainability (IPS) Committee in July 2024. Initial thoughts and suggestions provided by the Commission and the IPS Committee have been incorporated into the report.

Upon approval by the Commission, the report will be presented to the IPS Committee for its review and concurrence. The work program is subject to adjustments in response to legislative requirements, community requests, Council priorities, budget and staffing constraints, or other emerging situations.

Staff Contacts:

- Brian Boudet, bboudet@cityoftacoma.org
- Stephen Atkinson, satkinson@cityoftacoma.org

Attachments:

- Attachment 1: Planning Commission Work Program for 2023-2025

c: Peter Huffman, Director





Planning Commission
Annual Report 2023-2024 and Work Program 2024-2026

(Draft – October 2, 2024)

This report, prepared pursuant to the Tacoma Municipal Code Section 13.02.040.L, highlights the Planning Commission’s accomplishments between July 2023 and June 2024 and outlines the Commission’s work program for the general timeline of July 2024 through December 2026.

Part I. Accomplishments 2023-2024

A. Major Projects Reviewed:

1. Home in Tacoma Project – Phase 2

Home in Tacoma Phase 1, which was recommended by the Commission in May 2021 and adopted by the City Council in December 2021, set the stage for significant changes to Tacoma’s housing growth strategy, policies and programs to increase housing supply, affordability, and choice for current and future residents. The subsequent Home in Tacoma Phase 2 was launched in July 2021 and includes development of zoning, standards, infrastructure actions, and other implementation programs. This includes incorporation of modifications to expand flexibility for home-based and micro-businesses, as requested by the Council in Resolution 41259. The Commission has been reviewing Phase 2 since August 2021, conducted a public scoping hearing in April 2022, and will continue its review through 2023. The Commission finalized our recommendations to Council in June 2024. It is expected that Council will complete its review and adopt the final package in November 2024 (www.cityoftacoma.org/HomeinTacoma)

2. Design Review Program

In early 2019, the City launched an effort to develop a comprehensive Design Review Program to enhance the quality of the built environment throughout the City. The work was put on hold in early 2021 due to staffing changes. New staff were hired in late 2021 and assigned to complete the design guidance documents, develop administrative procedures, prepare land use code amendments, and potentially establish a Design Review Board. The Commission reviewed the project throughout 2022 and 2023 and finalized our recommendations to the City Council in October 2023. The Council adopted the new program and permitting requirements in May 2024. (www.cityoftacoma.org/UrbanDesign)

3. Neighborhood Planning Program

In response to a desire for more equitable delivery of services and to provide a grassroots response to neighborhoods’ concerns, the City Council provided funding in 2021 for a pilot Neighborhood Planning Program (NPP) and permanent funding in the 2022-23 biennial budget. The goal of the NPP is to support neighborhood identity and vitality. The Council also identified McKinley Hill and Proctor as the first two neighborhoods representing different locations on the spectrum of neighborhood development between growth creation and growth management. The first neighborhood plan, in

McKinley, was adopted in March 2023. For the second effort, in Proctor, the Commission provided its recommendations in December 2023 and the Council adopted the Proctor Neighborhood Plan in February 2024. The Commission has also been involved in the South Tacoma Way Neighborhood Plan effort, and is expected to make a recommendation to Council in early 2024. (www.cityoftacoma.org/NeighborhoodPlanning)

4. South Tacoma Groundwater Protection District (STGPD) – Moratorium and Code Update

On June 28, 2022, the City Council adopted Amended Substitute Resolution No. 40985, approving the Work Plan for the South Tacoma Groundwater Protection District (STGPD) Code Amendments. The Council also requested that the Planning Commission evaluate whether a temporary moratorium on heavy industrial uses and storage of hazardous materials within the STGPD is warranted. The Commission made its recommendations regarding the moratorium in August 2022 and the Council adopted the moratorium in March 2023. Additionally, the Commission initiated the project to review the STGPD code provisions. The Commission is expected to make recommendations to Council on the STGPD code in Spring 2025. (www.cityoftacoma.org/MoratoriumSTGPD)

5. College Park Historic Special Review District (resubmittal)

The proposal for the College Park Historic Special Review District was re-submitted to the Landmarks Preservation Commission in March 2023, who then forwarded the nomination to the Planning Commission. In accordance with the Tacoma Municipal Code, the Planning Commission conducted an initial assessment of the application to determine whether the proposal should be accepted for review. In August 2023, the Commission voted to decline to consider the resubmitted application, finding that issues raised during the first review of this proposal and resultant recommendations made by both the Landmarks Preservation Commission and Planning Commission have yet to be implemented. (www.cityoftacoma.org/CollegeParkHD)

6. Local Historic Districts – Moratorium

On June 20, 2023, the Tacoma City Council adopted Resolution No. 41226, directing the Planning Commission to conduct a public process to determine whether a moratorium on local historic district creation is warranted, and if so, to recommend a scope and schedule. The Commission held a public hearing on the potential moratorium and coordinated with the Landmarks Preservation Commission to get their input. The Landmarks Preservation Commission made a recommendation on October 25, 2025 and the Planning Commission finalized its recommendations on November 15, 2023. The Council adopted the Historic District Moratorium in April 2024 (Resolution 41226). ([Local Historic Overlay District Moratorium - City of Tacoma](http://www.cityoftacoma.org/LocalHistoricOverlayDistrictMoratorium-CityofTacoma))

7. Capital Facilities Program (CFP)

The Commission reviewed the proposed update to the 2025-2030 CFP beginning in March 2024 and conducted a public hearing in June. The Commission finalized its recommendations in July 2024. In addition to recommending adoption of the updated CFP, the Commission also recommended that the City, primarily through the Comprehensive Plan Periodic Update, continue to work to improve the prioritization process for capital facilities and associated spending to better ensure alignment with the City's goals. It is expected that the Council will adopt the final CFP in late 2024, in coordination with the biennial budget process. ([2025-2026 Biennial Budget Development - City of Tacoma](http://www.cityoftacoma.org/2025-2026BiennialBudgetDevelopment-CityofTacoma))

8. Permit Level of Service Code Update

This proposed code amendment modifies the adopted level of service requirements for various land use permit types and the public notice requirements. This amendment is designed to implement

recently adopted State law – Senate Bill 5290 and House Bill 1105 – which were designed to streamline permitting, increase accountability around permit timelines, and improved clarity in public notices. The Planning Commission completed its review and finalized its recommendations in June 2024. The City Council is expected to make a decision on these code amendments in December 2024.

9. Tideflats Subarea Plan and EIS

In recognition of the regional significance of the Tideflats, the City of Tacoma, Port of Tacoma, Puyallup Tribe of Indians, City of Fife, and Pierce County have partnered to develop a Tideflats Subarea Plan and EIS that would establish a shared, long-term vision and a coordinated approach to addressing development, environmental review, land use, economy, public services and facilities, and transportation in the area. The Commission has received periodic updates since 2019. It is expected that the Tideflats Steering Committee will finalize its recommendation before the end of 2024, at which point the Commission will hold a public hearing in early 2025 before making final recommendations to the Council. (www.cityoftacoma.org/TideflatsPlan)

10. Pacific Avenue Corridor Subarea Plan and EIS – “Picture Pac Ave”

In recognition of the significance of Pacific Avenue as Pierce County’s first Enhanced Bus Service line, the City of Tacoma, Pierce Transit, and the State Department of Commerce have partnered to fund and develop a subarea plan and programmatic EIS for the 4.5-mile-long portion of Pacific Avenue between I-5 and S. 96th Street. The “Picture Pac Ave” subarea planning process will create a shared long-term vision and more coordinated approach to development, environmental review, and strategic capital investments along the corridor. The Commission began to review the project in June 2022 and will continue its review into 2025, with an expected recommendation coming in mid-2025. (www.cityoftacoma.org/PicturePacAve)

11. Comprehensive Plan Periodic Update – “One Tacoma”

The Commission initiated review for the state-mandated periodic update of the City’s Comprehensive Plan in early 2023. The Commission began discussions about the general timeline, phases, scope considerations, and potential key projects and priorities. The Commission is expected to make its recommendations on the Comprehensive Plan Update in early 2025, in preparation for a Council decision in mid-2025. (www.cityoftacoma.org/OneTacoma)

B. Meetings Conducted / Attended:

1. Commission Meetings:

The Commission held 20 regular meetings and canceled 4 meetings between July 2023 and June 2024. The Commission also held two special meetings in May/June 2024 to allow additional deliberations on the Home in Tacoma package. The Commission also conducted the following public hearings:

- August 16, 2023 – Urban Design Project Review
- September 20, 2023 – Historic District Moratorium
- March 6, 2024 – Home in Tacoma Phase 2
- June 5, 2024 – Capital Facilities Program 2025-2030
- June 5, 2024 – Permitting Level of Service Code Amendment

2. Community Meetings:

Individual Commissioners have been actively involved in various community groups, meetings, open houses, and events, including but not limited to the following:

- Design Review Project Advisory Group meetings
- Housing Equity Taskforce meetings (jointly with the Human Rights Commission)
- Home in Tacoma Project Informational Meetings
- Tideflats Subarea Planning Project Community Meetings
- Spotlight South Tacoma Community Meetings
- One Tacoma Community Meetings and Events
- McKinley Hill Neighborhood Plan Program Events
- Proctor Neighborhood Plan Program Events
- South Tacoma Neighborhood Plan Program Events
- Facilities Advisory Committee (FAC)

In addition, the Commission has formed a joint task force with the Transportation Commission regarding transit-oriented development and to facilitate coordination between the two commissions on key projects, as Council requested in Resolution No. 41195 (adopted May 9, 2023). The Transit-Oriented Development Task Force is meeting on a monthly basis.

C. Membership Status (June 2023 through July 2024):

Council District / Expertise Area	Commissioner	Appointment
District No. 1	Jordon Rash	Appointed in July 2023
District No. 2	Morgan Dorner	Appointed in January 2022 Reappointed in July 2024
District No. 3	Brett Santhuff / Payton Swinford	Commissioner Santhuff served through June 2024 Commissioner Swinford appointed in July 2024
District No. 4	Sandesh Sadalge / <i>Vacant</i>	Appointed in July 2023, resigned in July 2024 <i>Position is currently vacant</i>
District No. 5	Robb Krehbiel	Appointed in January 2022 Reappointed in July 2024
Development Community	Anthony Steele	Appointed in January 2022 Reappointed in July 2023 Elected Vice-Chair in August 2023
Environmental Community	Brett Marlo	Appointed in July 2022
Public Transportation	Christopher Karnes	Appointed in September 2019 Reappointed in July 2023 Elected Vice-Chair in October 2021 Elected Chair in July 2022
Architecture, Historic Preservation, and/or Urban Design	Matthew Martenson	Appointed in July 2022



Planning Commission Work Program (2024-2026)

(Draft – October 2, 2024)

The Planning Commission Work Program contains projects and planning activities slated for completion or substantial progress during the general timeframe of July 2024 through December 2026. These projects and activities are primarily mandated by legislation or initiated by the City Council and are within the Commission’s review and recommendation authority. The Work Program is subject to ongoing review and adjustment in response to legislative requirements, community requests, Council priorities, budget and staffing constraints, or other emerging situations.

Expected Completion in Remainder of 2024

- **Home in Tacoma Project – Phase 2:** **Council Action November 2024**
 - Zoning, standards, affordability, anti-displacement, infrastructure, and programmatic components (includes zoning-related items from ADU Accelerator discussion, evaluation of shipping containers for housing, etc.)
 - Middle Housing Allowances (House Bill 1110 and House Bill 2321)
 - Home Occupation/Micro-businesses Expansion (Resolution No. 41259)
 - Residential Parking Code Update (Senate Bill 6015)
- **Consolidating Local Permit Review Processes:** **Council Action December 2024**
 - Implementation of State Senate Bill 5290 and House Bill 1105
- **2025-2030 Capital Facilities Program (CFP)** **Council Action December 2024 (with Budget)**

Expected Work Program for 2025 (preliminary)

- **Neighborhood Planning Program – South Tacoma Neighborhood Plan**
- **South Tacoma Groundwater Protection District – Phase 1B (Code Update)**
 - Associated Moratorium (Ordinance 28872)
- **Tideflats Subarea Plan and EIS**
- **GMA Comprehensive Plan Periodic Update:**

Key Focus Areas:

- New Growth Allocations – including factoring in Home in Tacoma, PSRC’s Vision 2050, and State-mandated affordable housing allocations
- Transportation Master Plan Update – New Functional Elements, Vision Zero, Multi-modal Level of Service standards, Transit planning and coordination
- 15-Minute Neighborhoods (complete, compact and connected)
- Puyallup Tribal Comprehensive Plan – Recognition and coordination
- Historic Preservation Plan – Integration and policy updates, including local historic districts
- South Tacoma Groundwater Protection District – Policies update

- Public Health, Safety and Equity – Based on Equity Assessment, Community Safety Action Strategy, and Health Impact Assessment pilot program with Tacoma-Pierce County Health Department
- Economic Development Element Update – Based on Green Economy Strategy
- Actionable Goals and Performance Measures – To support communications, effectiveness and tracking
- Minor Code Amendments
- **Historic Districts Nomination Process Code Update**
 - Associated Moratorium (Ordinance 28962)
- **Cushman/Adams Substation Reuse Study** (in partnership with TPU)
- **Pacific Avenue Corridor Subarea Plan and EIS (“Picture Pac Ave”)**
- **Neighborhood Planning Program – Program Evaluation**
- **Critical Areas Preservation Ordinance Update**
 - Including biodiversity corridors

Expected Work Program for 2026 *(very preliminary)*

- **Enhanced Services Facilities/Special Needs Housing Code Update**
 - Per Resolution 41311
- **Marijuana Equity Program Code Update**
 - Implementation of State Senate Bill 5080
- **Mixed-Use Centers Code Updates**
 - Including Core/Pedestrian Street review and height bonus program
- **Parking Update**
 - Including Reduced Parking Area, refinements along expanded light rail, mixed-use centers, outstanding issues from Home in Tacoma
- **Commercial Zoning Update – Phase 2**
- **Landscaping/Tree Code Improvements**
 - Including consistency with recent updates, such as Home in Tacoma and STGPD, enhanced flexibility, planting guidelines, tree preservation (in coordination with ES)
- **2026 Amendment Package**
 - Including private applications (application deadline 7/31/2025)
- **2027-2032 Capital Facilities Program (CFP)**
- **Neighborhood Planning Program – Additional Planning Efforts** (pending program evaluation and budget consideration)

Other Notable Upcoming Projects

- **Home in Tacoma 3-Year Review – To be completed in 2027**
- **Shoreline Master Program Update – Required by State to be completed by 2029**
- **New Climate Element for the Comprehensive Plan – Required by State to be completed by 2029**

- Including updated ADA Transition Plan, Climate Resiliency sub-element, Emergency Response and Management, Greenhouse Gas and Reduction Plan)
- **Mid-Cycle (5-year) Comprehensive Plan Review – Required by State to be completed by 2029**

On-going Planning Issues

- Six-Year Comprehensive Transportation Program
- Joint Planning Commission/Transportation Commission TOD Task Force (per Council Resolution)
- Joint Meetings of the Planning Commission with appropriate groups (e.g., the Landmarks Preservation Commission, Transportation Commission, and Community Council)
- Transportation Master Plan Implementation, in coordination with the Transportation Commission (e.g., impact fees study, transportation network planning, streetscape design guidance, such as Tacoma Ave., signature trails development, etc.)
- Light Rail Expansion projects (including the Hilltop Links to Opportunity Program, ST3 Tacoma Dome Link Extension, Tacoma-TCC Link Extension, Sounder Station Access Improvements, etc.)
- Pierce Transit Long-Range Plan, Stream System Expansion Study (SSES) and Pacific Avenue BRT Project
- Citizen Participation, Notification, Language Access, and Public Outreach Enhancements
- Proactive Equity/Social Justice/Anti-Racism integration in policies and programs
- Schuster Corridor Trail
- Subarea Plan Implementation – North Downtown, South Downtown, Hilltop, and Tacoma Mall Neighborhood
- McKinley Neighborhood Plan implementation and tracking
- Proctor Neighborhood Plan implementation and tracking
- South Tacoma Way Neighborhood Plan implementation and tracking
- Home in Tacoma implementation and tracking
- Urban Design Program implementation and tracking
- Urban Forestry implementation and tracking
- Fossil Fuel Tracking and Council Reporting
- Historic Preservation, in coordination with the Landmarks Preservation Commission (e.g., Historic TDR, integration of Historic Preservation Plan with *One Tacoma* Comprehensive Plan, historic districts process and standards, preservation incentive tools, educational programs, etc.)

Regional and Cross-Jurisdictional Issues

- Regional Transportation Issues, in coordination with the Transportation Commission (e.g., Tacoma LINK and Central LINK Light Rail Expansions, Pierce Transit Long-Range Plan and BRT Project)
- PSRC Regional Centers Framework Update, Vision 2050 implementation, GMA review
- PCRC County-Wide Planning Policies, County-level Centers Update, Population Allocations, Buildable Lands, Annexations and Pre-Annexation Planning
- Regional/Countywide Climate planning and coordination (Pierce County Climate Collaborative)
- Tribal Planning Coordination

Emerging Issues

These items are generally not integrated into the current work program and are dependent on future program space, priorities, funding, etc. Also, these are in no particular order.

- South Tacoma Economic Green Zone – Subarea Plan (*pending budget consideration*)
- Health Impact Assessments (*in partnership with TPCHD, after review of pilot*)
- Crime Prevention Through Environmental Design (CPTED) policy and code review (*potentially coming out of Crime Prevention Plan*)
- Corridor Plans, focused on TOD corridor planning, such as 19th Street, Portland Avenue, 6th Avenue, etc.
- Station-Area Planning, such as Portland Avenue/I-5 area and “Four Corners” at James Center/TCC Mixed-Use Center
- Potential Local Historic Districts (*coordinated with LPC*)
- Street Typology and Designation System Review
- Wildfire Adaptation and Mitigation (*from Sustainable Tacoma Commission*)
- Urban Heat Island review/considerations (*from Sustainable Tacoma Commission*)
- Parks and Open Space Planning (*in coordination with MetroParks Tacoma and Tacoma School District*)
- Subarea Plan review/updates – North Downtown, South Downtown, Hilltop and Tacoma Mall Neighborhood (including street designation review)
- Sign Code Update
- Pre-Annexation Planning – Browns Point/Dash Point, Parkland/Spanaway (*with Pierce County*)
- Transfer of Development Rights (TDR) program review
- SENCO SNAP review/integration
- Unified Development Code
- Institutional Master Plans
- “Dark Sky” lighting standards (*from JBLM AICUZ study*)
- Trail-Oriented Design Standards
- Zoning Code conversion to web-based, linked format



City of Tacoma
Planning and Development Services

**Agenda Item
F2**

To: Planning Commission
From: Wesley Rhodes, Planning Services Division
Subject: **One Tacoma Comprehensive Plan Update – Urban Form**
Memo Date: September 25, 2024
Meeting Date: October 2, 2024

Action Requested:
Informational.

Discussion:

Staff from Planning and Development Services will be leading the Planning Commission on a review of the [Urban Form Element](#) of the One Tacoma Plan, including a discussion of the planning requirements of the Growth Management Act. Anticipated updates include more explicit linkages between the City’s goals and policies related to land use and growth management (especially updates from Home in Tacoma) with 15-minute neighborhoods, transportation options and mode choice, equitable transit-oriented development (ETOD), access to daily essentials, and Tacoma’s public realm.

Project Summary and Background:

Tacoma’s Comprehensive Plan, [One Tacoma](#), is the City’s official statement concerning its vision for future growth and development. It identifies goals, policies, and strategies for maintaining the health, welfare, and quality of life of Tacoma’s residents. The Comprehensive Plan is comprised of numerous individual elements, including elements addressing such important issues as urban form, design and development, environment and watershed health, parks and recreation, housing, economic development, and transportation and infrastructure.

The City of Tacoma amends its Comprehensive Plan on an annual basis as permitted by state law. In addition to these regular amendments, the [Growth Management Act](#) (GMA) requires counties and cities to periodically conduct a thorough review of their plans and regulations to bring them in line with any relevant changes in the GMA, and to accommodate updated growth targets. [RCW 36.70A.130](#) establishes the review procedures and schedule for Comprehensive Plan amendments and periodic review. Tacoma last completed such a “periodic update” in 2015 and is mandated to undertake and complete another “periodic update”.

In addition, the City of Tacoma is the designated “Metropolitan City” for Pierce County and is allocated, through [Vision 2050](#) and the [Countywide Planning Policies](#), to accommodate a significant share of the region’s population and employment growth. The Puget Sound Regional Council evaluates and certifies local comprehensive plans for consistency with the multi-county planning policies (see the [Plan Review Manual](#), page 27). The Comprehensive



Planning Commission
One Tacoma Comprehensive Plan Update
October 2, 2024
Page 2 of 2

Plan update will include a review and update to ensure consistency with the goals and policies of Vision 2050

Prior Actions:

- September 18, 2024: Reviewed planning requirements for the Public Facilities + Services Element including opportunities to better align goals and policies with level of service standards and project prioritization criteria.
- September 4, 2024: Reviewed planning requirements for the Parks + Recreation Element including opportunities to better align goals and policies with the Metro Parks Tacoma System and Strategic Plan.
- December 20, 2023: Recommended scope of work and engagement strategy.
- June 21, 2023: Reviewed planning requirements for the Periodic Update and recent legislative updates pertaining to housing and climate policy.

Background Documents:

- [Dept. of Commerce Checklist](#)
- [Vision 2050 Checklist](#)
- [One Tacoma Comprehensive Plan Update Work Plan](#)

Staff Contacts:

- Wesley Rhodes, Senior Planner, wrhodes@cityoftacoma.org
- Stephen Atkinson, Principal Planner, satkinson@cityoftacoma.org

Attachments:

- Attachment 1: Assessment Report
- Attachment 2: DRAFT Baseline Conditions Report
- Attachment 3: [Current Urban Form Element \(LINK\)](#)

cc. Peter Huffman, Director

PURPOSE

The City of Tacoma is updating its Comprehensive Plan One Tacoma to the year 2050. This is a major update for the City, with the last update to the plan occurring in 2015.

This document summarizes planned updates to the Comprehensive Plan Urban Form element.

ELEMENT OVERVIEW

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

- Foster an equitable system of compact mixed-use and commercial centers across the city to increase access to community services and businesses and create more low-carbon, complete, healthy, and connected neighborhoods.
- Improve Tacoma's major corridors so that they become vibrant urban places and key transportation connections.
- Enhance Tacoma's public realm, integrate nature into the city and link people, places and wildlife through active transportation facilities, green infrastructure investments and habitat connections.
- Describe the city's overall development pattern and area character to inform and guide future investments, design and development.
- Ensure that Tacoma's development pattern supports a sustainable and resilient future, including a reduction in greenhouse gas emissions.
- Ensure that Tacoma's urban form supports housing supply, choice and affordability goals.

Why does this matter?

Tacoma's identity now and in the future is significantly shaped by the design and physical structure of the city and its neighborhoods. How people live and get around is partly determined by the location of services and other destinations and the arrangement and design of buildings, streets and other public spaces. Together these design characteristics help determine whether: (1) a community is walkable, (2) children have safe places to play, (3) people have places to gather and (4) businesses are easy to access. Where housing and services are built, where street networks are connected and how all of this is designed provides a key opportunity to: (1) enable people to meet more of their daily needs locally, (2) strengthen neighborhoods, (3) improve equitable access to services, (4) support healthy, active living and (5) reduce greenhouse gas emissions and adapt to climate change. This chapter includes policies that support enhancing centers across the city as anchors to complete neighborhoods, providing Tacomans with convenient access to local services. Clustering and co-locating destinations in centers makes access by transit, walking, wheelchair, and bicycle more practical and reduces the amount of driving needed to access services. Focusing growth and investments in centers and along connective corridors can also make good use of existing infrastructure capacity and

encourage efficiency in new infrastructure investments. The location and distribution of centers, employment areas, corridors, open spaces, signature trails, and residential areas in this element continue the City's historical development patterns and accommodate growth by promoting the intensification of existing development patterns rather than a growth alternative that would significantly depart from the City's current character.

PRELIMINARY CHANGES

Updates to this element are intended to better articulate the City's overarching growth strategy and vision, including 15-minute neighborhoods. Additionally, linkages between growth, land use, and transportation, including transit-oriented development, will be made more explicit. The element will be reviewed for potential reorganization and/or removal of text and sections to ensure the most important information is clear, concise, and easy to find.

Language

- Update the Element name to better reflect that the Element addresses the City's overall growth strategy and promotes a shift in development patterns to support 15-minute neighborhoods

Structure and Content

- Outline the overall growth strategy and vision and clearly articulate how the goals and policies relate back to that strategy and vision
- Review the Element content, language, and structure for opportunities to be more clear, concise, and user-friendly. Consider reorganizing some sections into other elements, appendices, or archives.
- Update the population, housing, and employment targets and allocate across land use designations.
 - Updated allocation needs to integrate the Future Land Use Map (FLUM) implications of Home in Tacoma, especially a reallocation of housing (and population) based on changes under consideration in Home in Tacoma
- Clearly and effectively integrate with the Transportation and Mobility Plan (TMP) (*formerly Transportation Master Plan*):
 - Make the transit-oriented development (TOD) strategy more explicit, include a TOD-priority map that would drive downstream zoning and land use standards.
 - Update the Corridors map and policies to integrate with Public Realm design policies in the TMP
 - Reinforce the important linkage between growth, land use strategies, and transportation
- Review for opportunities to integrate Climate Action Plan (CAP) goals; including a more explicit tie into how growth strategies supports GHG targets through:
 - Reduced transportation emissions with improved public transit usage and increased walkability and cycling
 - Preserved carbon sinks and ecosystem services with reduced sprawl and preserved land
 - Lowered energy usage and associated emissions with well-designed compact communities and buildings that require less per capita infrastructure investment and optimize energy efficiency

- Move goal UF-13 regarding residential pattern areas to Design + Development Element – shift the focus to speak more about neighborhood design and the types of investments that are needed to help create complete neighborhoods
- Remove Mixed-Use Center profiles and consider an action to conduct periodic monitoring of center performance
- Relocate the Potential Annexation Areas map and policies from the Public Facilities + Services Element to the Urban Form Element
- Accompany policies related to concentrated growth and higher intensity uses with anti-displacement measures
- Update Employment Areas typologies to integrate employment targets
- Consolidate Signature Trails goals and policies within the Park and Recreation Element and TMP

GMA CONSISTENCY

The Urban Form Element addresses the following land use planning requirements of the Growth Management Act:

- Designating the proposed general distribution and general location and extent of the uses of land, where appropriate, for agriculture, timber production, housing, commerce, industry, recreation, open spaces and green spaces, urban and community forests within the urban growth area, general aviation airports, public utilities, public facilities, and other land uses.
- Population densities, building intensities, and estimates of future population growth.
- Protection of the quality and quantity of groundwater used for public water supplies.
- Consideration to achieving environmental justice in its goals and policies, including efforts to avoid creating or worsening environmental health disparities.
- Utilizing urban planning approaches that promote physical activity and reduce per capita vehicle miles traveled within the jurisdiction, but without increasing greenhouse gas emissions elsewhere in the state.
- Where applicable, the land use element shall review drainage, flooding, and stormwater runoff in the area and nearby jurisdictions and provide guidance for corrective actions to mitigate or cleanse those discharges that pollute waters of the state, including Puget Sound or waters entering Puget Sound.

BACKGROUND

Together the State Growth Management Act (GMA) and the Regional Growth Strategy and Multi-County Planning Policies in the Puget Sound Regional Council's VISION 2050 Long Range Plan comprise the legal and regulatory framework that guide the development and content of local comprehensive plans. The relevant GMA law as well as the guidance PSRC uses to review local comprehensive plans for certification are listed below. Additionally, the goals found within Tacoma's current Urban Form Element, which are reviewed for consistency with GMA and VISION 2050, can be found in the City Policies section.

POLICY FRAMEWORK

State and regional policies

Growth Management Act Goals and Policies (RCW 36.70A)

The following goals are adopted by the state to guide the development and adoption of comprehensive plans and development regulations of those counties and cities that are required or choose to plan under RCW [36.70A.040](#) and, where specified, also guide the development of regional policies, plans, and strategies adopted under RCW [36.70A.210](#) and chapter [47.80](#) RCW.

The specific goals cited below are most pertinent to the Urban Form Element of the One Tacoma Comprehensive Plan:

- (1) Urban growth. Encourage development in urban areas where adequate public facilities and services exist or can be provided in an efficient manner.
- (2) Reduce sprawl. Reduce the inappropriate conversion of undeveloped land into sprawling, low-density development.
- (3) Transportation. Encourage efficient multimodal transportation systems that will reduce greenhouse gas emissions and per capita vehicle miles traveled, and are based on regional priorities and coordinated with county and city comprehensive plans.
- (9) Open space and recreation. Retain open space and green space, enhance recreational opportunities, enhance fish and wildlife habitat, increase access to natural resource lands and water, and develop parks and recreation facilities.
- (14)* Climate change and resiliency. Ensure that comprehensive plans, development regulations, and regional policies, plans, and strategies under RCW [36.70A.210](#) and chapter [47.80](#) RCW adapt to and mitigate the effects of a changing climate; support reductions in greenhouse gas emissions and per capita vehicle miles traveled; prepare for climate impact scenarios; foster resiliency to climate impacts and natural hazards;

protect and enhance environmental, economic, and human health and safety; and advance environmental justice.

(*Climate Change Element not required for Tacoma until 2029)

VISION 2050

The Multicounty Planning policies (VISION 2050) provide direction for a coordinated approach and consistency within local Comprehensive Plans that supports and helps execute the regional growth strategy.

The regional growth strategy focuses growth in designated centers and near transit stations to create healthy, equitable, vibrant communities well served by infrastructure and services. The strategy supports rural and resource lands as vital parts of the region that retain important cultural, economic, environmental, and rural lifestyle opportunities over the long term

VISION 2050 also offers guidance related to land use and development patterns. It the further development of healthy, walkable, compact, and equitable transit-oriented communities that maintain unique character and local culture. This includes conserving rural areas and creating and preserving open space and natural areas.

Policies and programs should:

Regional Growth Strategy	
Implement the Regional Growth Strategy	Policy Reference
Incorporate housing and employment targets	MPP-RGS-1-2
Use land use assumptions substantially consistent with countywide growth targets	RCW 36.70A.070, WAC 365-196-430, VISION 2050 Regional Growth Strategy
Demonstrate sufficient zoned development capacity to accommodate targets	RCW 36.70A.115
Use consistent land use assumptions throughout plan	RCW 36.70A.070, WAC 365-196-430
Maintain a stable urban growth area with densities and capacity that support the Regional Growth Strategy	Policy Reference
Encourage infill development and increased density in locations consistent with the Regional Growth Strategy	MPP-RGS-6

Avoid increasing development capacity inconsistent with the Regional Growth Strategy in regional geographies not served by high-capacity transit	MPP-RGS-12
Metropolitan Cities: Provide additional housing capacity in response to rapid employment growth, particularly through increased zoning for middle density housing	MPP-RGS-7
Support Growth in designated centers and near high-capacity transit	Policy Reference
Where applicable, focus a significant share of growth in designated regional growth centers, high-capacity transit station areas, manufacturing/industrial centers, and countywide centers	MPP-RGS-8-11
Include growth targets for designated regional growth centers and manufacturing/industrial centers	MPP-RGS-2
Land Use/Development Patterns	
Build thriving urban communities	Policy Reference
Support inclusive community planning	MPP-DP-2, MPP-DP-8
Support the development of compact urban communities and central places with densities that support the Regional Growth Strategy, transit, and walking	MPP-RGS-6, DP-1, DP-3
Reduce disparities in access to opportunity and expand employment opportunities to improve the region's shared economic future	MPP-DP-2, Ec-8, Ec-13
Coordinate with local, state, and federal agencies to identify underused lands such as surplus public lands or environmentally contaminated lands and: <ul style="list-style-type: none"> Promote infill or redevelopment in growth centers and existing neighborhoods in a manner that supports the Regional Growth Strategy Develop strategies for cleaning up brownfield and contaminated sites 	MPP-DP-4, DP-Action-7
Preserve historic, visual, and cultural resources and consider potential impacts to culturally significant sites and tribal treaty fishing, hunting, and gathering grounds	MPP-DP-5-7

Support inclusive engagement to ensure land use decisions do not negatively impact historically marginalized communities	MPP-DP-8
Support the design of transportation and infrastructure projects that achieve community development objectives and improve communities	MPP-DP-12-15, DP-17
Promote Healthy Communities	Policy Reference
Reduce health disparities and improve health outcomes	MPP-RC-3, DP-18
Support centers as connections to opportunity	Policy Reference
Identify one or more central places as locations for more compact, mixed-use development	MPP-DP-22, DP-25
Jurisdictions with or planning for high-capacity transit stations: Identify high-capacity station areas and plan for densities ¹⁴ that maximize benefits of transit investments	MPP-DP-22, DP-Action-8
Jurisdictions with or planning for light rail stations: Support the adoption of subarea plans for light rail station areas	DP-Action-8
Jurisdictions with regional centers: Support the update of regional center subarea plans to be consistent with the revised Center Plan Tools	DP-Action-8
Evaluate planning in areas for potential residential and commercial displacement and use a range of strategies to mitigate displacement impacts	MPP-DP-23, Ec-12
Support annexation and incorporations	Policy Reference
Work towards annexation and the orderly transition of unincorporated urban areas by: <ul style="list-style-type: none"> • Joint planning and urban development standards for urban unincorporated areas • Affiliating all unincorporated urban growth areas with adjacent cities Planning for phased growth of communities to be economically viable, supported by planned urban infrastructure, and served by public transit 	MPP-RGS-16, DP-27-30
Conserve and enhance important uses	Policy Reference

<p>As applicable, limit incompatible uses adjacent to:</p> <ul style="list-style-type: none"> • Military lands • Manufacturing/industrial centers (MICs) and industrial zoning • Tribal reservation lands 	<p>MPP-DP-49, MPP-DP-50, MPP-DP-51</p>
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City policies

The Urban Form element of the Comprehensive Plan contains 13 separate goals and their underlying policies. As such, the element will be reviewed for opportunities to reorganize, add clarity, and increase usability by ensuring that the most important information is clear, concise, and easy to find.

- GOAL UF–1 Guide development, growth, and infrastructure investment to support positive outcomes for all Tacomans.
- GOAL UF–2 Focus growth in a citywide network of centers that provide healthy, equitable and sustainable access to services and housing and preserve the city’s character and sense of place.
- GOAL UF–3 Enhance centers as anchors of complete neighborhoods that include concentrations of commercial and public services, housing, employment, gathering places, and green spaces.
- GOAL UF–4 Catalyze the Downtown as Tacoma’s and the South Puget Sound’s largest center with the highest concentrations of housing and with a diversity of housing options and services.
- GOAL UF–5 Elevate the Tacoma Mall Regional Growth Center in its role as a regional center of employment, commercial and public services.
- GOAL UF–6 Establish Crossroads Centers as successful places that serve the needs of surrounding neighborhoods and a wider area and contain high concentrations of employment, institutions, commercial and community services, and a wide range of housing options.
- GOAL UF–7 Promote Neighborhood Centers as thriving centers that serve the needs of surrounding neighborhoods.
- GOAL UF–8 Ensure the continued growth and vitality of Tacoma’s employment centers.
- GOAL UF–9 Promote future residential and employment growth in coordination with transit infrastructure and service investments.
- GOAL UF–10 Establish designated corridors as thriving places that support and connect Tacoma’s centers.
- GOAL UF–11 Preserve and protect open space corridors to ensure a healthy and sustainable environment and to provide opportunities for Tacomans to experience nature close to home.
- GOAL UF–12 Create an integrated Signature Trail system that connects city neighborhoods to regional trail systems.
- GOAL UF–13 Promote the unique physical, social and cultural character Historic Residential Pattern Areas as integral to Tacoma’s sense of place.

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 **Urban Form** element broadly addresses these outcomes, among others.

1. **Mobility, including High-Capacity Transit Access, Bicycle and Pedestrian Infrastructure, Transit Dependency, and Walkability.** Urban form and land use dictates how easily Tacomans can live and move around the city to access jobs, schools, grocery stores, parks, entertainment and other daily necessities. Policies that support the compact, complete, and connected neighborhoods can help achieve Tacoma's 2050 vision to lower car dependency and provide multi-modal options to connect to amenities and resources within their neighborhood and across the city.
2. **Access to healthy food.** Access to healthy food is a key component of health equity. Urban form policies can create the conditions for healthy food stores at various price points in order to increase food options, food affordability, and food distribution across the city while prioritizing communities that have lower access to healthy foods and grocery stores.
3. **Urban Heat Index and Air Quality.** In 2019, Tacoma's greenhouse gas (GHG) pollution amounted to approximately 1.7 million metric tons of carbon dioxide equivalent emissions. Urban form and land use changes can reduce a city's carbon footprint by creating walkable green communities, reducing vehicle-miles traveled, aiding in the long-term reduction in GHG emissions, and increasing tree canopy and access to green space, aiding in the reduction of urban heat islands.

Policy Audit

The below principles for plan development will be used when drafting language for this element update.

Structure and Content

- Strengthen the connection between goals and policies in all chapters
- If needed, aim for more goals and fewer policies per goal to maintain clear connections (some goals and policies currently read like a laundry list)
- Remove redundant language

- Connect everything to the Vision Statement and Focus Areas and reinforce the overall growth strategy
- Policy Chapters should be better connected to community engagement. Key opportunities for community engagement should be explicit.

Language

- Use more people-centered language that focuses on the experience that the City aims to create rather than the characteristics of the physical environment.
- Use more active language where possible. For example, use the core action rather than “strive to” or “consider”
- Identify accountable parties and parties where possible
- Use consistent terms.
- Define and use a consistent set of terms for geographies – centers, outside centers, residential pattern areas, neighborhood council districts, council districts, basins/watersheds.
- Use a consistent term or terms for those we intend to serve with the plan. There were several uses of the word “citizen”
- Recommend using *community member* as the most inclusive term (of visitors and workers) and *resident* when specifically referring to those who live in Tacoma.
- Finalize the vision statement and use the language consistently.
- Be more specific about equity terms, existing disparities (reference baseline conditions), and priority groups.

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.

Existing outreach on urban form themes suggested a need for better pedestrian and bike connectivity and multi-modal transportation choices across the city neighborhoods, as well as an interest in vehicular traffic safety improvements, traffic calming on major corridors. Residents noted an interest in income-diverse neighborhoods, mixed housing types, and modest residential density increases. Responses to the 2022 Community Survey rated “Concentrate on infrastructure, fix infrastructure, and zoning” as the second highest priority role for the City.

Key themes that emerged from engagement for the Comprehensive Plan spoke to the community's support for the 15-minute neighborhood concept. Community members want to be able to easily access jobs, schools, and daily needs and activities within a safe walk, bike or bus ride. This theme overlaps with the theme of bicycle and pedestrian mobility safety and accessibility as well as a desire for more green open space with small parks and community gardens.

City of Tacoma, Washington

ONE A Comprehensive Plan
for a Vibrant, Connected,
and Sustainable City
TACOMA

CONTENTS

Contents	1
Plan Outline	1
1 Urban Form baseline conditions	2
1.1 Introduction	2
1.2 Baseline Conditions	2

1 URBAN FORM BASELINE CONDITIONS

1.1 Introduction

The information in this report and related information in the Urban Form element, is intended to comply with the requirements of the state Growth Management Act (GMA), RCW Chapter 36.70A.080, by showing the general distribution and general location and extent of the uses of land, population densities, building intensities, and estimates of future population growth.

1.2 Baseline Conditions

Existing Land Area Occupied by Specific Uses by Center, 2024

Location	Gross Acres	Rights of Way	Net Acres	Single Family	Multifamily	Commercial/Mixed -Use	Institutional	Industrial	Open Space	Vacant	Other
6th Avenue	86	30	55	20	14	11	8	0	-	2	0
Downtown	1,385	581	803	52	112	166	162	60	43	157	52
James Center	248	8	240	-	55	27	152	6	-	1	-
Lincoln	100	27	73	12	8	11	28	3	10	2	0
Lower Pacific	84	26	57	7	6	20	14	0	-	10	-
Lower Portland Avenue	105	41	64	26	2	13	5	0	-	18	-
McKinley	57	25	31	13	7	3	8	1	0	0	-

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Location	Gross Acres	Rights of Way	Net Acres	Single Family	Multifamily	Commercial/Mixed -Use	Institutional	Industrial	Open Space	Vacant	Other
Narrows	62	21	40	5	17	4	12	-	1	1	-
Point Ruston	36	1	35	-	11	12	0	-	7	1	5
Proctor	42	16	26	0	2	9	14	0	-	0	-
South Tacoma Way	94	34	60	4	2	35	3	14	-	3	-
Tacoma Central	200	27	173	-	19	79	73	1	-	1	-
Tacoma Mall	573	62	511	27	81	220	70	33	5	15	59
Upper Pacific	74	15	60	9	20	29	-	1	-	1	-
Upper Portland Avenue	76	8	68	8	9	30	17	-	-	4	-
Westgate	92	16	77	-	15	46	11	-	-	5	-
South Tacoma MIC	826	218	608	2	2	73	52	267	-	207	4
Port of Tacoma MIC	5,070	1,092	3,978	0	-	217	1,405	1,565	70	509	210

*Net acres = Total acreage of center **Some acreage may be also counted in rights-of-way as City-owned open space including boulevards. ***Vacant includes parking. ****Other includes easements, water, unspecified uses. Source: Pierce County Department of Assessments, 2024

Population and Housing Units by Acre by Center, 2023

Location	Gross Acres	Total population	Population per acre	Housing units	Units per acre	Population per housing unit
6th Avenue	86	1,880	22.0	906	10.6	2.1
Downtown	1,385	17,872	12.9	10,379	7.5	1.7
James Center	248	958	3.9	480	1.9	2.0
Lincoln	100	883	8.8	396	4.0	2.2
Lower Pacific	84	484	5.8	236	2.8	2.1
Lower Portland Avenue	105	666	6.3	226	2.1	2.9
McKinley	57	898	15.9	397	7.0	2.3
Narrows	62	647	10.5	461	7.5	1.4
Point Ruston	36	1,270	35.3	693	19.3	1.8
Proctor	42	688	16.2	334	7.9	2.1
South Tacoma Way	94	351	3.7	169	1.8	2.1
Tacoma Central	200	848	4.2	474	2.4	1.8
Tacoma Mall	573	6,308	11.0	3,255	5.7	1.9
Upper Pacific	74	1,120	15.1	483	6.5	2.3

Table continued on following page

Location	Gross Acres	Total population	Population per acre	Housing units	Units per acre	Population per housing unit
Upper Portland Avenue	76	383	5.0	97	1.3	4.0
Westgate	92	185	2.0	87	0.9	2.1
South Tacoma MIC	826	441	0.5	190	0.2	2.3
Port of Tacoma MIC	5,070	1,099	0.2	36	0.0	30.1

Source: Office of Financial Management, 2024; Pierce County Department of Assessments, 2024

Employment by Industry Sector by Center, 2022

Mixed Use Center	Const/Res	FIRE	Manufacturing	Retail	Services	WTU	Government	Public Education	Total
6th Avenue	*	*	-	190	840	10	-	80	1,140
Downtown	660	3,080	1,200	610	27,200	520	3,180	1,600	38,060
James Center	-	30	*	*	720	10	-	760	1,670
Lincoln	-	-	*	160	310	*	10	170	670
Lower Pacific	-	*	-	90	350	*	680	30	1,230
Lower Portland Avenue	40	-	-	*	30	*	610	-	710

Table continued on following page

Mixed Use Center	Const/Res	FIRE	Manufacturing	Retail	Services	WTU	Government	Public Education	Total
McKinley	-	10	*	*	360	*	30	-	400
Narrows	*	*	-	20	100	-	30	80	290
Point Ruston	-	30	-	10	120	-	-	-	160
Proctor	*	60	-	360	500	*	60	130	1,120
South Tacoma Way	80	70	40	140	480	10	20	-	850
Tacoma Central	-	170	*	790	4,100	*	60	-	5,230
Tacoma Mall	320	580	80	3,050	4,440	440	1,520	20	10,450
Upper Pacific	20	50	-	340	360	-	-	-	780
Upper Portland Avenue	*	*	-	80	580	-	120	-	820
Westgate	-	110	-	280	820	10	-	-	1,220
South Tacoma MIC	1,260	90	1,020	270	2,400	960	1,360	-	7,360
Port of Tacoma MIC	600	110	2,540	420	1,740	4,230	700	-	10,340
City of Tacoma	4,416	5,182	5,269	11,146	59,387	7,287	12,249	5,650	110,587

A dash (-) denotes zero covered employment. An asterisk (*) denotes data suppression. Source: Puget Sound Regional Council, 2024

Jobs by Acre by Center, 2022

Location	Gross Acres	Jobs	Jobs / Acre
6th Avenue	86	1,140	13.3
Downtown	1,385	38,060	27.5
James Center	248	1,670	6.7
Lincoln	100	670	6.7
Lower Pacific	84	1,230	14.7
Lower Portland Avenue	105	710	6.7
McKinley	57	400	7.1
Narrows	62	290	4.7
Point Ruston	36	160	4.4
Proctor	42	1,120	26.4
South Tacoma Way	94	850	9.0
Tacoma Central	200	5,230	26.1
Tacoma Mall	573	10,450	18.2
Upper Pacific	74	780	10.5
Upper Portland Avenue	76	820	10.8

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Location	Gross Acres	Jobs	Jobs / Acre
Westgate	92	1,220	13.2
South Tacoma MIC	826	7,360	8.9
Port of Tacoma MIC	5,070	10,340	2.0

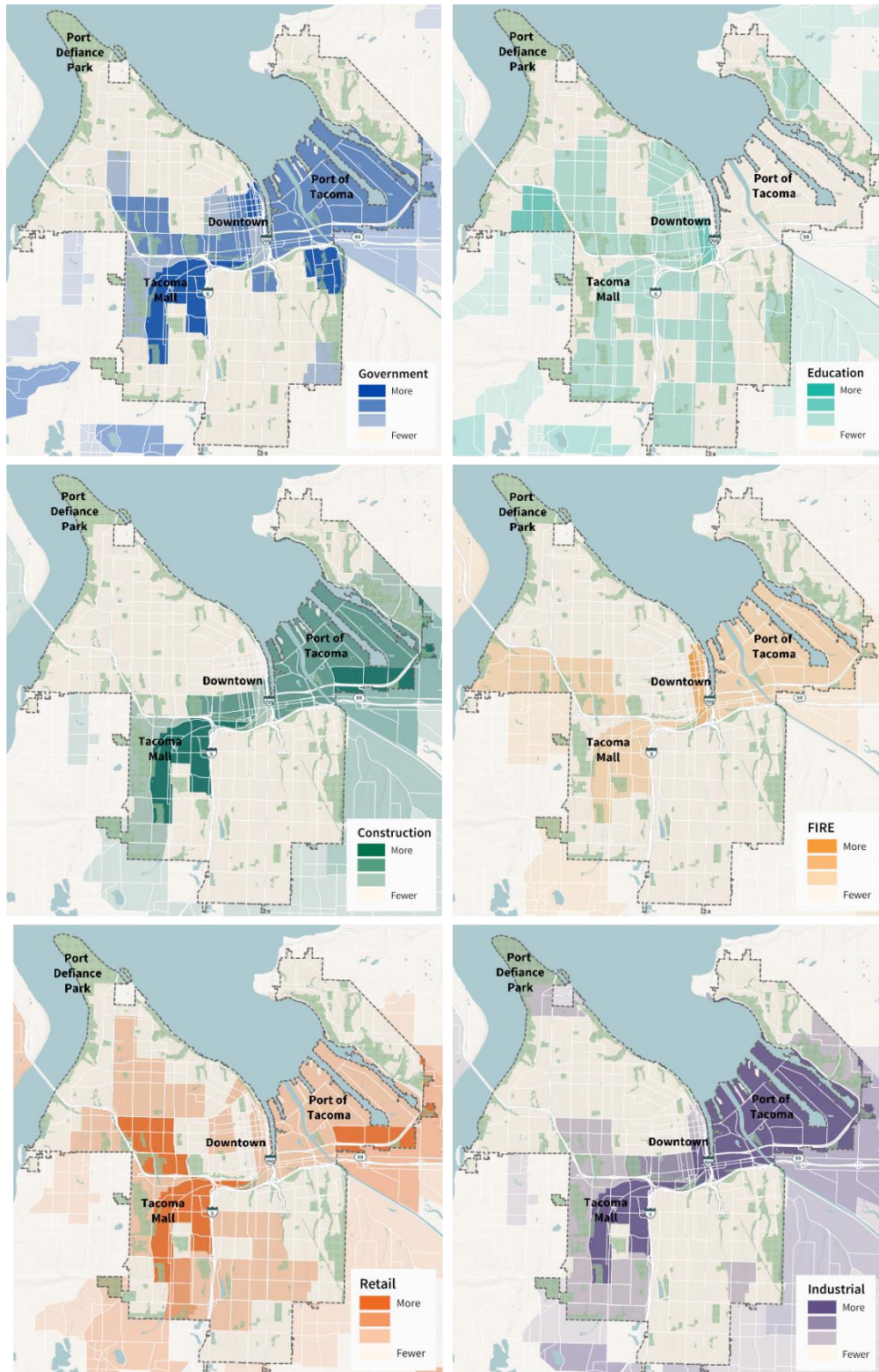
Source: Puget Sound Regional Council, 2024

Employment by Industry Sector for Downtown Mixed-Use Center, 2015-2022

Industry	2015 jobs	% share	2022 jobs	% share	sector %	change 2015-2022
Const/Res	540	2%	660	2%	15%	120
FIRE	4,010	11%	3,080	8%	59%	(930)
Manufacturing	830	2%	1,200	3%	23%	370
Retail	550	2%	610	2%	5%	60
Services	24,250	67%	27,200	71%	46%	2,950
WTU	740	2%	520	1%	7%	(220)
Government	3,310	9%	3,180	8%	26%	(130)
Public Education	1,760	5%	1,600	4%	28%	(160)
Total	35,980	100%	38,060	100%	34%	2,080

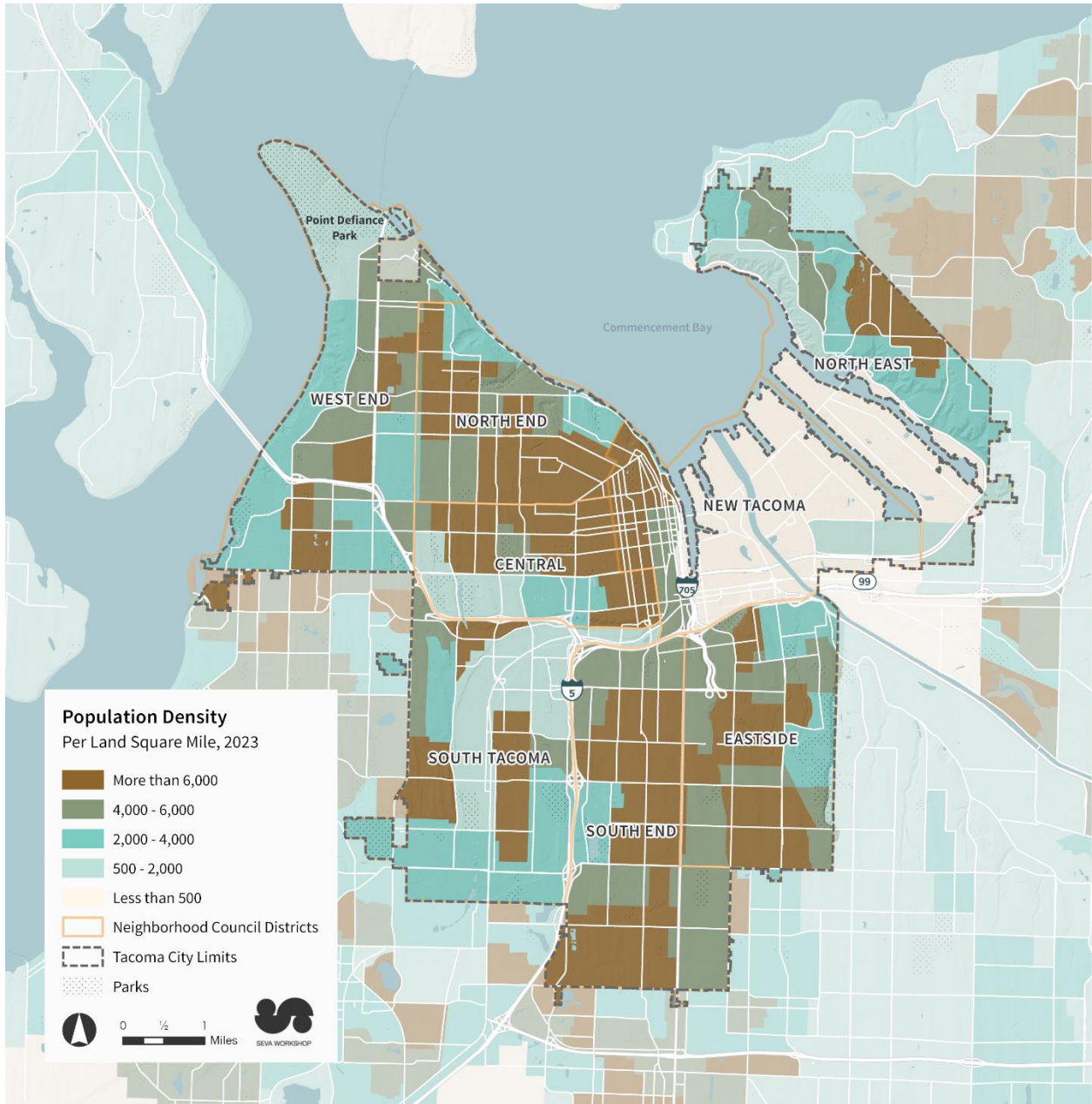
**Jobs are a report of “covered employment,” which refers to positions covered by the Washington Unemployment Insurance Act. The act exempts the self-employed, proprietors and corporate officers, military personnel, and railroad workers, so those categories are not included in the dataset. Covered employment accounts for approximately 90 percent of all employment. Source: Puget Sound Regional Council, 2024

Proportions of Employment by Sector, 2022



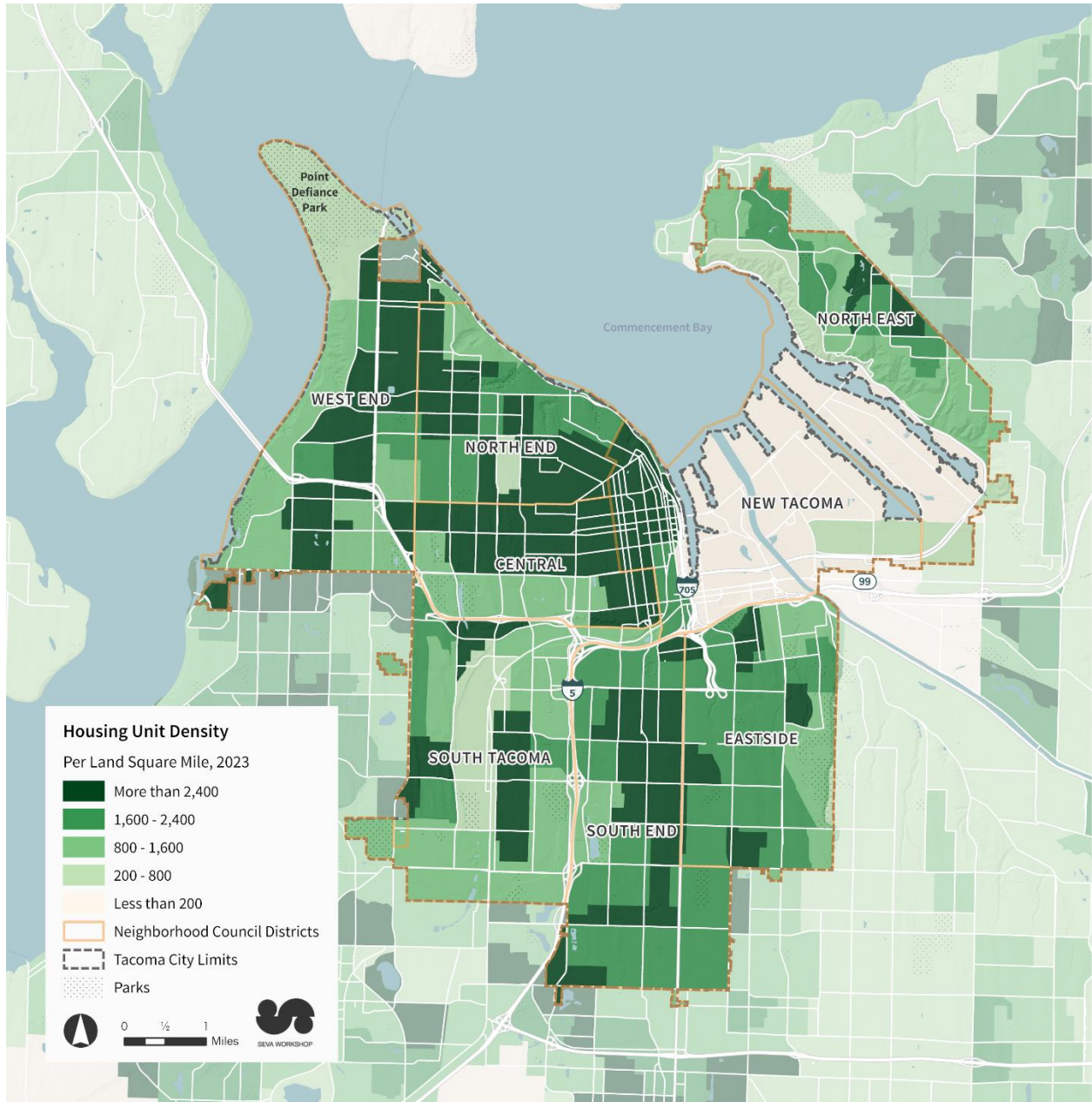
Source: Puget Sound Regional Council Vision covered employment estimates, 2022

Population Density, 2023



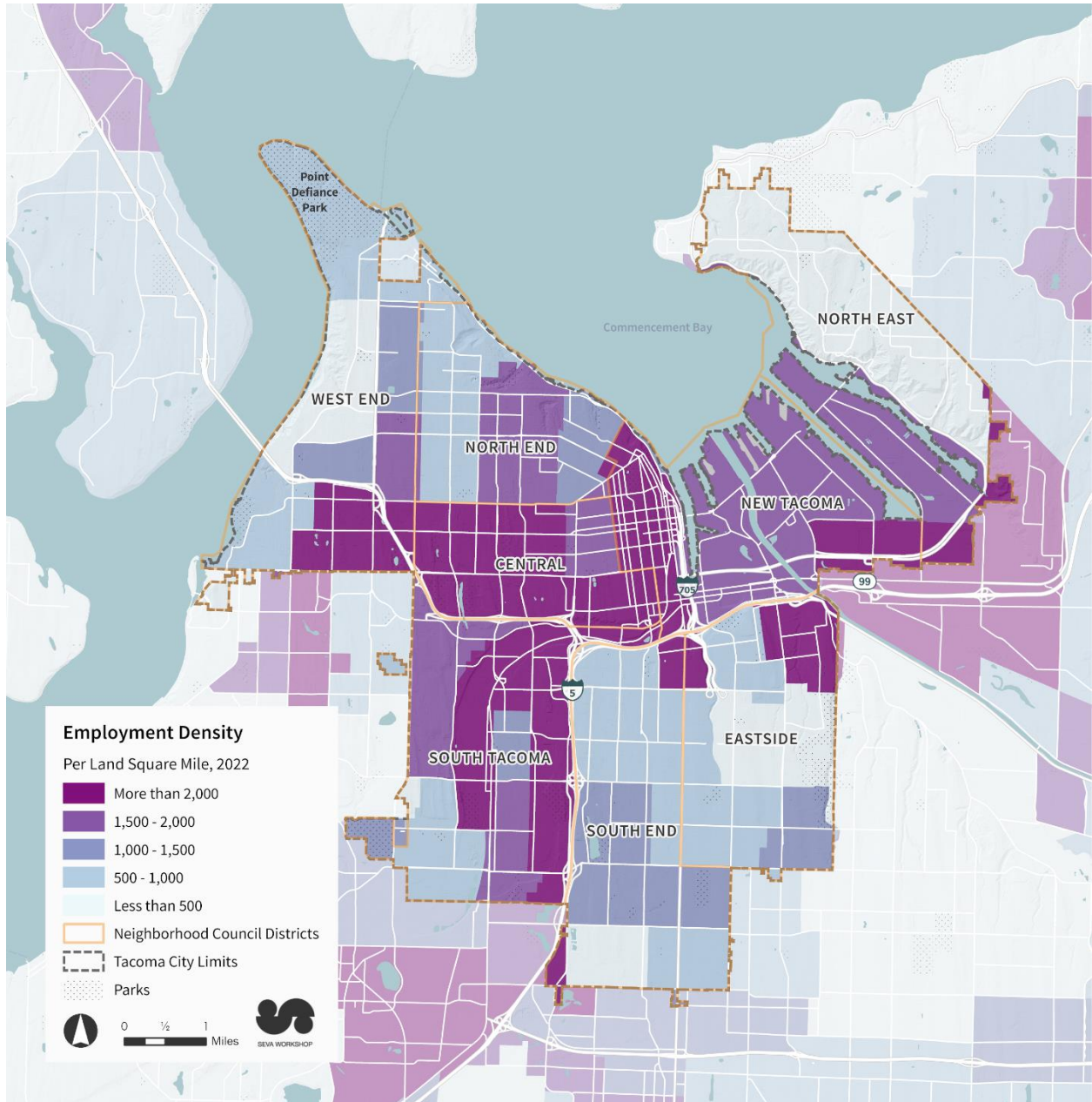
Source: Office of Financial Management, 2024

Housing Unit Density, 2023



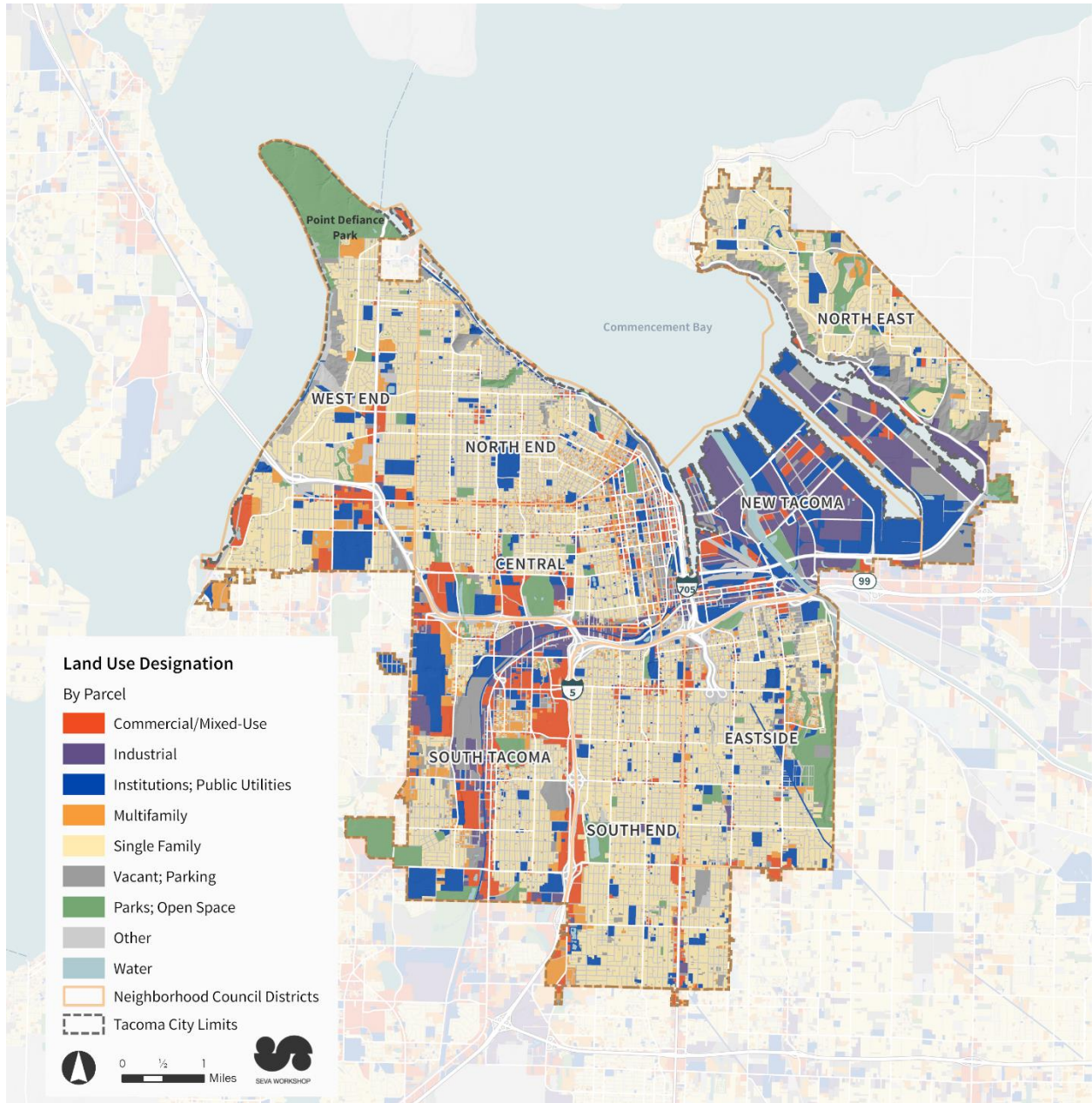
Source: Office of Financial Management, 2024

Employment Density, 2022



Source: Puget Sound Regional Council, 2024

Existing Land Use, 2024



Source: Pierce County Assessor, 2024



City of Tacoma
Planning and Development Services

**Agenda Item
F3**

To: Planning Commission
From: Stephen Atkinson, Planning Services Division
Subject: One Tacoma Comprehensive Plan Update – Housing Element
Memo Date: September 25, 2024
Meeting Date: October 2, 2024

Action Requested:
Informational.

Discussion:

Staff from Planning and Development Services will be leading the Planning Commission on a review of the [Housing Element](#) of the One Tacoma Plan and an initial assessment of potential amendments. In particular, staff will focus on the updates to the Element for consistency with new Growth Management Act planning requirements relating to affordable housing targets, addressing racially disparate impacts, and [anti-displacement](#).

Project Summary and Background:

Tacoma’s Comprehensive Plan, [One Tacoma](#), is the City’s official statement concerning its vision for future growth and development. It identifies goals, policies, and strategies for maintaining the health, welfare, and quality of life of Tacoma’s residents. The Comprehensive Plan is comprised of numerous individual elements, including elements addressing such important issues as urban form, design and development, environment and watershed health, parks and recreation, housing, economic development, and transportation and infrastructure.

The City of Tacoma amends its Comprehensive Plan on an annual basis as permitted by state law. In addition to these regular amendments, the [Growth Management Act](#) (GMA) requires counties and cities to periodically conduct a thorough review of their plans and regulations to bring them in line with any relevant changes in the GMA, and to accommodate updated growth targets. [RCW 36.70A.130](#) establishes the review procedures and schedule for Comprehensive Plan amendments and periodic review. Tacoma last completed such a “periodic update” in 2015 and is mandated to undertake and complete another “periodic update”.

In addition, the City of Tacoma is the designated “Metropolitan City” for Pierce County and is allocated, through [Vision 2050](#) and the [Countywide Planning Policies](#), to accommodate a significant share of the region’s population and employment growth. The Puget Sound Regional Council evaluates and certifies local comprehensive plans for consistency with the multi-county planning policies (see the [Plan Review Manual](#), page 27). The Comprehensive Plan update will include a review and update to ensure consistency with the goals and policies of Vision 2050



Planning Commission
One Tacoma Comprehensive Plan Update
October 2, 2024
Page 2 of 2

Prior Actions:

- September 18, 2024: Reviewed planning requirements for the Public Facilities + Services Element.
- September 4, 2024: Reviewed planning requirements for the Parks + Recreation Element including opportunities to better align goals and policies with the Metro Parks Tacoma System and Strategic Plan.
- December 20, 2023: Recommended scope of work and engagement strategy.
- June 21, 2023: Reviewed planning requirements for the Periodic Update and recent legislative updates pertaining to housing and climate policy.

Background Documents:

- [Dept. of Commerce Checklist](#)
- [Vision 2050 Checklist](#)
- [One Tacoma Comprehensive Plan Update Work Plan](#)

Staff Contacts:

- Stephen Atkinson, Principal Planner, satkinson@cityoftacoma.org

Attachments:

- Attachment 1: Assessment Report
- Attachment 2: DRAFT Baseline Conditions
- Attachment 3: [Current Housing Element \(LINK\)](#)

cc. Peter Huffman, Director

PURPOSE

The City of Tacoma is updating its Comprehensive Plan One Tacoma to the year 2050. This is a major update for the City, with the last update to the plan occurring in 2015.

This document summarizes planned updates to the Comprehensive Plan 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.

PRELIMINARY CHANGES

Housing

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.

GMA CONSISTENCY

(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.

BACKGROUND

Policy Framework

State and regional policies

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.

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:

Housing	
Assess housing needs	Policy Reference
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	H-Action-4

needed to achieve housing availability including gaps in local funding, barriers such as development regulations, and other limitations	
Increase housing supply and choices	Policy Reference
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
Support the development and preservation of affordable housing	Policy Reference
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
Address inequities in access to housing	Policy Reference
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	
--	--

City policies

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 black, indigenous and 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 and ensure that policies and programs are in place to mitigate displacement.

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.

GOAL H-6 Ensure equitable access to opportunity and housing choice throughout the City's neighborhoods.

GOAL H-7 Strive to meet multiple goals through housing actions, consistent with Tacoma's vision for 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.

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:

- 1. 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.
- 2. 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.

Policy Audit

The following principles for plan development will be used when drafting language for this element update.

Structure and Content

- Strengthen the connection between goals and policies in all chapters
- If needed, aim for more goals and fewer policies per goal to maintain clear connections (some goals and policies currently read like a laundry list)
- Remove redundant language
- Connect everything to the Vision Statement and Focus Areas and reinforce the overall growth strategy
- Policy Chapters should be better connected to community engagement. Key opportunities for community engagement should be explicit.

Language

- Use more people-centered language that focuses on the experience that the City aims to create rather than the characteristics of the physical environment.
- Use more active language where possible. For example, use the core action rather than “strive to” or “consider”
- Identify accountable parties and parties where possible
- Use consistent terms.
- Define and use a consistent set of terms for geographies – centers, outside centers, residential pattern areas, neighborhood council districts, council districts, basins/watersheds.
- Use a consistent term or terms for those we intend to serve with the plan. There were several uses of the word “citizen”
- Recommend using *community member* as the most inclusive term (of visitors and workers) and *resident* when specifically referring to those who live in Tacoma.
- Finalize the vision statement and use the language consistently.
- Be more specific about equity terms, existing disparities (reference baseline conditions), and priority groups.

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

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.

City of Tacoma, Washington

ONE A Comprehensive Plan
for a Vibrant, Connected,
and Sustainable City
TACOMA

CONTENTS

1	Inventory	4
1.1	Housing Stock	4
	Units for moderate, low, very low, and extremely low-income households	12
1.2	Affordability	15
	Ownership Housing	15
	Rental Housing	16
	Household Incomes	17
	Affordability	20
	Cost Burden	21
2	Projected Housing Need	25
2.1	Growth targets	25
	Distribution of targets across income brackets	25
3	Land Capacity	27
3.1	Existing land capacity for housing	27
	Zoning	29
	Capacity	37
3.2	Home in Tacoma	40
4	Programs and Policies	42
4.1	Addressing gaps and needs	42
5	Access to employment	45
6	Racial equity in housing policy	48
6.1	Racially disparate impacts	48
6.2	Displacement	51
6.3	Exclusion	54

EXHIBITS

Exhibit 1: Tacoma Housing Units, 2017-2023	4
Exhibit 2: Tacoma Housing Units by Type, 2021.	5
Exhibit 3: Housing Production in Tacoma by Type, 2017-2023.	6
Exhibit 4: Multifamily Units by Size of Building, New Production in Tacoma 2017-2023.	6
Exhibit 5: Map of Tacoma Residential Permits, 2017-2023.	7
Exhibit 6: Accessory Dwelling Units Permitted and Constructed in Tacoma, 2019-2023.	8
Exhibit 7: Tacoma Housing Tenure by Race and Ethnicity (Shown as %), 2021.	9
Exhibit 8: Tacoma Population Density, 2021.	10
Exhibit 9: Tacoma and Pierce County Housing Stock by Building Age, 2021.	11
Exhibit 10: Households by Income Bracket, Tacoma, 2020.	13
Exhibit 11: Household Incomes by Family Size for Designated Income Brackets, 2024.	13
Exhibit 12: Matching Housing Types with Income Brackets	14
Exhibit 13: Homelessness Counts in Pierce County, 2017-2022.	15
Exhibit 14: Tacoma Average Home Prices, Annual Change (%), 2015-2023.	16
Exhibit 15: Average Rents in Tacoma, 2015-2023.	17
Exhibit 16: Median Household Income by Race & Ethnicity, 2021.	18
Exhibit 17: Median Household Income by Census Tract in Tacoma, 2021	19
Exhibit 18: Housing Cost and Income Increases as a % Change from 2015 in Tacoma, Average Annual Mortgage Lending Rates 2015-2023.	20
Exhibit 19: First-time Homebuyers in Tacoma by Race & Ethnicity, 2022.	21
Exhibit 20: Percent of Households Cost Burdened by Tenure, 2020.	22
Exhibit 21: Renter Households Cost Burdened in Tacoma (%), by Race & Ethnicity, 2020.	22
Exhibit 22: Distribution of Renter Cost Burdened-Households in Tacoma, as a % of Block Group Population, 2020	23

Exhibit 23: Renter Cost Burden by Race/Ethnicity and Neighborhood in Tacoma, 2020.	24
Exhibit 24: Tacoma Housing Units, Actual and Target 2015-2050.	25
Exhibit 25: Housing Units Needed by Income Bracket in Tacoma, 2017-2050.	26
Exhibit 26: Land Use Designations that Allow for Residential Uses, % of Total Acreage.	27
Exhibit 27: City of Tacoma Land Use Designation Map, 2023.	28
Exhibit 28: West End Zoning Districts	29
Exhibit 29: North End Zoning Districts	30
Exhibit 30: Central Zoning Districts	31
Exhibit 31: New Tacoma Zoning Districts	32
Exhibit 32: North East Zoning Districts	33
Exhibit 33: South Tacoma Zoning Districts	34
Exhibit 34: South End Zoning Districts	35
Exhibit 35: Eastside Zoning Districts	36
Exhibit 36: Tacoma Residential Land Capacity, by Zone, 2022.	37
Exhibit 37: Middle Housing Types across Residential Zones (permit type - minimum lot area in SF)	38
Exhibit 38: Special Needs Housing Types as Permitted Uses in Tacoma	39
Exhibit 39: City of Tacoma Areas Zoned as R-4-L.	40
Exhibit 40: Tacoma Inflow/Outflow Analysis, 2021.	46
Exhibit 41: Means of Transportation to Work, 2021.	47
Exhibit 42: Means of Transportation to Work by Race and Ethnicity, 2021.	47
Exhibit 43: People of Color as a Proportion of the Population in Tacoma, 2021.	49
Exhibit 44: Tacoma “Residential Security Map”, 1937.	50
Exhibit 45: Percent Change of Owner and Renter Households by Race, in the City of Tacoma 1990-2020.	51
Exhibit 46: Displacement Risk Mapping in Tacoma, Draft 2024.	52
Exhibit 47: Location Quotient, Asian, Black, Hispanic Latino, White Alone	56

EXECUTIVE SUMMARY

Tacoma's housing production has not been keeping pace with growth targets.

From 2017-2023, Tacoma'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%. Tacoma's housing production has proportionally slowed since the 1980s, when compared with Pierce County overall. Today, 64% of Tacoma housing units predate 1980 compared to 43% of the overall Pierce County housing stock. This reflects a countywide trend of population growth outside this regional metropolitan hub.

The existing housing stock is older and predominantly single family structures, while new production favors multifamily development.

Two-thirds of housing units in Tacoma (67%) are single family homes. However, when looking at housing built in recent years, 80% of units are in multifamily structures. Two-thirds of multifamily units are in larger buildings (50 units or more), and one-third are units in smaller and midsized multifamily structures. Downtown is a growing center for housing units, representing 40% of units built 2017-2023. North East and Central Tacoma are growing at the slowest pace.

There is racial disparity for homeownership in Tacoma, and this wealth-building opportunity is increasingly out of reach for moderate income households.

50% of Tacoma households are homeowners, but this rate is not consistent across race and ethnic groups. Homeownership rates are lowest among Black, Pacific Islander, Hispanic and "Other" households. This disparity is steeped in a history of racial exclusion and discrimination. Impacts from historic factors, such as redlining and racially restrictive covenants are still observed today. Modern phenomena, such as the foreclosure crisis, discriminatory lending practices, and lack of access to credit (to name a few) continue to block many People of Color from homeownership in Tacoma, and the city's Black community is particularly hard hit.

Forty-eight percent (48%) of Tacoma renters experienced housing cost burden in 2020, along with 27% of homeowners.

Cost burden rates for renters are particularly high (over 65%) in certain areas across the City, with highest concentrations in Central, South Tacoma, and the South End. Patterns in racial disparity are observed geographically for cost burden, as well. Black households experience the highest rates of cost burden in North East, South Tacoma, and the West End. Asian households have relatively lower rates of rental cost burden across most of Tacoma, but a concentration of cost-burdened Asian renters live in the North End. Hispanic renters are most cost-burdened in Central, Eastside, and South Tacoma neighborhoods.

Production of 59,052 units is needed in Tacoma by 2050 to meet housing targets. Market interventions will be essential to support housing units for lower income brackets.

From this target, 30% of 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 takes into account current housing needs to eliminate cost burden and homelessness, as well as the needs of future households. These production targets envision a future with no housing cost burden and no chronic homelessness in Tacoma.

Better integration of housing and employment centers could improve rates of commuting by public transit, bike, or walking.

Tacomans who commute are overwhelmingly traveling by car, and only 2% of employees walk to work. These patterns reflect a disconnect between residential centers and employment opportunities. It also demonstrates room for improvement in transit capture – currently only at 6%. Transit ridership rates are highest among Black and AIAN commuters and lowest among White and “Other” groups. Improved connections could be built by adding more housing in proximity to employment centers, as well as improvements to transit and bicycle networks.

Data Source Summary

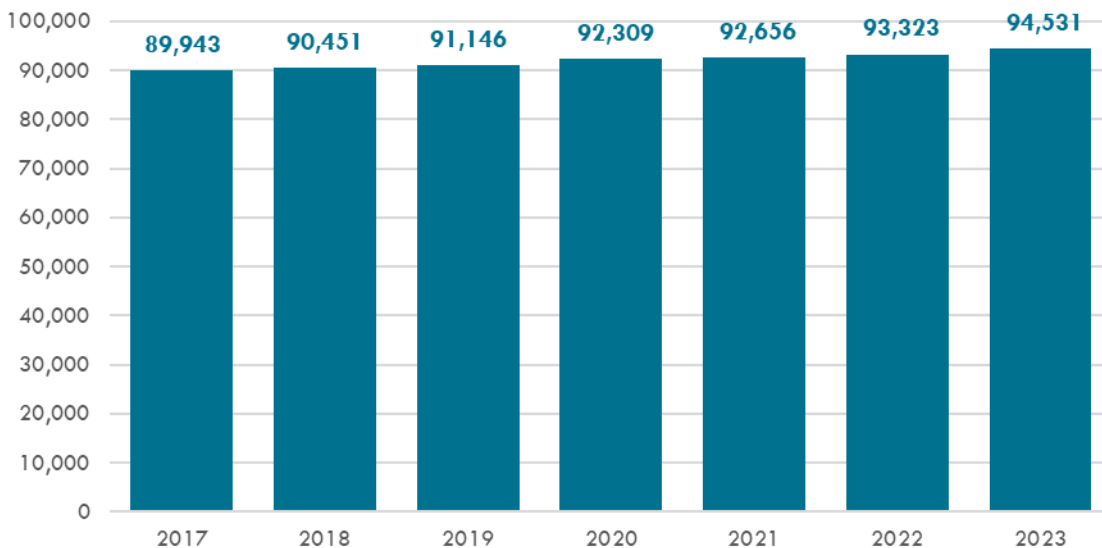
Datapoint	Source
Cost Burden	CHAS 2016-2020
Permit data	City of Tacoma
Housing Stock	OFM for numbers, ACS for detail categories (% for types), City of Tacoma data for ADUs
Demographics	ACS 5-year estimates, 2021
Home Prices	Zillow for home values and rents
Income	WSHFC reports for Pierce County for the area-wide median household income and income bands associated with "low-income" categories

1 INVENTORY

1.1 Housing Stock

Tacoma has **94,531 housing units**.¹ Since 2017, Tacoma’s base years for tracking its housing targets, the housing stock has increased by 4,588 units, reflecting an annual growth rate of 0.8%. Tacoma’s 2017-2050 target for housing is to add 59,052 units which reflects an annual growth rate of 1.5% across the time period, a much faster pace of increase than experienced in these first six years. As of 2023, Tacoma needs to add a net new 54,464 housing units by 2050 to meet targets.

Exhibit 1: Tacoma Housing Units, 2017-2023



Sources: OFM, 2024; Seva Workshop, 2024.

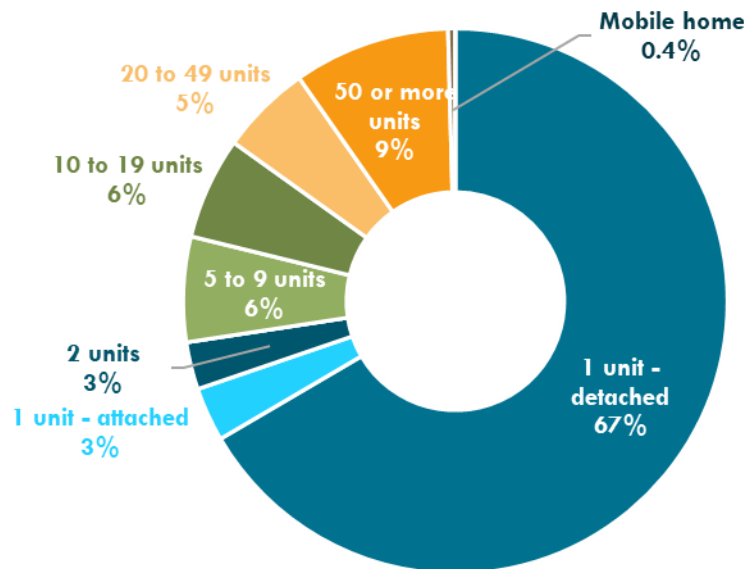
Housing Units, by Type

Tacoma’s housing stock is approximately 2/3 single family homes with the remaining 1/3 split across middle housing types and multifamily units in a range of building sizes.

Specifically, 6% of units are in townhomes or duplexes, 12% are in small multifamily buildings (5-20 units), 5% are in mid-sized multifamily buildings (20-49 units), 9% are in larger multifamily buildings (50+ units), and less than 1% of are mobile/manufactured homes. See Exhibit 2.

¹ OFM, 2023

Exhibit 2: Tacoma Housing Units by Type, 2021.



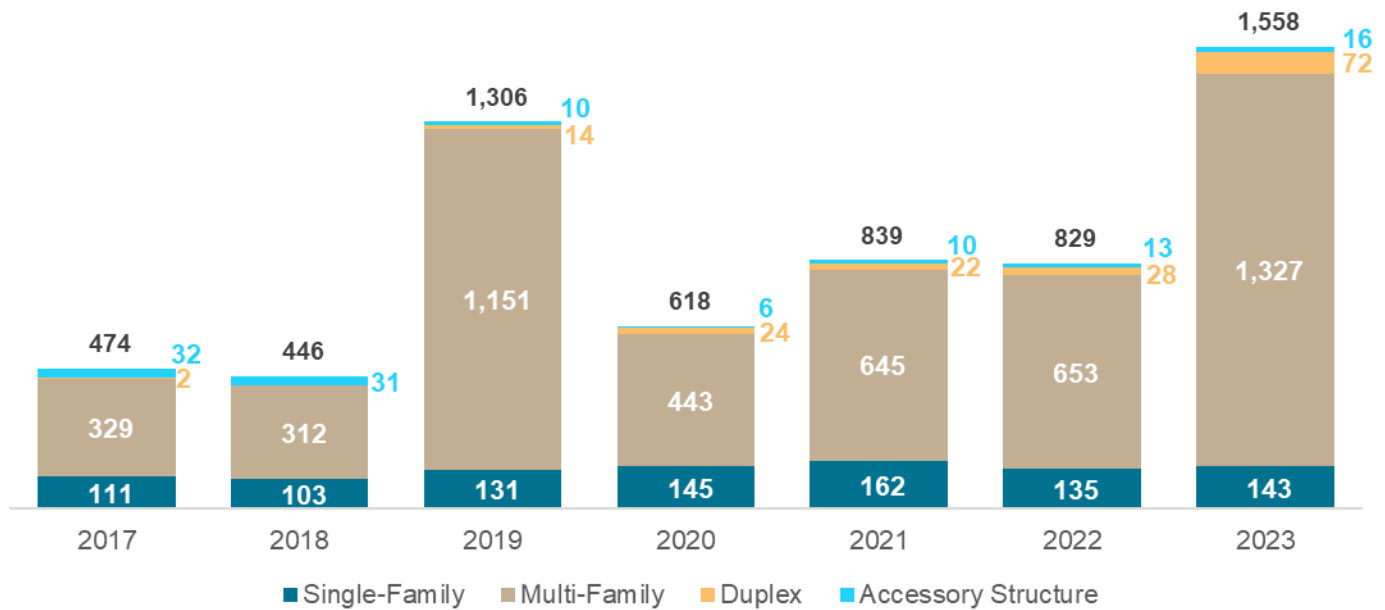
Sources: ACS 5-year estimates, 2021; Seva Workshop, 2024.

Recent trends in housing production for Tacoma lean to higher proportions of multifamily housing, which makes up 80% of units developed 2017-2023. Over this timeframe, Tacoma averaged new unit production at a rate of 867 units/year.² Although the City’s permit data groups together middle housing types such as townhomes and multiplexes under the ‘multifamily’ category. Of the multifamily production, most are in buildings with 50+ units. About a quarter are in midsized multifamily buildings, and 9% of units are in smaller multifamily buildings. A summary of annual production rates 2017-2023 is provided in Exhibit 3 with detail on multifamily production in Exhibit 4. Single family homes make up 15% of new housing stock, duplexes 3%, and ADUs 2%.

Newer housing production is highest Downtown, accounting for 40% of new units produced since 2017. The West End, South End, and North End are the next neighborhoods for new unit counts, with 11% of production each. Lowest production rates are observed in North East (3%) and Central (6%) neighborhoods. See map in Exhibit 5.

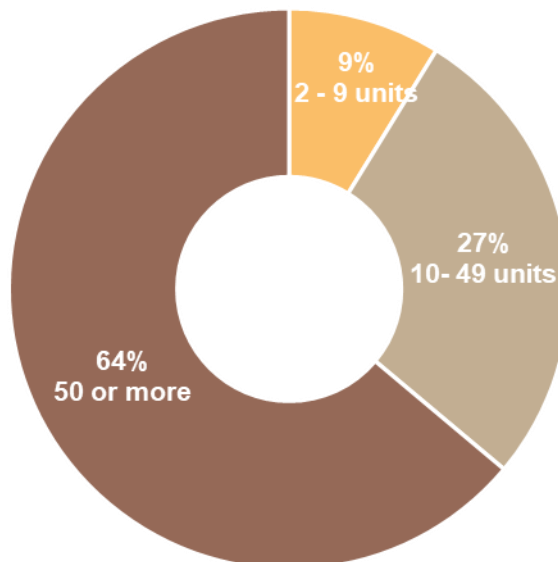
² The 6,070 units added 2017-2023 (867 average annual) comes from permit data. This figure differs from the OFM net units added over the same time period, quoted above at 4,588, which takes into account demolitions over the time frame and works from a slightly different reporting period for annual estimates.

Exhibit 3: Housing Production in Tacoma by Type, 2017-2023.



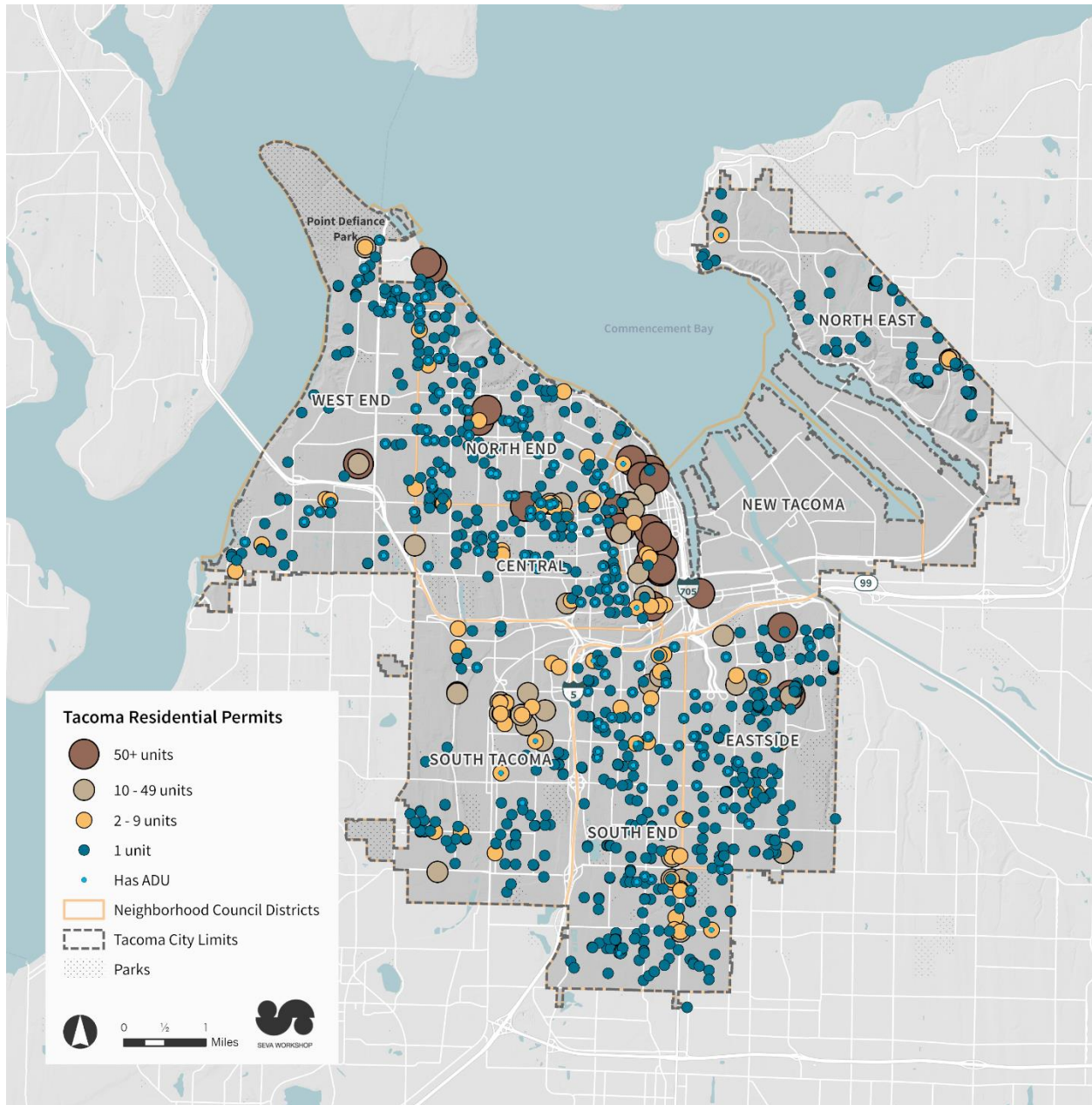
Note: City permit data for production does not take into account demolitions and works in a different annual data collection cycle than OFM. OFM estimates should be used for tracking total housing stock estimates.
 Sources: City of Tacoma Permit data, 2017-2023; Seva Workshop, 2024.

Exhibit 4: Multifamily Units by Size of Building, New Production in Tacoma 2017-2023.



Sources: City of Tacoma Permit data, 2017-2023; Seva Workshop, 2024.

Exhibit 5: Map of Tacoma Residential Permits, 2017-2023.



Source: Tacoma Permit Data, 2017-2023.

Accessory Dwelling Units

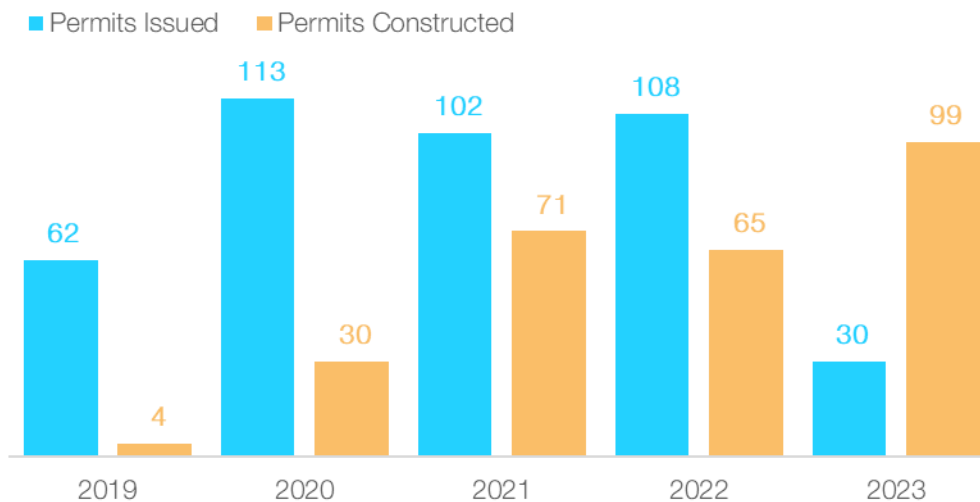
Accessory dwelling units, or ADUs, are an important component to a community’s housing stock. They offer flexibility for homeowners to live multi-generationally or with caregiving support, to supplement income by renting the additional unit, and to meet a variety of other personal and familial needs. ADUs that become rental units are often priced at affordable

rates and may offer access to new neighborhoods that are predominantly occupied by homeowners.

ADUs are permitted across residential districts in Tacoma. Attached and detached ADUs are permitted on any lot, provided that site standards for size, setback, open space, and other requirements are met. The size of ADUs is limited to 1,000 SF or 85% of the area of the main building, whichever is smaller. The maximum height of structures is 18' or 20' if parking is incorporated.³

From 2019-2023, 421 ADU permits were issued and 269 ADUs were reported as constructed in Tacoma. See Exhibit 6. ADU policies in Tacoma were revamped in 2019 and subsequently amended in 2021 to make it easier and more affordable for homeowners to add these units to their property. ADU production is on the rise and the City is working to make the process as streamlined as possible. Still, the capital investment needed to create these units can be prohibitive and not all residential lots are a good fit for this use. ADUs represent one component in the larger picture of providing housing options that meet the needs and affordability levels of a diverse community.

Exhibit 6: Accessory Dwelling Units Permitted and Constructed in Tacoma, 2019-2023.



Sources: City of Tacoma Permit Data, 2019-2023; Seva Workshop, 2024.

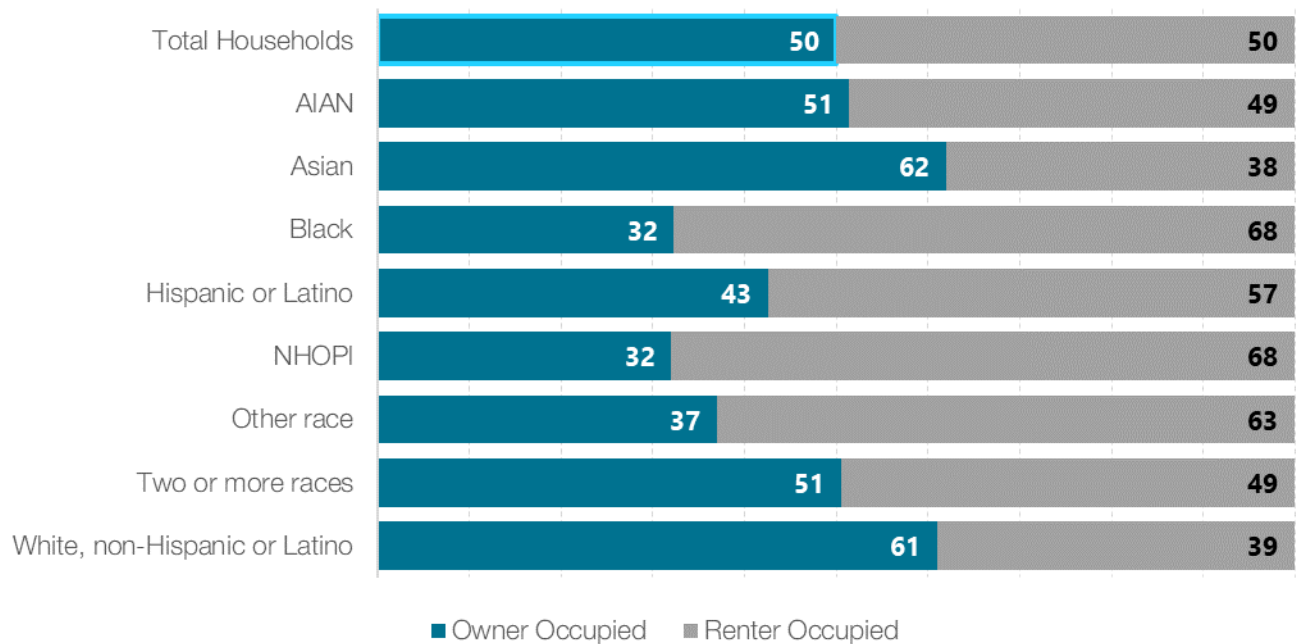
Housing Tenure

Overall in Tacoma, 50% of households are owners and 50% of households are renters. Patterns of racial disparity are observed in Tacoma’s homeownership rates, with lowest rates of ownership among Black (32%), Pacific Islander (32%), “Other” (37%), and Hispanic (43%)

³ TMC 13.06.080.A

groups. Highest rates, by contrast, are found among Asian (62%) and White (61%) households. See Exhibit 7. In 2021, the City of Tacoma completed an in-depth study into its racial disparities related to housing. This report notes the decline in Black homeownership during the 30-year period from 1990-2020, while all other racial groups experienced increased or stable rates. It also analyzes lending data that demonstrates low rates of mortgage loan approvals for Black applicants.⁴ Homeownership rates are important, as this is the most common avenue toward wealth building for American households.

Exhibit 7: 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.

Geographic Distribution

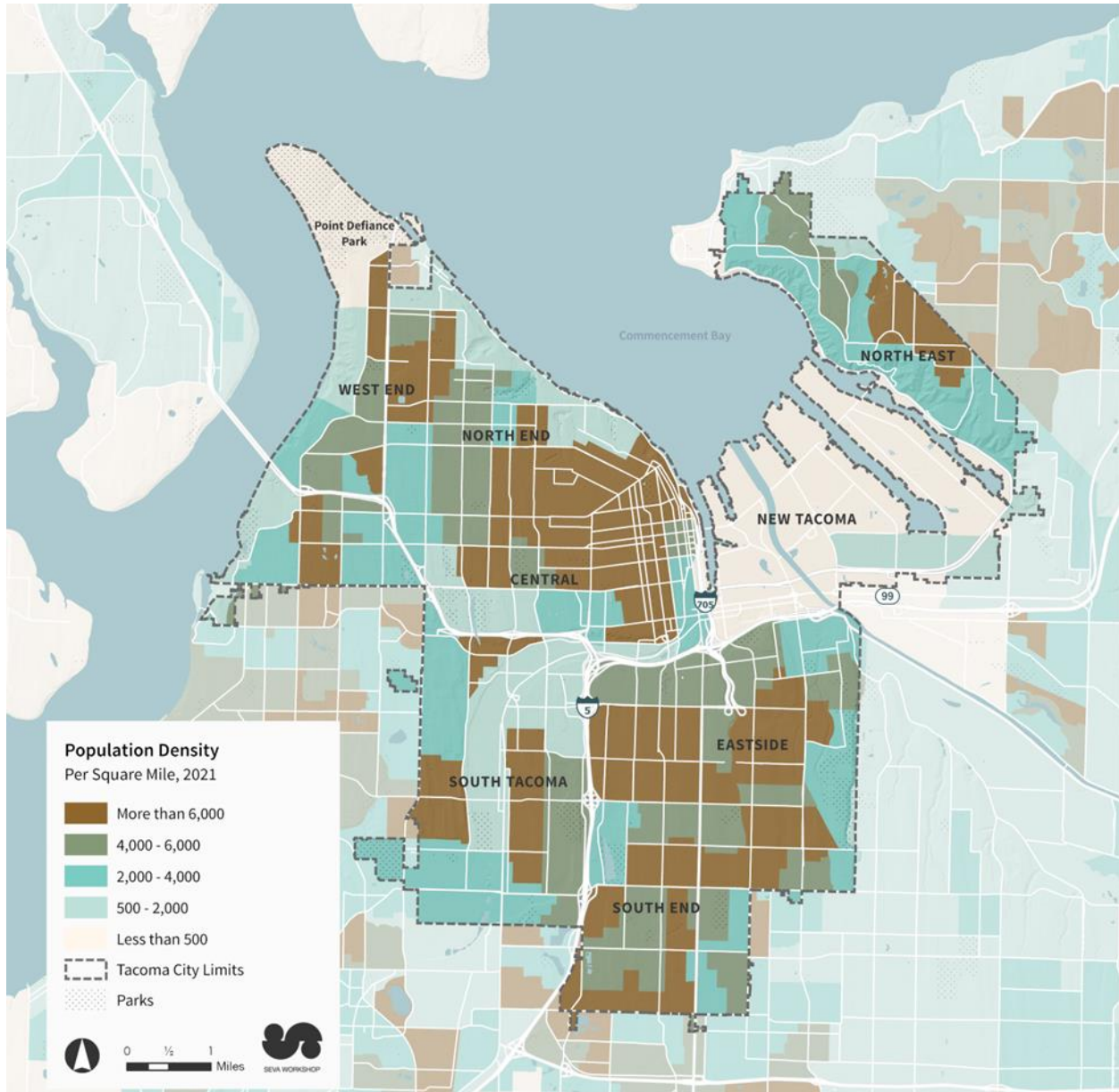
Tacoma’s residential centers are distributed across the city, as shown in Exhibit 8.

Central Tacoma, Eastside, and South End have the greatest land areas with higher population density, more than 6,000 people per square mile. The neighborhoods of West End, South Tacoma, and North East are less densely populated though every neighborhood except for New

⁴ ECONorthwest and BDS Planning, *Analysis of Systemic Disparities in Achievable Housing Options*, 2021. https://www.cityoftacoma.org/UserFiles/Servers/Server_6/File/cms/CBCFiles/Tacoma%20Housing%20Disparities%20Report_2021.pdf

Tacoma has at least one densely populated area. Incorporated areas surrounding Tacoma to the northeast, south, and west demonstrate similar patterns.

Exhibit 8: Tacoma Population Density, 2021.



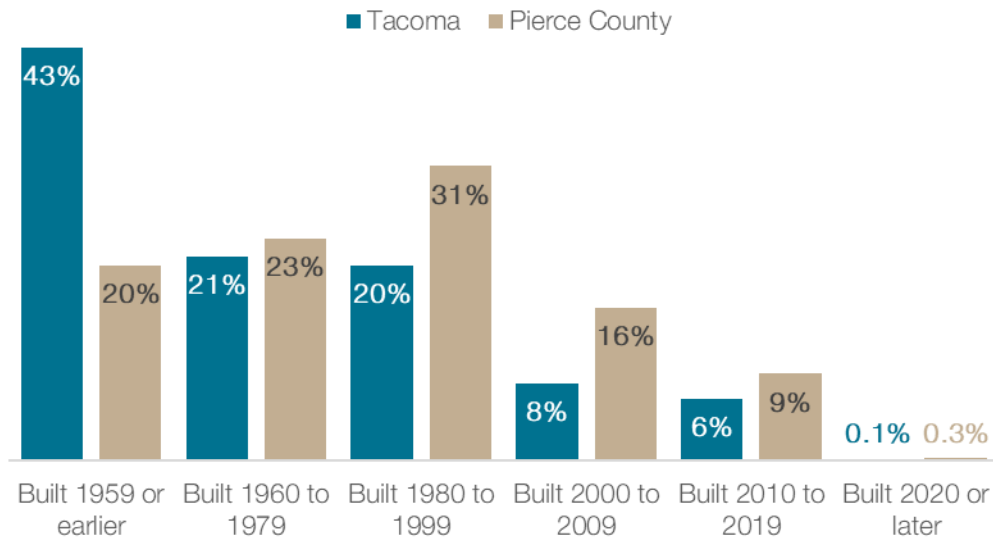
Source: American Community Survey 5-year estimates (2017 to 2021).

Building Age

Tacoma’s housing stock skews older, with 43% of structures built prior to 1960.
Production rates in Tacoma slowed in the 2000s - less than 15% of units have been built 2000

or later. By contrast, Pierce County overall has only 20% of its housing stock built prior to 1960 and 25% of units have been built 2000 or later.

Exhibit 9: Tacoma and Pierce County Housing Stock by Building Age, 2021.



Sources: American Community Survey 5-year estimates (2017 to 2021); Seva Workshop, 2024.

HOMES THAT NEED REPAIRS

ACS reports on housing issues such as homes lacking complete plumbing or kitchen facilities. In Tacoma, approximately 415 housing units (0.5%) are identified as having incomplete plumbing facilities. Most of these are rental units. About twice this rate, 950 housing units (1.1%) are reported as lacking complete kitchen facilities.⁵

Tacoma’s Home Rehabilitation Program addresses a wider range of home repair issues, such as: roof replacement, exterior/interior painting, window replacement, carpet and flooring replacement, heating and air system replacement, electrical work, sewer repair or installation, termite and pest repair, repairing or replacing concrete (such as sidewalks, driveways, or ADA ramps), door and window screen replacement, or foundation/structural repairs. From 2019 – 2024, 66 major (\$15-60k) renovations and 204 minor (<\$15k) renovations were completed through this program. Homeowners are provided low interest loans to cover the cost of the needed repairs and households at or below 50% of AMI can repay the funds with no interest.⁶

⁵ ACS B2516 and B25052 5-year estimates, 2021

⁶ [City of Tacoma Home Rehabilitation Program](#)

Units for moderate, low, very low, and extremely low-income households

The Department of Housing and Urban Development (HUD) establishes thresholds for income groups at the household level. These brackets are relative to the area's median income and establish eligibility for income-restricted affordable housing units. The categories used for their data reporting are:

- Moderate Income: Between 80 – 100% of the area median income
- Low Income: Between 50 – 80% of the area median income
- Very Low-Income: Between 30 – 50% of the area median income
- Extremely Low-Income: Less than 30% of the area median income

AMI = Area Median Income. Different programs scale their “area median” based on different geographies. HUD uses a specific “HUD Area Median Family Income” (HAMFI) to set their income ranges, scaled with household size. In Tacoma for 2024, for example:

100% AMI is \$112,300 (family of 4)

80% AMI is \$92,650

50% AMI is \$57,900

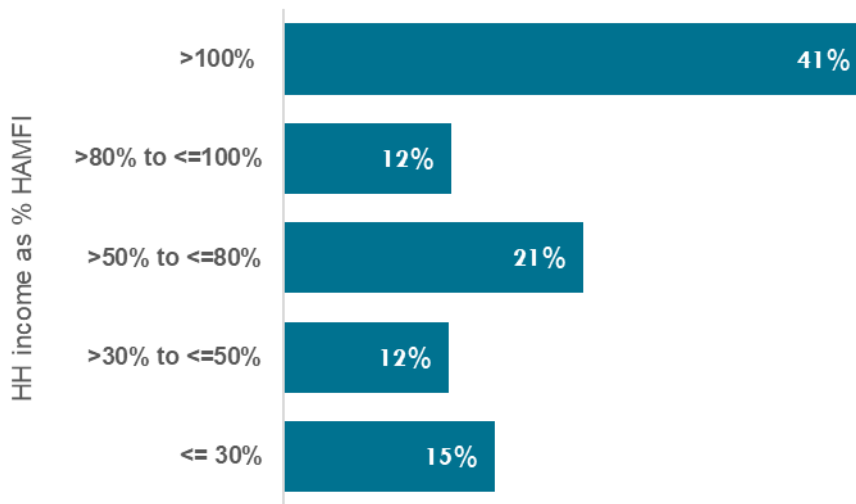
30% AMI is \$34,750

[HUD Income Limits 2024](#)

Household Income Brackets

Tacoma households skew lower income when compared to the region – 59% are at or below the area median income. Using the income groups described above, 12% of Tacoma households are moderate income, 21% are low-income, 12% are very low-income, and 15% are extremely low-income. See Exhibit 10. These designations are based around the HUD-defined area median income (HAMFI), which is calculated at a regional scale. A table summarizing the incomes assigned to each category for the most recent year available, 2024, can be found in [When determining eligibility for income-restricted affordable housing units, household size is taken into consideration.](#)

Exhibit 10: Households by Income Bracket, Tacoma, 2020.



Source: CHAS (Comprehensive Housing Affordability Strategy) dataset based on American Community Survey 5-year estimates 2016-2020; Seva Workshop, 2024.

Exhibit 11: Household Incomes by Family Size for Designated Income Brackets, 2024.

	1-person	2-person	3-person	4-person	5-person	6-person	7-person	8-person
30% Extremely Low-Income	22,590	25,800	29,040	32,250	34,830	37,410	39,990	42,570
50% Very Low-Income	37,650	43,000	48,400	53,750	58,050	62,350	66,650	70,950
80% Low-Income	60,240	68,800	77,440	86,000	92,880	99,760	106,640	113,520
100% Moderate-Income	75,300	86,000	96,800	107,500	116,100	124,700	133,300	141,900

Sources: Washington State Housing Finance Commission, 2023; Seva Workshop, 2024.

The table in Exhibit 12 describes housing types in Tacoma that are most likely to fall within the affordability range of each group, based on the incomes described above. An analysis of the existing housing stock then counts the units in Tacoma that could be a fit for households in each category without incurring housing cost burden.

Exhibit 12: Matching Housing Types with Income Brackets

Household Income Bracket	Housing Types Likely to be Affordable for This Group	Count of Housing Units in Tacoma
<= 30% HAMFI	Income-restricted affordable housing, transitional housing units, permanent supportive housing	4,155 2,900 income-restricted affordable housing units; 137 permanent supportive housing units; 1,118 emergency housing units
>30% to <=50% HAMFI	Income-restricted affordable housing, some rental units in older buildings	4,195 4,195 rental units (some income-restricted)
>50% to <=80% HAMFI	Income-restricted affordable housing, Older multifamily or middle housing rentals, Mobile homes	16,146 15,790 affordable rental units (some income-restricted) 356 mobile homes
>80% to <=100% HAMFI	Multifamily rental, Middle housing types (ownership)	8,270 7,230 affordable rental units; 1,040 middle housing owner units
>100% to <=120% HAMFI	Multifamily rental, ownership opportunities for smaller and/or older homes	17,067 2,013 affordable rental units; 1,371 ownership units
>120% HAMFI	All products	40,813 8,052 affordable rental units; 32,761 ownership units;

Notes: 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: 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.

Emergency housing, emergency shelters, and permanent supportive housing

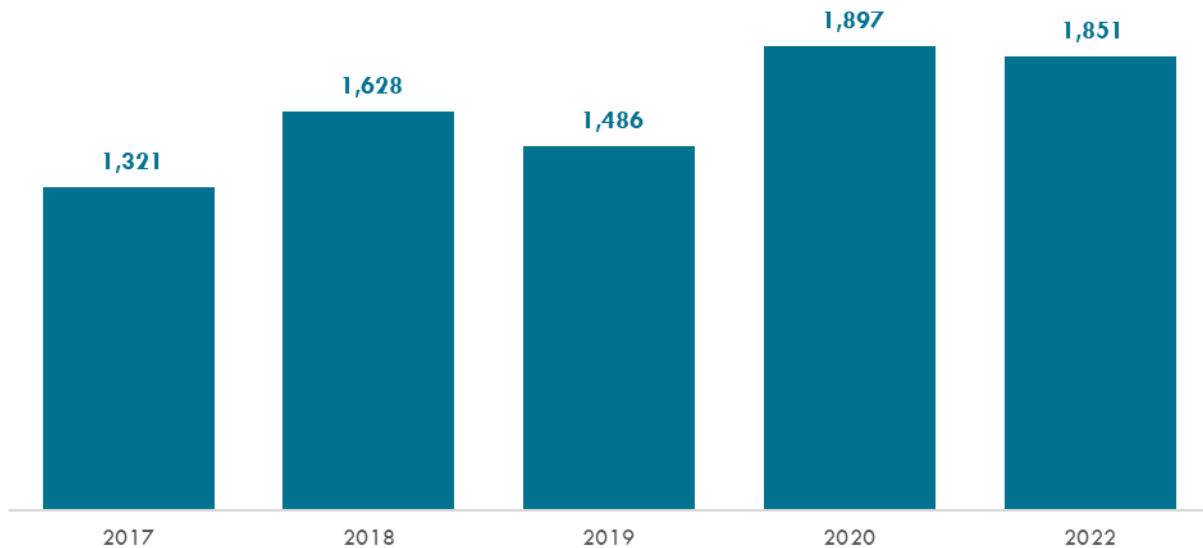
In 2017, the City of Tacoma declared homelessness a public health emergency. The count of people experiencing homelessness in the region has continued to rise since then – an estimated 40% increase from 2017-2022 in Pierce County. The count of people experiencing homelessness in Pierce County in 2022 was 1,851.⁷ The existing supply of emergency housing, emergency shelters and permanent supportive housing in Tacoma is estimated at 1,362 in 2022.⁸ This includes 1,225 shelter beds and 137 units of permanent supportive housing. The

⁷ Point-in-Time Counts

⁸ Tacoma Homelessness Strategy, 2022.

City hopes to transition many of its shelter beds into longer-term forms of housing support such as permanent supportive housing and affordable housing units.

Exhibit 13: Homelessness Counts in Pierce County, 2017-2022.



Note: The PIT count for 2021 was not conducted, due to the COVID-19 pandemic.
Sources: Washington Department of Commerce PIT Counts, 2017-2022; Seva Workshop, 2024.

1.2 Affordability

Housing costs in Tacoma have risen dramatically in the past decade, leading to affordability challenges across almost all segments of the market. In recent years, homeownership affordability has become increasingly strained, being reserved for an increasingly exclusive segment of Tacoma’s society.

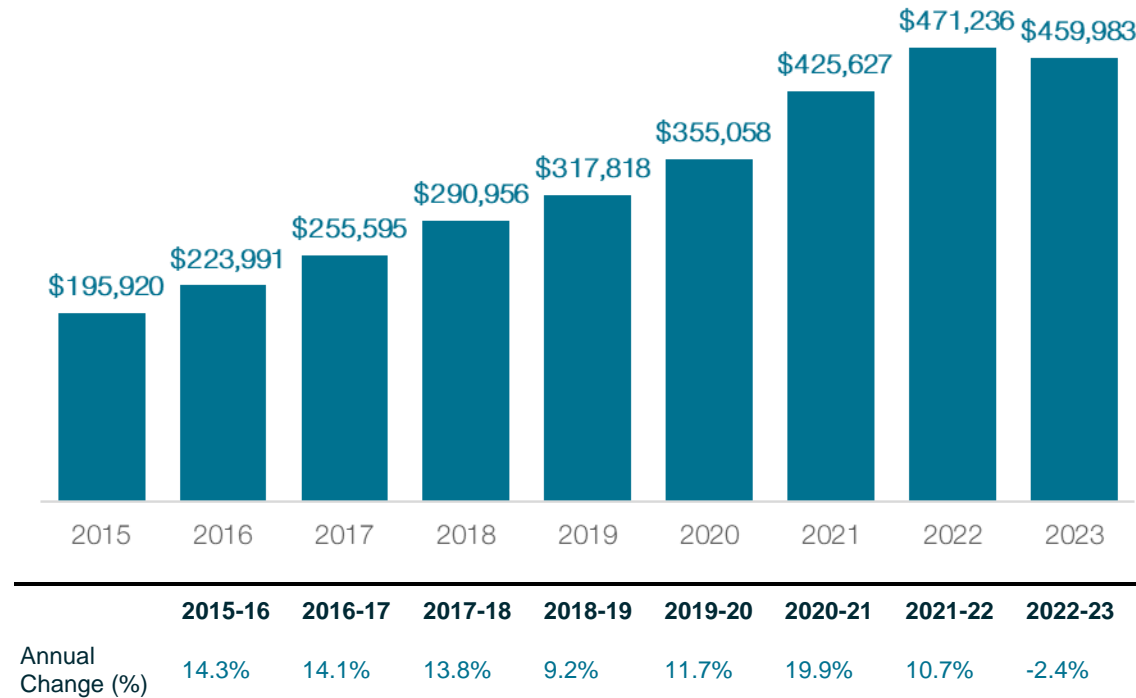
Ownership Housing

Homeownership is becoming increasingly out of reach for moderate income households in Tacoma. The average home price in Tacoma in 2023 was \$460,000, a 58% increase from 5-years prior (2018). See Exhibit 14. Over the same timeframe, mortgage lending rates increased by 50%, from an average of 4.5% to 6.8%.⁹ This combination of factors dramatically increases the cost to purchase a new home, particularly for a first-time homebuyer. Using estimates for average home prices, typical 30-year mortgage lending rates, and expected costs such as property taxes and homeowners insurance, the mortgage on an average home in 2023 is

⁹ Federal Reserve Bank of St Louis 30-Year Fixed Rate Mortgage Averages, 2018 & 2023.

affordable to households at 126% AMI – just out of reach for households in the moderate income band. Using a consistent set of assumptions, in 2018 the mortgage for an average priced home was affordable to households at 103% AMI.

Exhibit 14: Tacoma Average Home Prices, Annual Change (%), 2015-2023.



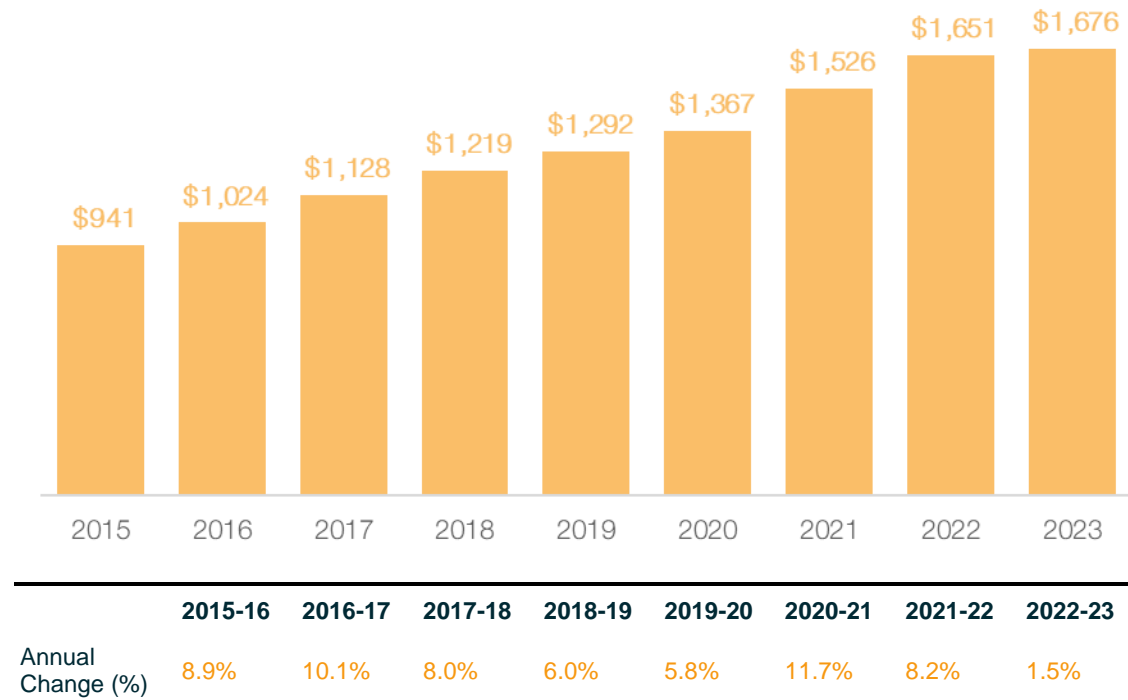
Sources: Zillow Home Value Index, 2024; Seva Workshop, 2024.

Rental Housing

Average rent in Tacoma is affordable for households at 60% AMI. The average rent in Tacoma is \$1,676 per month, an increase of 78% since 2015. See Exhibit 15. This analysis, however, does not account for the size of the rental unit which may not align with the household size. Rents vary widely depending on unit condition, size, and location. For example, in a “high market area” for Tacoma, rents are estimated anywhere from \$1,500 to \$2,890 a month depending on unit type. This range spans affordability for households at 60% AMI to 100% AMI.¹⁰

¹⁰ HIT Feasibility Analysis Memo, 2024.

Exhibit 15: Average Rents in Tacoma, 2015-2023.



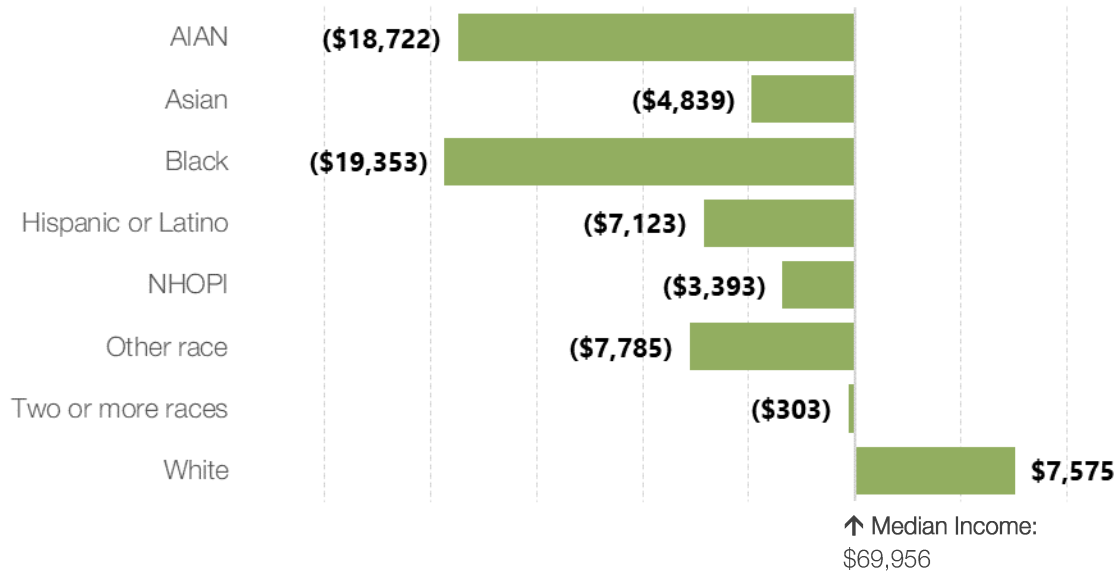
Sources: Zillow Observed Rent Index, 2024; Seva Workshop, 2024.

Household Incomes

Tacoma’s overall median household income in 2021 was \$69,956, a 42% increase from the overall median household income in 2011, which was \$49,232. There are wide disparities for median household income when comparing by race and ethnicity, as shown in Exhibit 16. White households have a higher median household income at \$77,531. Black and AIAN households have the lowest incomes with medians at \$50,603 and \$51,234, respectively. All other BIPOC groups also have median household incomes below the citywide median. This median household income falls well below the Pierce County median income in 2021, estimated at \$82,574 or the HUD-area median income at \$91,100.

In Tacoma, incomes are higher in areas around the North End, West End, and Northeast Tacoma. Incomes are lowest in South Tacoma, the South End, and the Eastside. These geographic trends are visualized in the map in Exhibit 17.

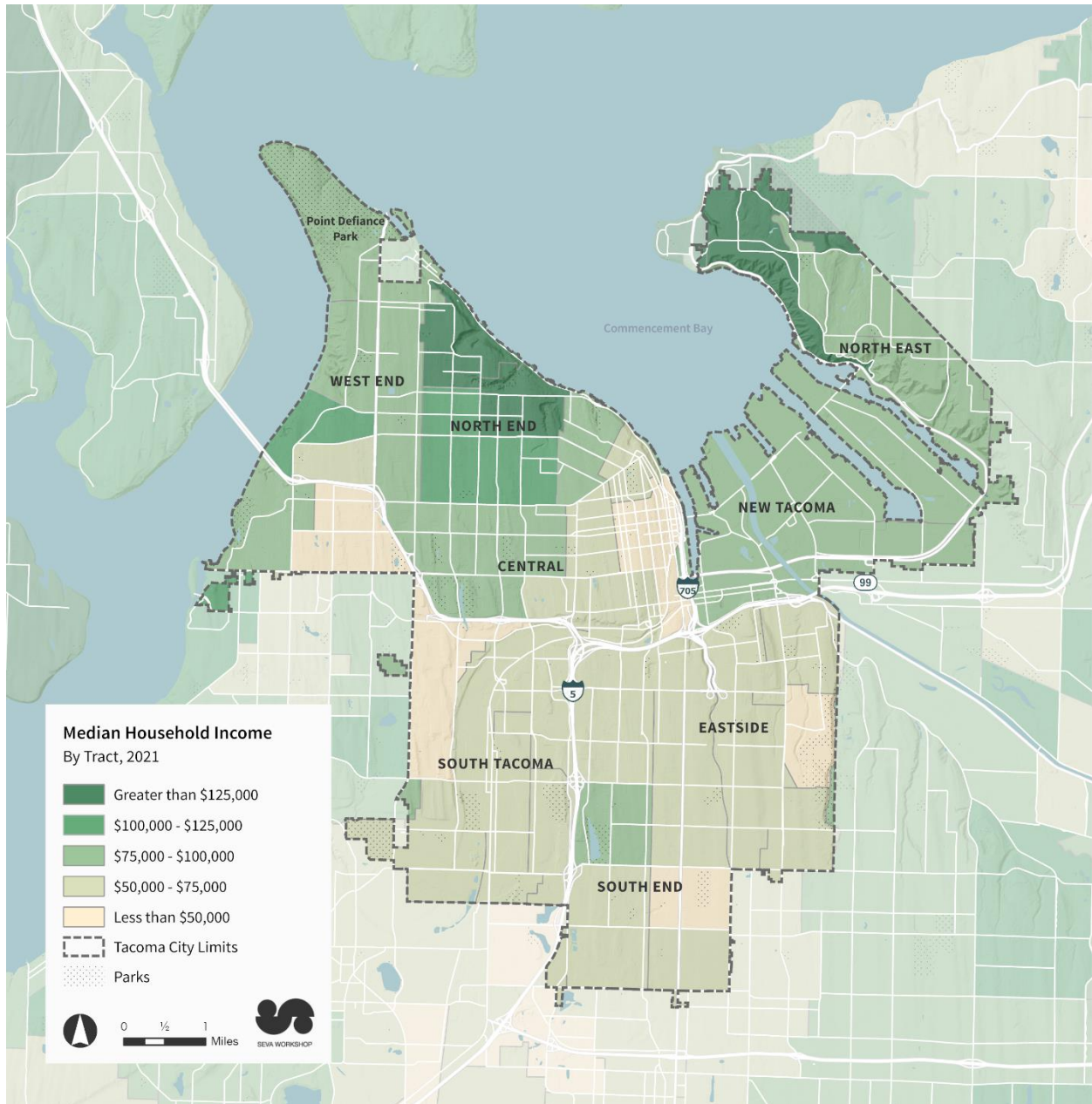
Exhibit 16: Median Household Income by Race & Ethnicity, 2021.



Note: Exhibits per group are compared to the overall median income.

Source: American Community Survey 5-year estimates (2017-2021); Seva Workshop, 2023.

Exhibit 17: Median Household Income by Census Tract in Tacoma, 2021



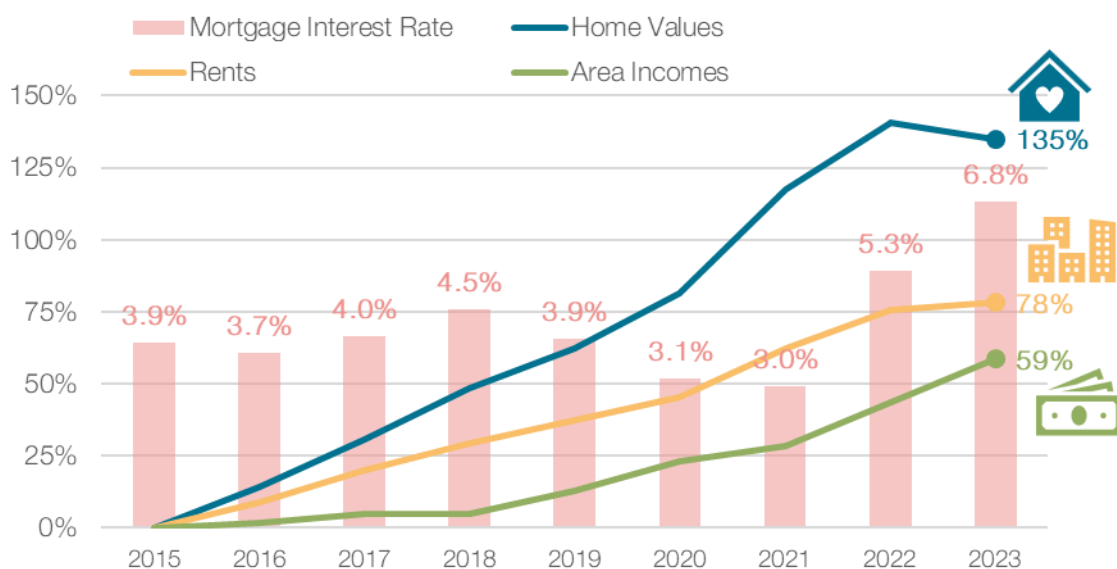
Source: American Community Survey 5-year estimates (2017-2021).

Affordability

Housing affordability is an increasing challenge in Tacoma, particularly for ownership housing. As shown in Exhibit 18, the cost of ownership housing has increased at more than double the rate of median area incomes since 2015, 135% and 59% respectively. Rents increased 78%. These disparities shown a decline in affordability for both rental and ownership housing in Tacoma, but most dramatically for ownership units. Rates of increase for ownership housing spiked, in particular, from 2019-2022. A slight cooldown was observed from 2022-2023.

First-time homebuyers are particularly hard-hit by the combined factors of increasing housing costs and mortgage lending rates. The average fixed-rate 30-year mortgage lending rate in the US was at a low of 2.96% in 2021 but jumped to 5.34% in 2022 and 6.81% in 2023. Higher interest rates have a big impact on monthly housing costs, particularly for first time homebuyers who cannot leverage established equity from previous purchases for a higher down payment amount. In 2022, 56% of Tacoma mortgages were given to first-time homebuyers. The demographics of these homebuyers demonstrate a skew toward White and Asian households and a proportionate underrepresentation of Black and Pacific Islander buyers. See Exhibit 19.

Exhibit 18: Housing Cost and Income Increases as a % Change from 2015 in Tacoma, Average Annual Mortgage Lending Rates 2015-2023.



Sources: Zillow Home Value Index and Observed Rent Index, Downloaded April 2024; WSHFC Area Median Income, 2015-2023; St Louis FED Mortgage Interest Rates, 2023; Seva Workshop, 2024.

Exhibit 19: First-time Homebuyers in Tacoma by Race & Ethnicity, 2022.

	First-time homebuyers by race/ethnicity	All households by race/ethnicity	Delta
American Indian or Alaska Native	1%	2%	-1%
Asian	11%	7%	4%
Black or African American	6%	10%	-4%
Native Hawaiian or Other Pacific Islander	0%	3%	-3%
White	72%	68%	4%
Multi-race household	10%	9%	1%
Hispanic or Latino	14%	12%	2%
Not Hispanic or Latino	86%	88%	-2%

Sources: Federal Housing Finance Agency, Public Use Database (PUDB) - Fannie Mae and Freddie Mac, 2022 Single-Family Census Tract File; Seva Workshop, 2024.

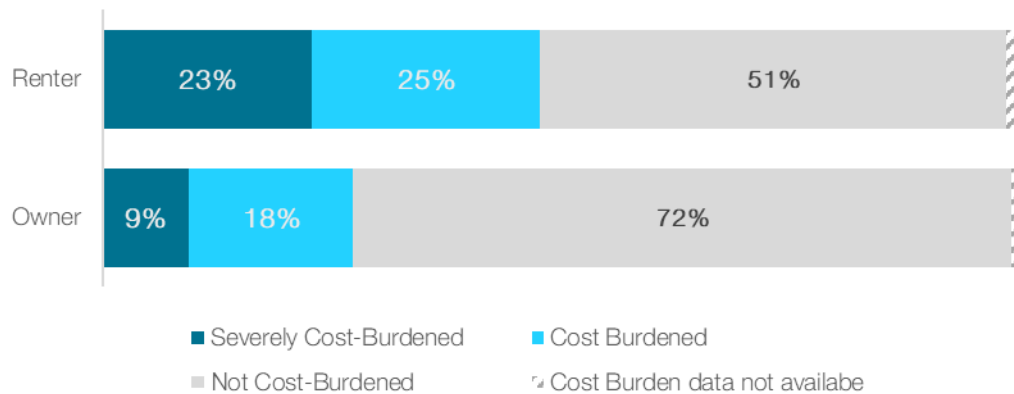
Cost Burden

Households that pay 30% or more of their income toward housing are considered cost-burdened. These households may struggle to cover other essential household expenses, such as transportation or healthcare. Households that pay 50% or more of their income towards housing are considered extremely cost-burdened.

Renters in Tacoma are much more likely than homeowners to experience housing cost burden. Forty-eight percent (48%) of renters experienced housing cost burden in 2020, along with 27% of homeowners. See Exhibit 20. When disaggregated by race/ethnicity, the highest rates of renter cost burden are observed among “Other” households (56%), Black households (54%), Pacific Islander households (51%), and Hispanic households (49%). These rates are shown in Exhibit 21.

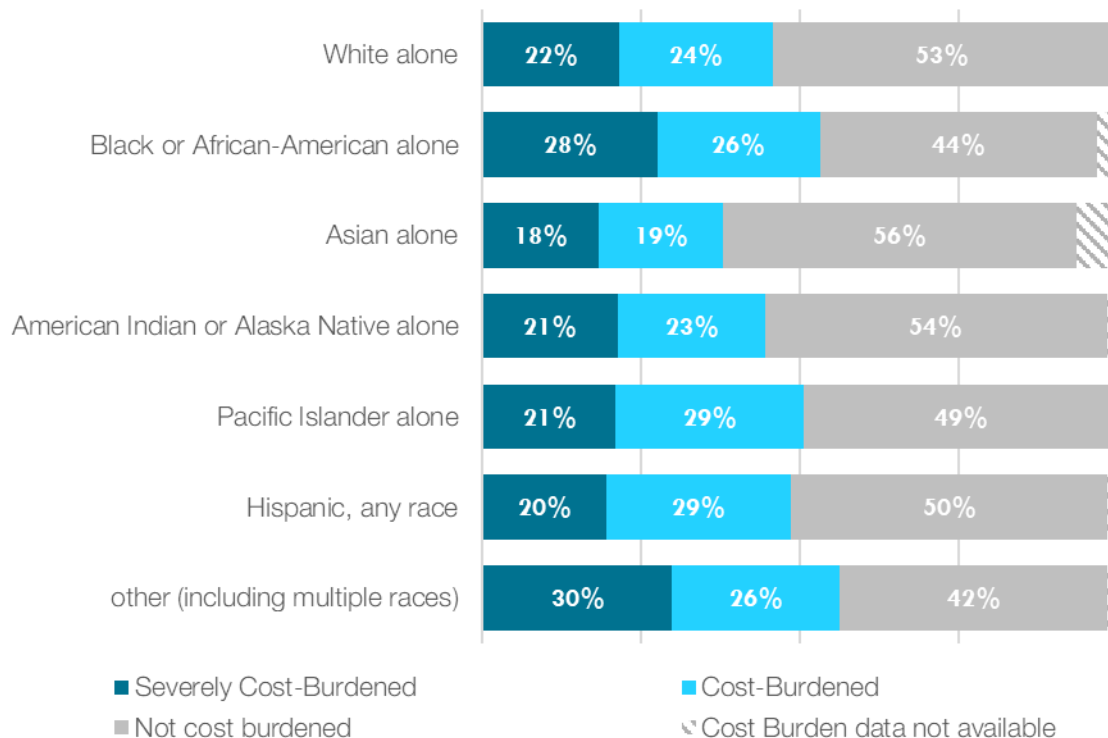
Cost burden rates are particularly high (over 65%) in areas across the City, but are most concentrated in Central, South Tacoma, and the South End. The map in Exhibit 22 explores the geographic distribution of these trends. The detailed table in Exhibit 23 further dives into the geographic distribution of renter cost-burden and disaggregates neighborhood rates by race/ethnicity. Demographic groups differ in location of renter cost burden concentration. For example, Black households have the highest rates in North East, South Tacoma, and the West End. Asian households have relatively lower rates of rental cost burden across most of Tacoma, but a concentration of cost-burdened Asian renters live in the North End. Hispanic renters are most cost-burdened in Central, Eastside, and South Tacoma neighborhoods.

Exhibit 20: Percent of Households Cost Burdened by Tenure, 2020.



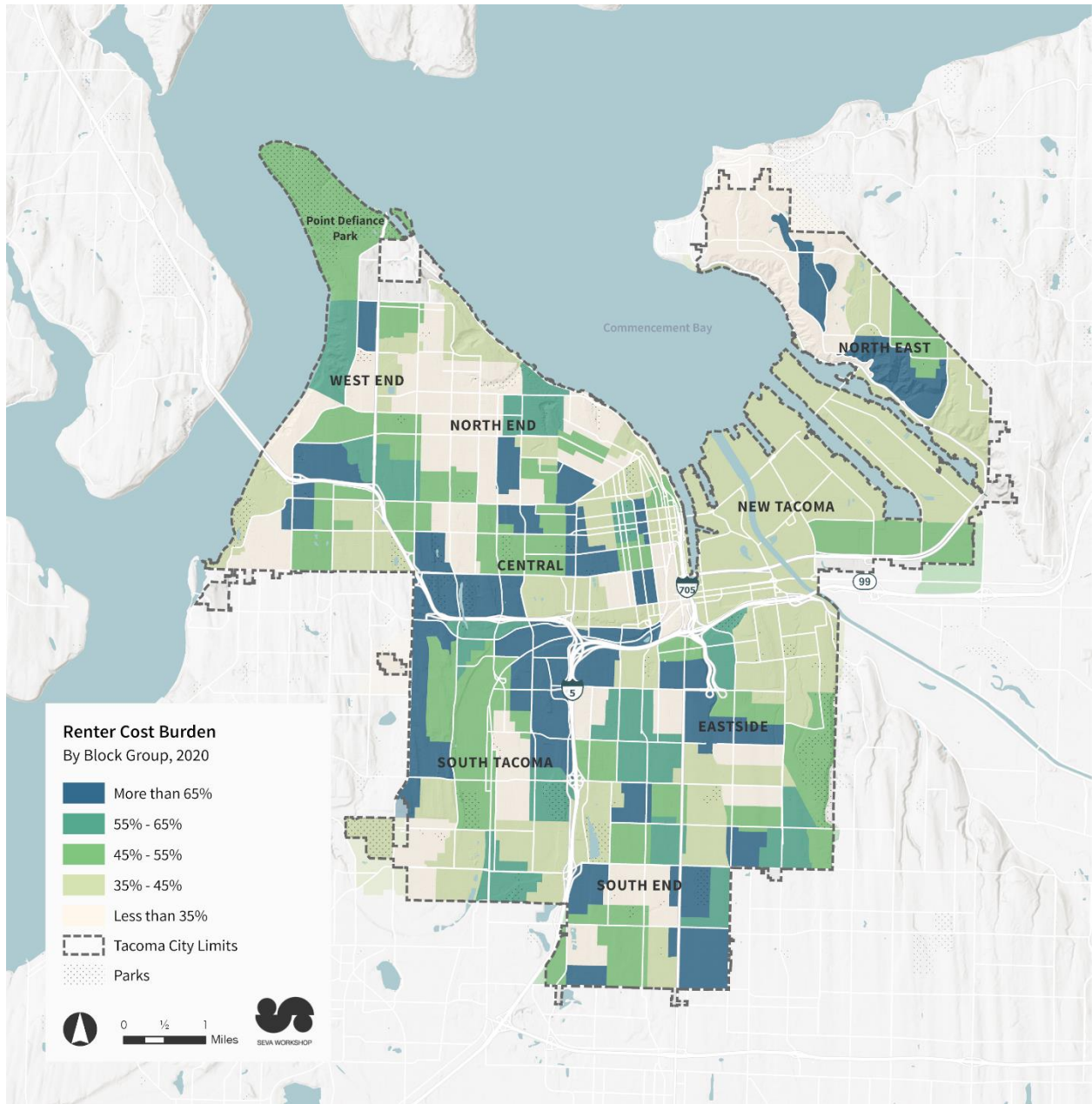
Note: Cost-Burdened households spend between 30-50% of income toward housing. Severely cost-burdened households spend more than 50% of gross income for housing.
 Sources: CHAS (Comprehensive Housing Affordability Strategy) dataset based on American Community Survey 5-year estimates 2016-2020; Seva Workshop, 2024.

Exhibit 21: Renter Households Cost Burdened in Tacoma (%), by Race & Ethnicity, 2020.



Note: Cost-Burdened households spend between 30-50% of income toward housing. Severely cost-burdened households spend more than 50% of gross income for housing.
 Sources: CHAS (Comprehensive Housing Affordability Strategy) dataset based on American Community Survey 5-year estimates 2016-2020; Seva Workshop, 2024.

Exhibit 22: Distribution of Renter Cost Burdened-Households in Tacoma, as a % of Block Group Population, 2020



Source: CHAS (Comprehensive Housing Affordability Strategy) dataset based on American Community Survey 5-year estimates 2016-2020.

Exhibit 23: Renter Cost Burden by Race/Ethnicity and Neighborhood in Tacoma, 2020.

	Central	Eastside	New Tacoma	North East	North End	South End	South Tacoma	West End
White alone, non-Hispanic	52%	51%	40%	43%	32%	49%	51%	43%
Black or African-American alone, non-Hispanic	51%	52%	41%	58%	20%	52%	57%	62%
Asian alone, non-Hispanic	47%	38%	42%	40%	85%	36%	39%	24%
AIAN, non-Hispanic	<i>n/a</i>	34%	67%	38%	<i>n/a</i>	72%	45%	24%
Pacific Islander alone, non-Hispanic	87%	40%	75%	71%	<i>n/a</i>	54%	71%	<i>n/a</i>
Hispanic, any race	59%	63%	40%	32%	17%	48%	55%	31%
Other (including multiple races, non-Hispanic)	47%	39%	49%	67%	44%	56%	64%	66%

55 - 65% Cost Burden Rate
 Over 65% Cost Burden Rate

AIAN = American Indian and Alaska Native.

Note: Green highlighting indicates a rate >55% and blue highlighting indicates a rate >65%. Margins of error will be higher for groups with smaller sample sizes.

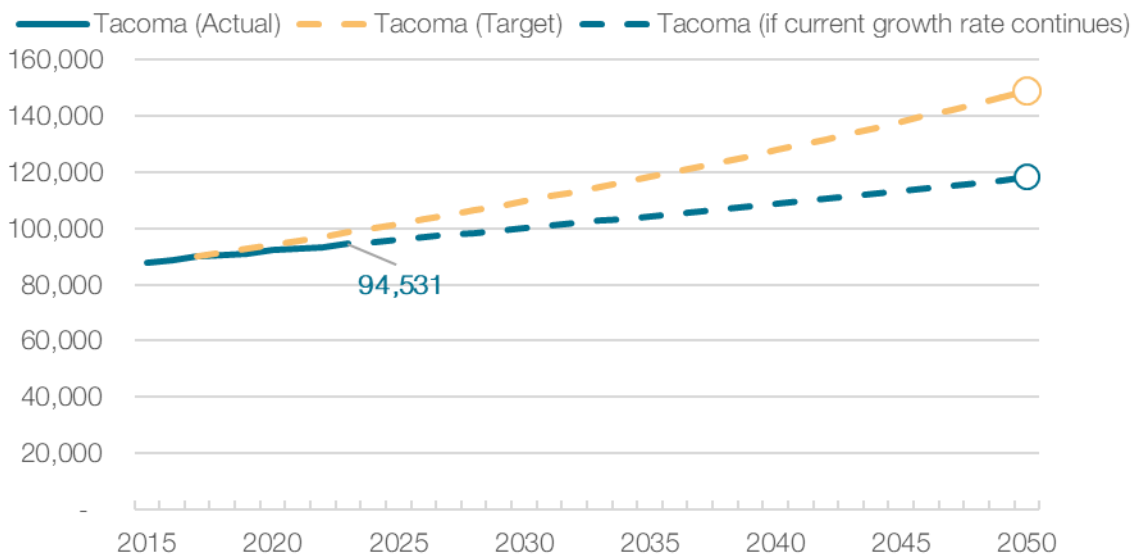
Sources: CHAS (Comprehensive Housing Affordability Strategy) dataset based on American Community Survey 5-year estimates 2016-2020; Seva Workshop, 2024.

2 PROJECTED HOUSING NEED

2.1 Growth targets

Tacoma’s growth target for 2017-2050 is to add 137,000 people or 59,052 housing units. So far, 4,588 units have been added to the City’s housing stock (2017-2023) which leaves a remaining 54,464 unit gap. The annual growth rate needed to achieve the 2017-2050 target is 1.5%. The achieved annual growth rate for the 2017-2023 period is 0.8%. The pace of production will need to increase in future years to align with this vision for growth in Tacoma.

Exhibit 24: Tacoma Housing Units, Actual and Target 2015-2050.



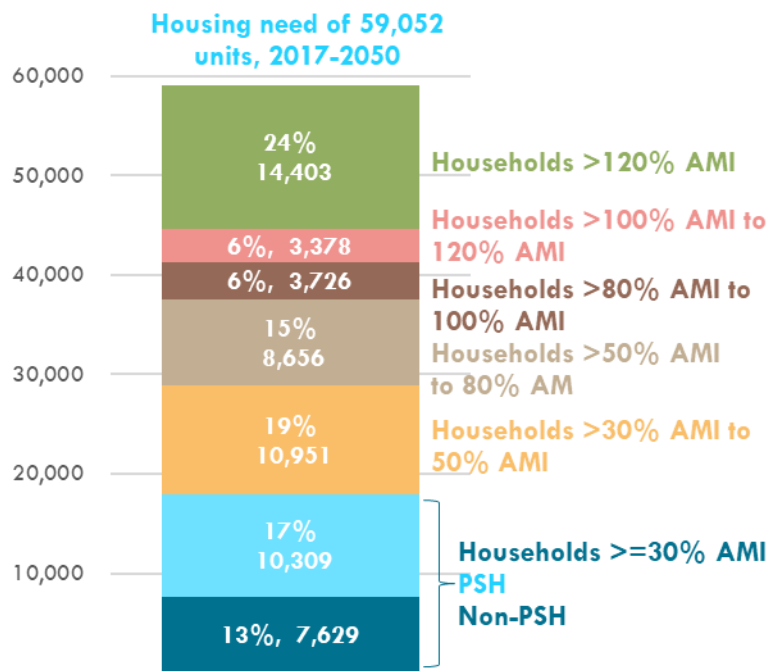
As of 2023, there is a gap of 54,464 housing units to fill by 2050 to achieve regional growth targets in Tacoma.

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

Distribution of targets across income brackets

Tacoma strives to meet its growth targets equitably, which means that new housing units should accommodate households across the income spectrum. The Department of Commerce has outlined a methodology for projecting housing need by income bands that takes into account a full spectrum of needs at the countywide scale. Pierce County has taken this methodology and assigned targets to each of its jurisdictions, both totals and allocations by income bracket. This summary takes Pierce County’s 2020-2044 allocations for Tacoma and applies the distribution across income bands to the 2017-2050 housing target of 59,052 units. See Exhibit 25.

Exhibit 25: Housing Units Needed by Income Bracket in Tacoma, 2017-2050.



The production of 59,052 units is needed in Tacoma by 2050. 30% of this is at the lowest affordability level, 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 takes into account current housing needs to eliminate cost burden and homelessness, as well as the needs of future households. These production targets envision a future with no housing cost burden and no chronic homelessness in Tacoma.

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

Emergency Housing Needs

Communities also need to plan for emergency housing and emergency shelters. In implementation, the lines between these two types of accommodation can be blurred and thus for planning purposes they are calculated together as a single category. Housing types in this category must be indoors and allow access to personal hygiene facilities. It includes emergency shelters, hotel rooms, tiny home villages, and short-term apartments.

Existing supply (2020): **1,118**

Target for 2017-2050 planning period: **3,615¹¹**

¹¹ Supply and targets for 2020-2044 found in Emergency Housing Needs from Pierce County Countywide Planning Policies Appendix A, 2022. Extended ratio to the 2017-2050 planning period.

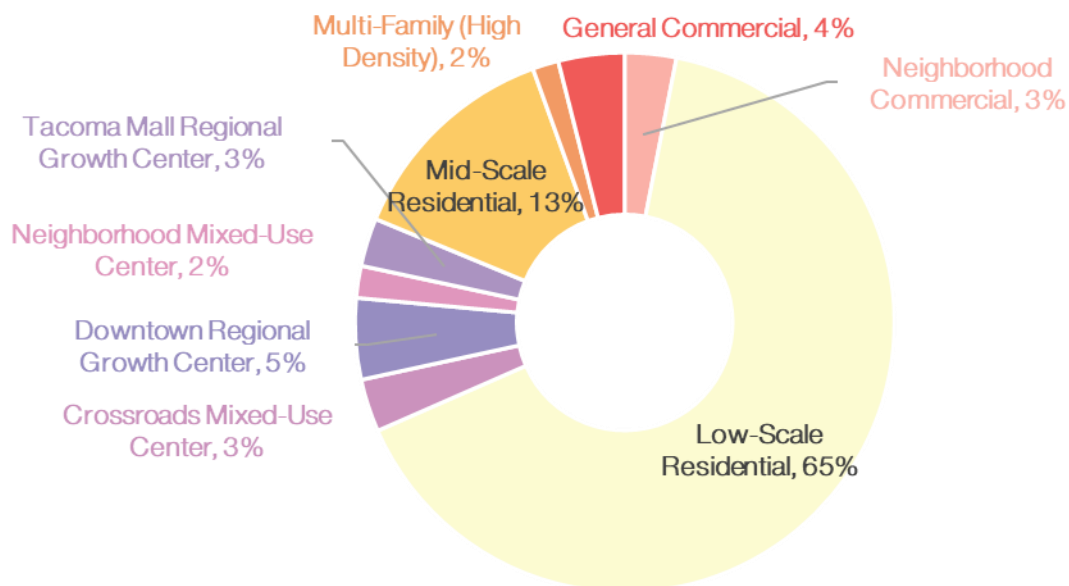
3 LAND CAPACITY

3.1 Existing land capacity for housing

Tacoma has capacity for an additional 68,049 housing units across its residential zones, according to Pierce County’s 2022 Buildable Lands study. This exceeds the housing target of an additional 59,052 units by 2050. Additionally, housing policy that is currently following the legislative process will add another 300,000 – 650,000 units of capacity to the City’s residential zones, largely allocated for middle housing types. This chapter details Tacoma’s residential zoning districts and their capacity to meet the city’s housing targets – considering a diverse set of needs to align with a diverse population.

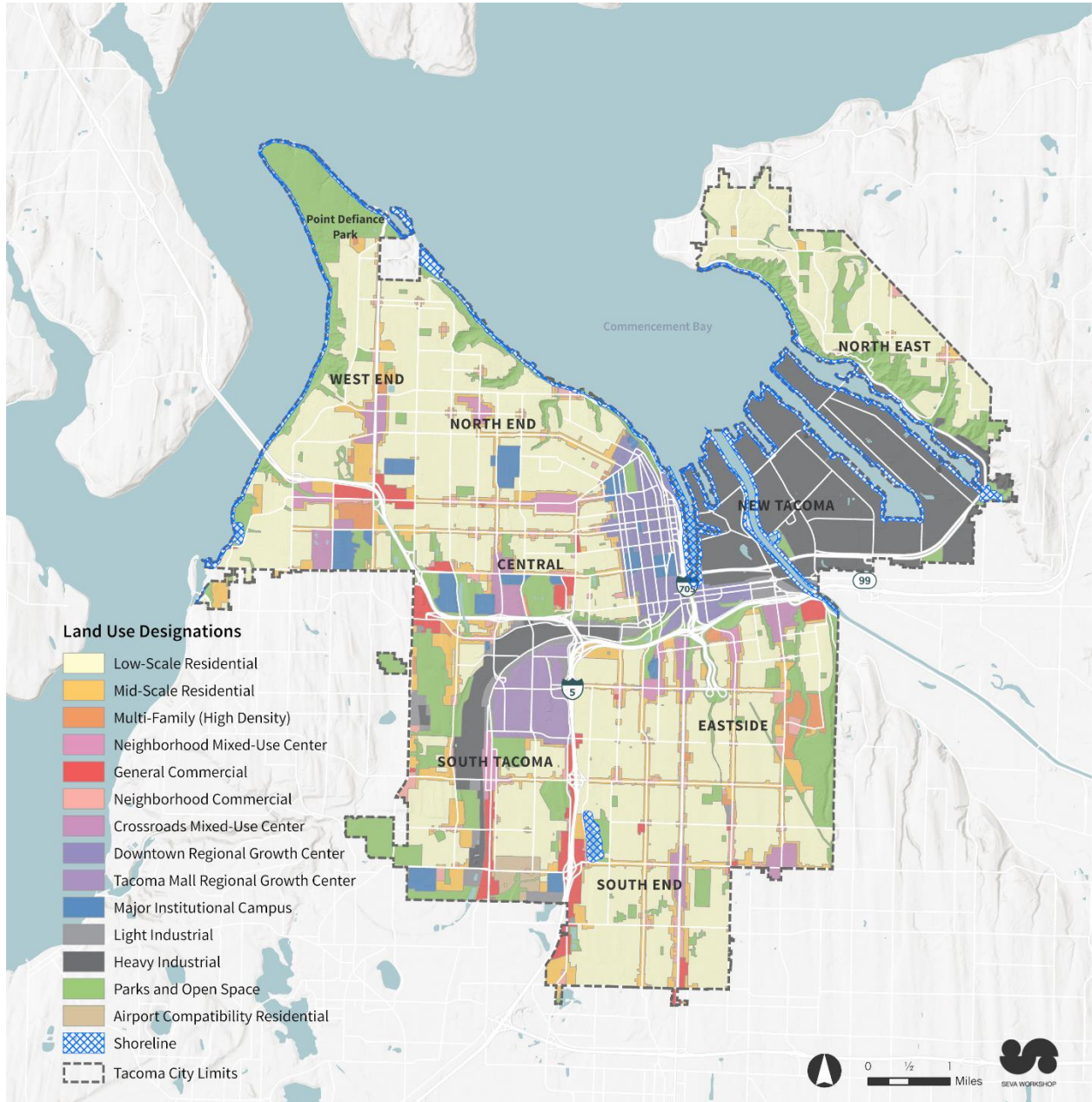
Tacoma’s current land use framework follows a ‘center and corridors’ model. The largest and densest centers are the Regional Growth Centers located Downtown and at the Tacoma Mall. Mixed-Use Centers are distributed across the city and are often buffered by gradual density step-downs from multifamily zones to lower density residential blankets that cover 41% of the city’s land (65% of land from areas that allow for residential uses). Tacoma currently allows residential uses in 9 of its 15 broader land use designations. Zones that do not allow for residential use are the industrial districts, parks, institutional campuses, airport areas, and shorelines. The chart in Exhibit 26 shows the share of land allocated across these broader land use designations that allow for residential uses, and the map in Exhibit 27 identifies Tacoma’s land use designations geographically.

Exhibit 26: Land Use Designations that Allow for Residential Uses, % of Total Acreage.



Sources: City of Tacoma; 2023; Seva Workshop, 2024.

Exhibit 27: City of Tacoma Land Use Designation Map, 2023.

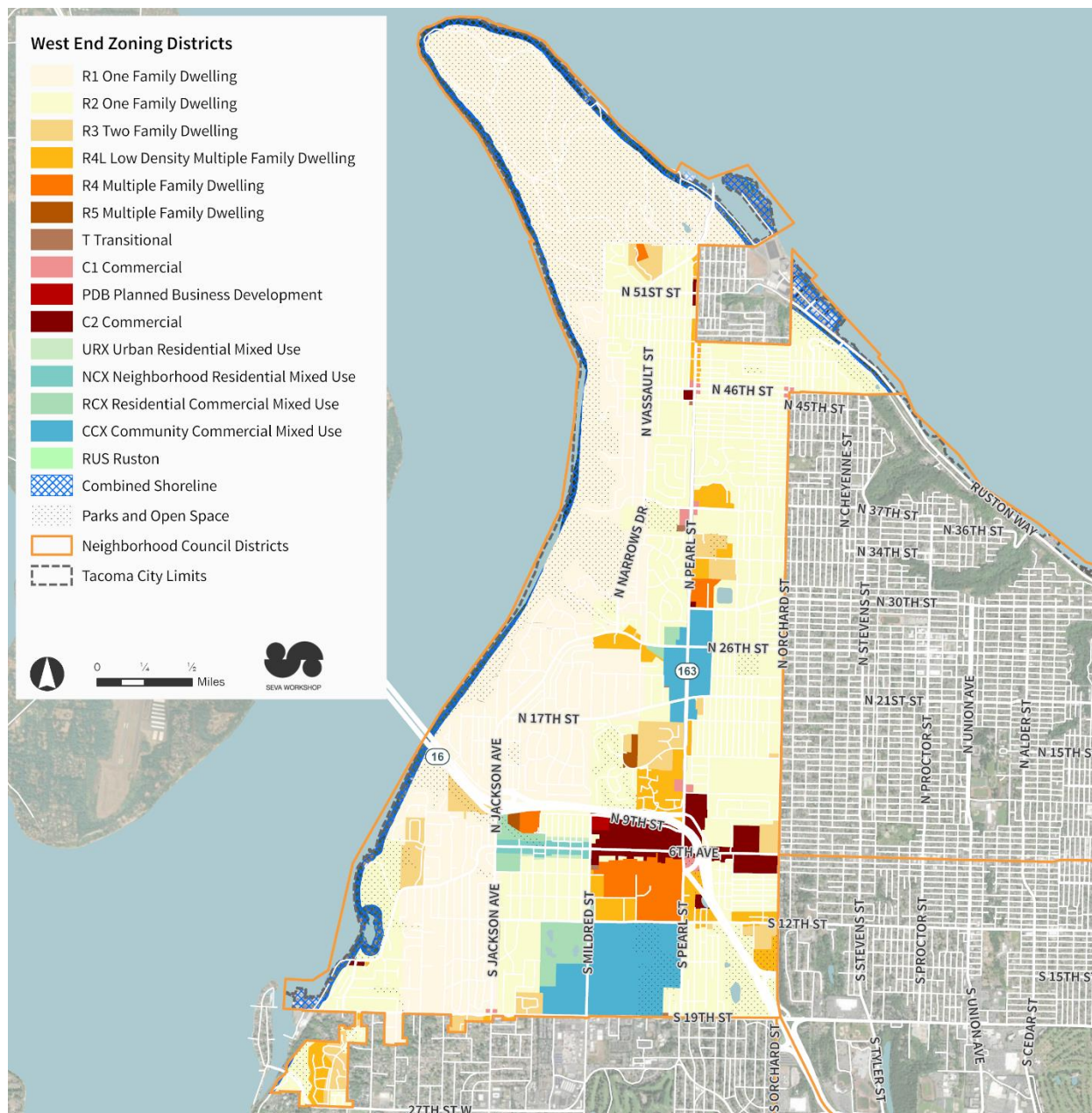


Source: City of Tacoma, 2023.

Zoning

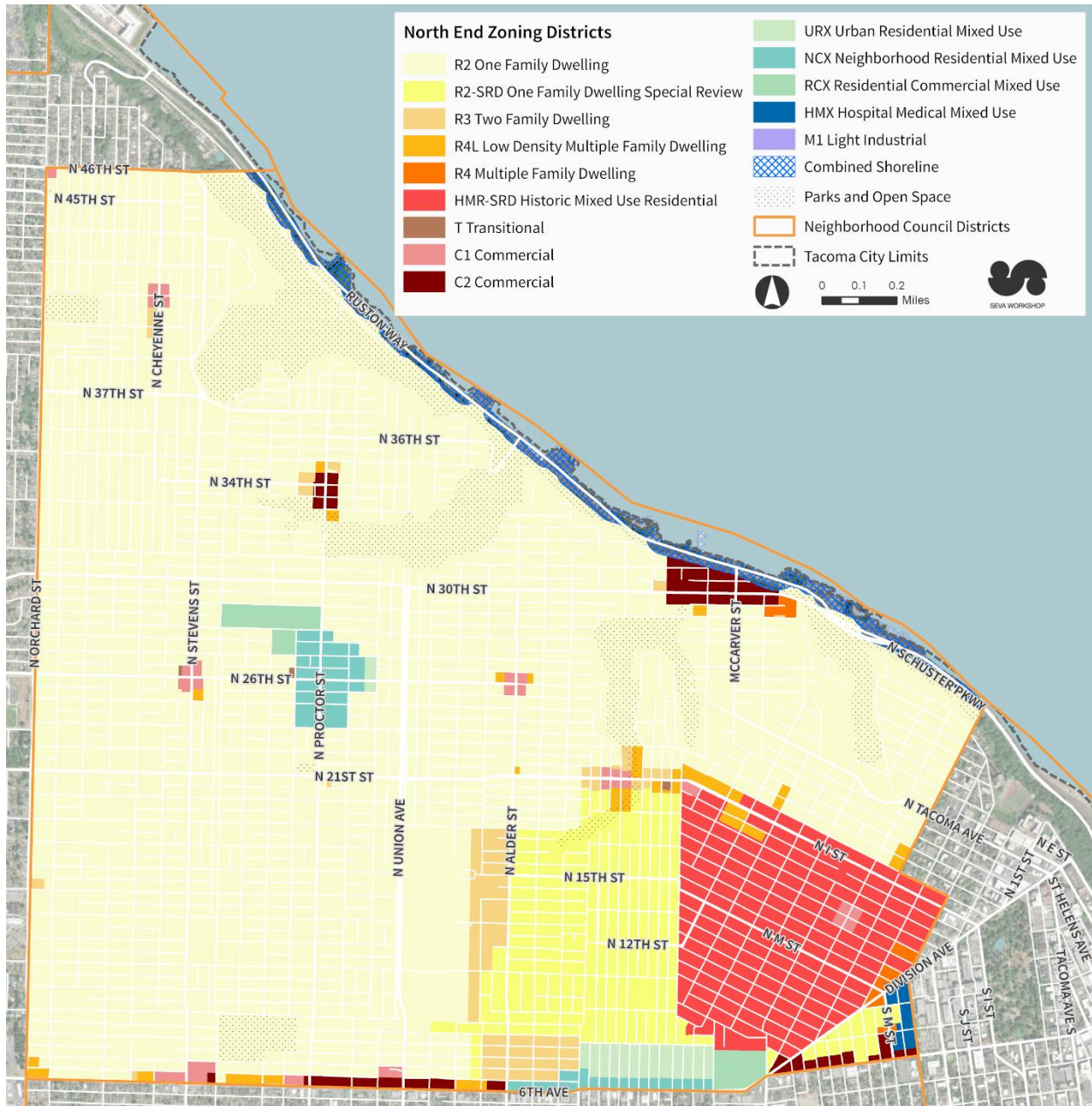
The broader land use designations represent a wider range of detailed zoning districts. These districts are mapped at the neighborhood level in this section, on pages 29 through 36.

Exhibit 28: West End Zoning Districts



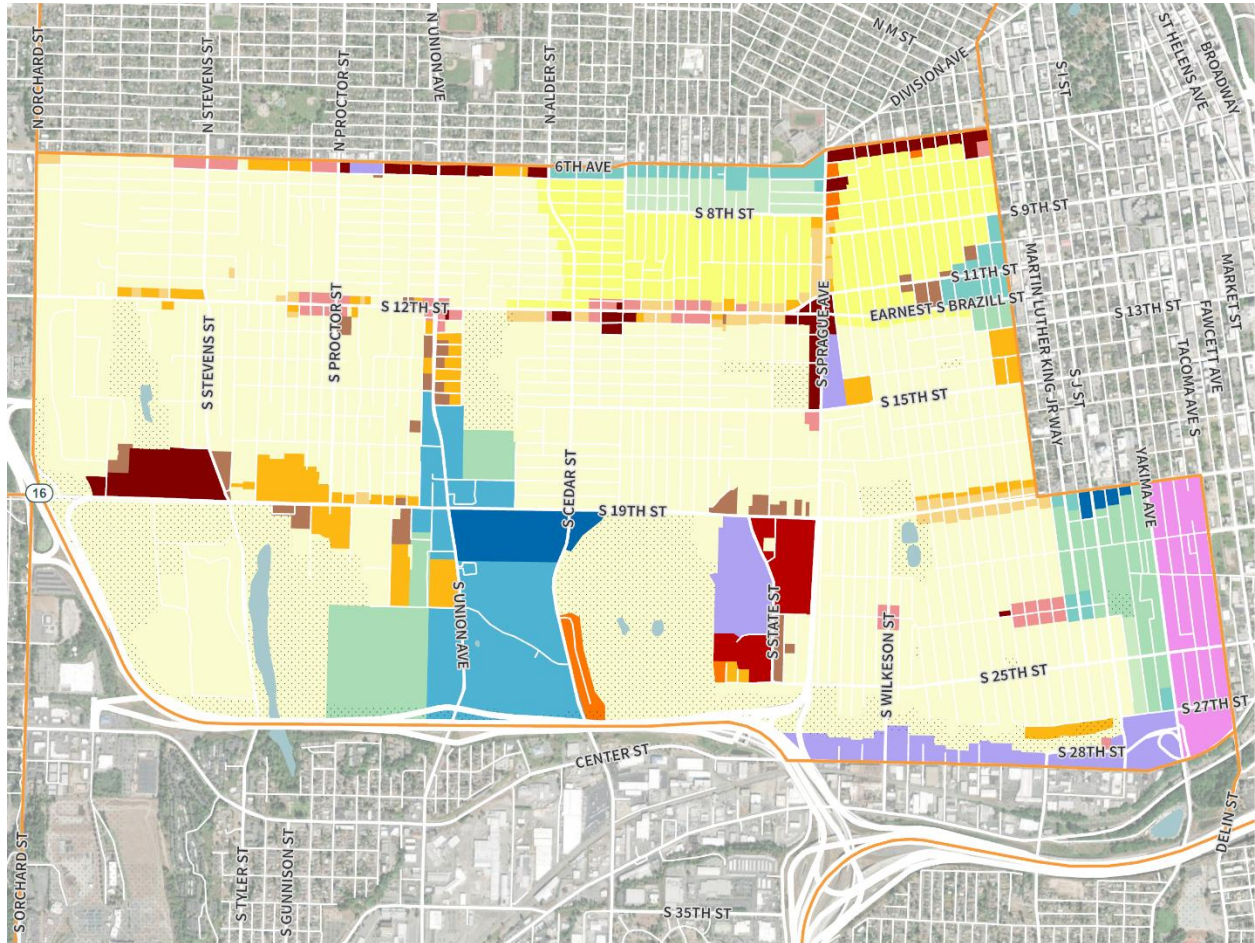
Much of the West End neighborhood is covered by lower density residential zones, R1 and R2. Pearl Street is the prominent north/south hub for mixed use and higher density zoning districts, such as CCX, R4, and C2. The east/west corridors on 6th Ave and S 12th Street are also denser activity areas.

Exhibit 29: North End Zoning Districts



The North End neighborhood is characterized by R2 residential zoning. The southeastern pocket of this neighborhood is designated as a Historic Mixed-Use residential district. There is a small corridor of NCX and C2 zoning along the southern border (6th Ave).

Exhibit 30: Central Zoning Districts



Central Zoning Districts

- R2 One Family Dwelling
- R2-SRD One Family Dwelling Special Review
- R3 Two Family Dwelling
- R4L Low Density Multiple Family Dwelling
- R4 Multiple Family Dwelling
- T Transitional

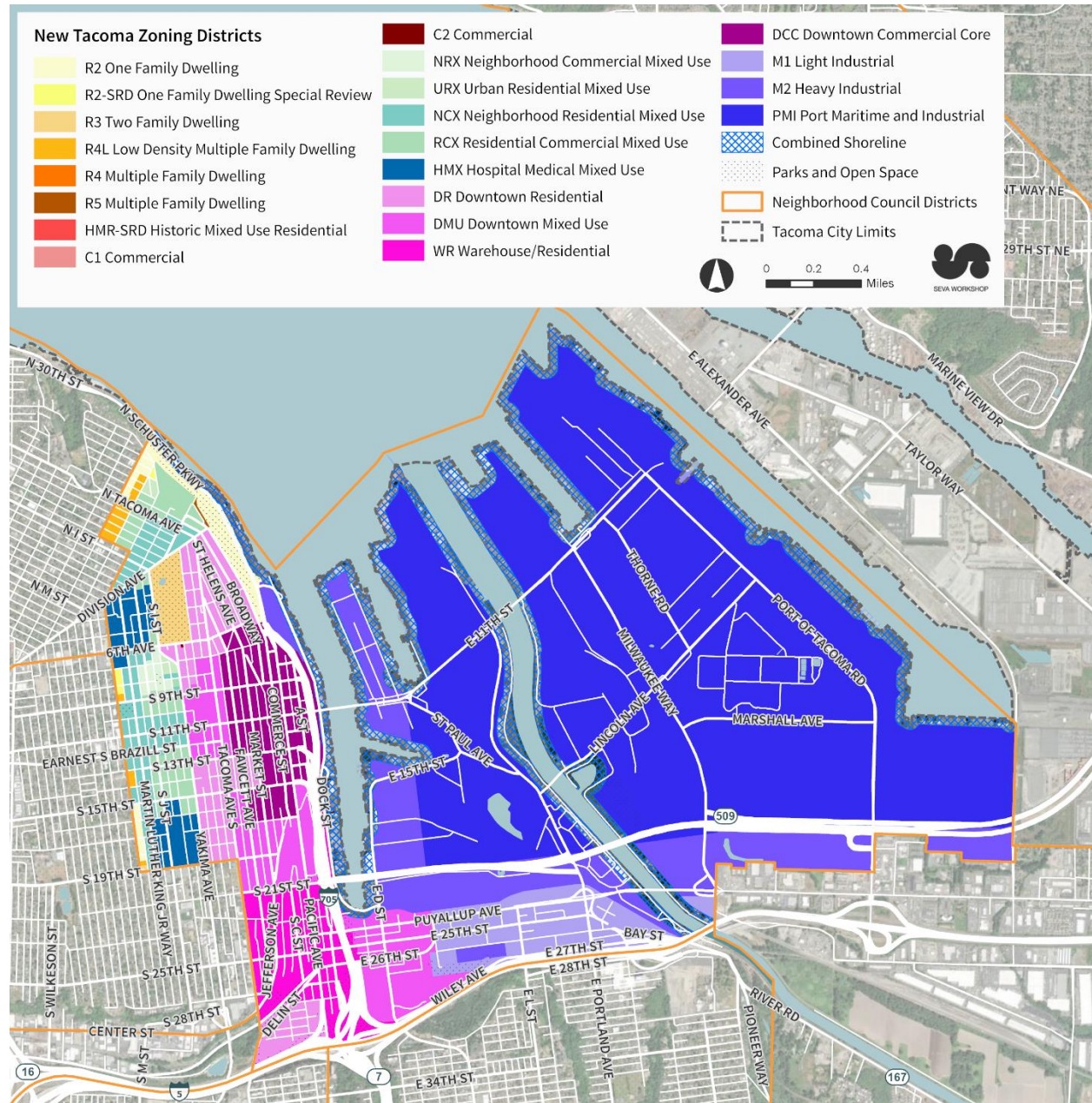
- C1 Commercial
- PDB Planned Business Development
- C2 Commercial
- URX Urban Residential Mixed Use
- NCX Neighborhood Residential Mixed Use
- RCX Residential Commercial Mixed Use
- CCX Community Commercial Mixed Use
- HMX Hospital Medical Mixed Use

- DR Downtown Residential
- WR Warehouse/Residential
- M1 Light Industrial
- M2 Heavy Industrial
- Parks and Open Space
- Neighborhood Council Districts
- Tacoma City Limits



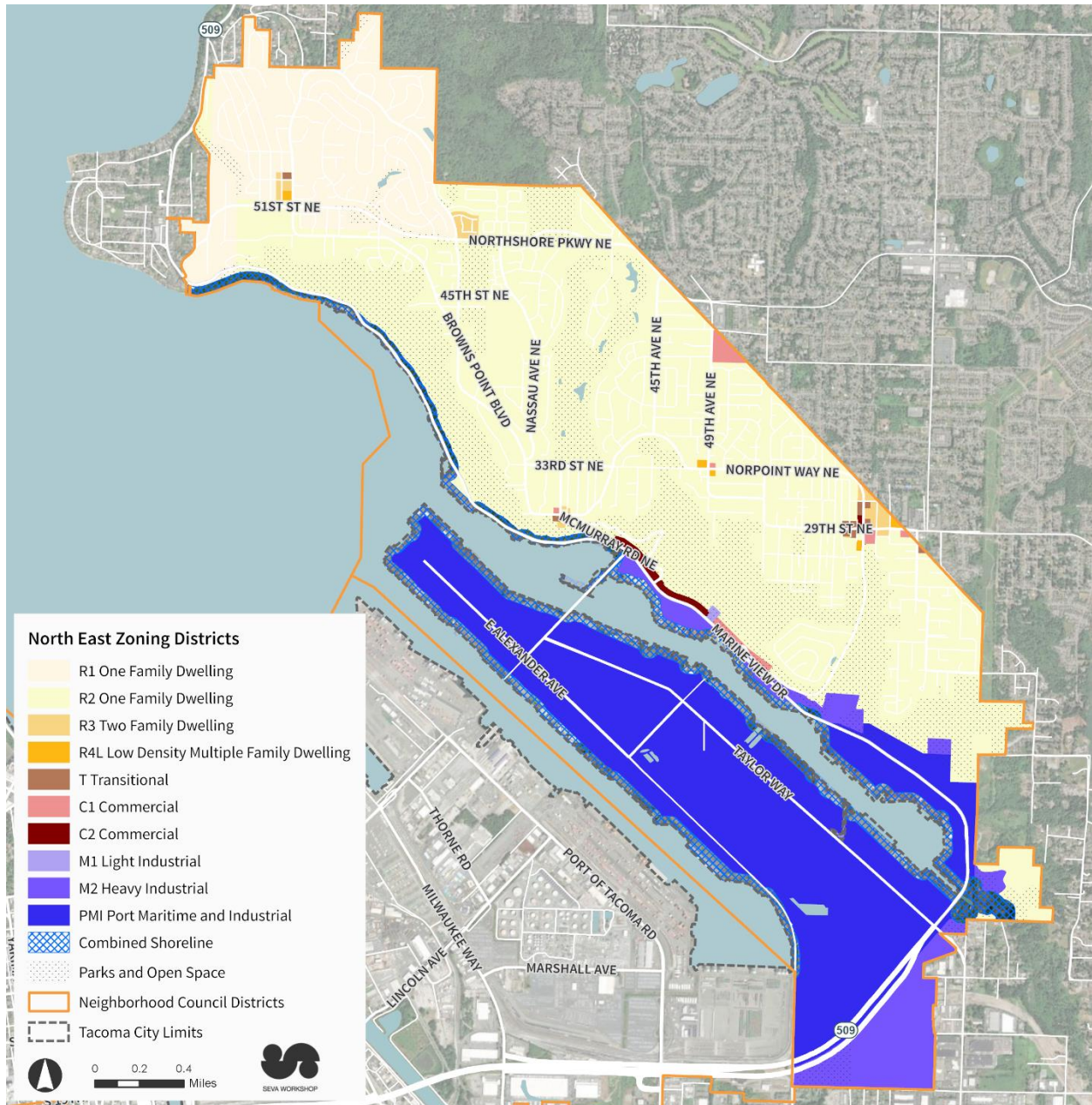
Central Tacoma includes a wide range of zoning districts, including areas of low-, mid-, and higher- density.

Exhibit 31: New Tacoma Zoning Districts



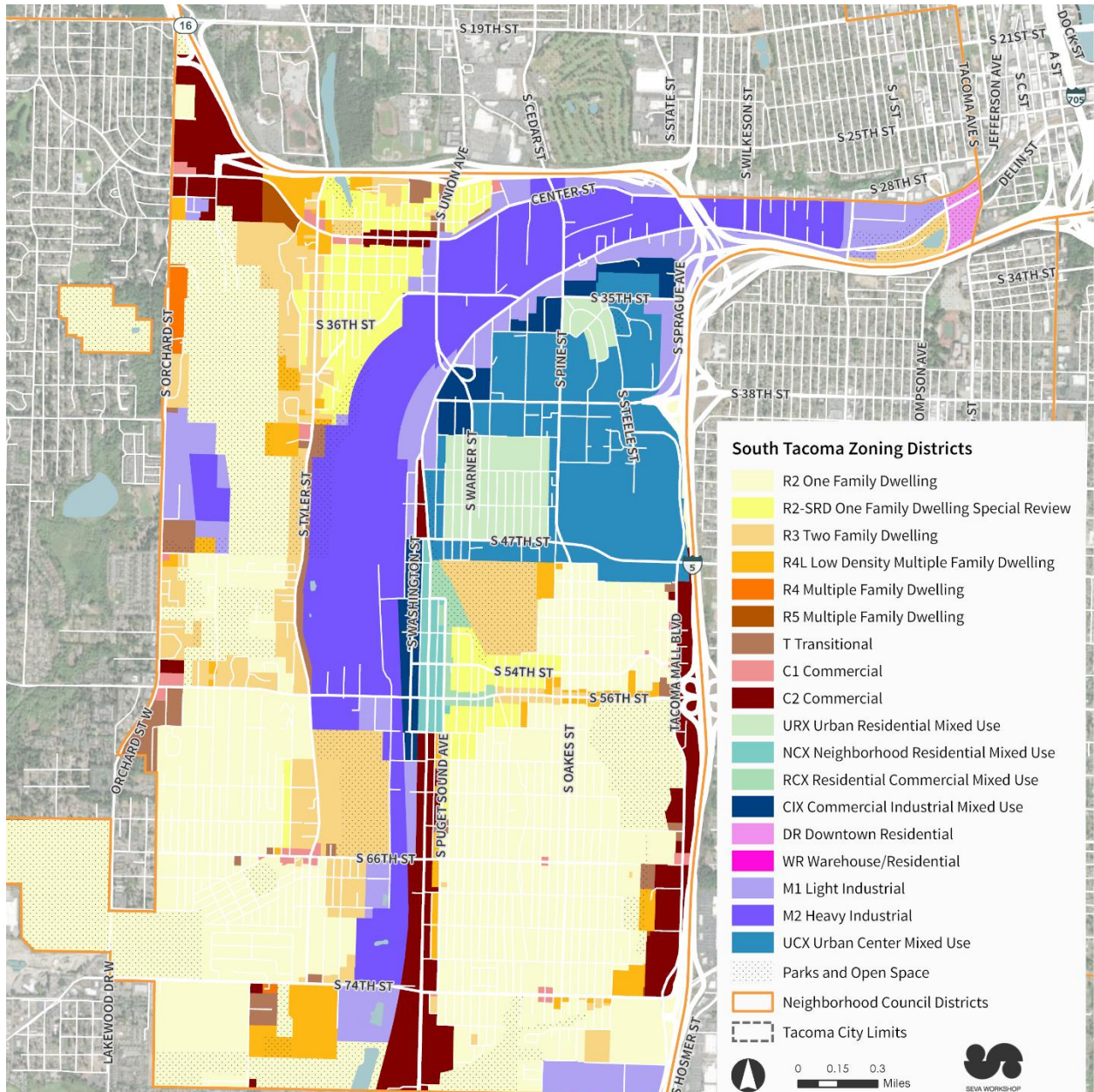
New Tacoma includes Downtown and the industrial district of the Tideflats. Downtown zones allow for the highest density of residential uses in the city.

Exhibit 32: North East Zoning Districts



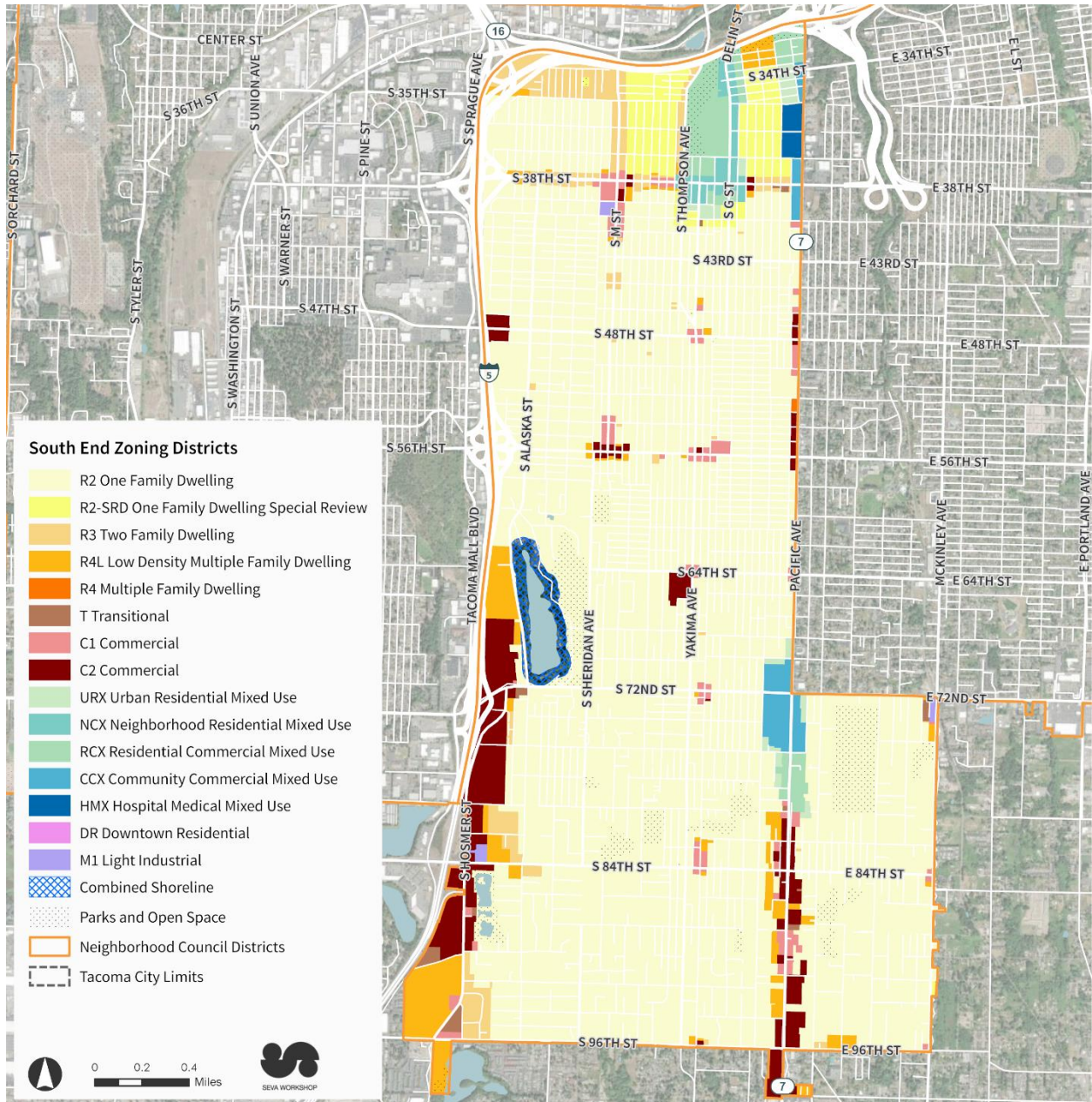
The North East neighborhood is almost entirely R1 and R2 zoning in the areas outside of industrial use. There are a few small nodes of commercial activity where a greater mix and density of uses are allowed.

Exhibit 33: South Tacoma Zoning Districts



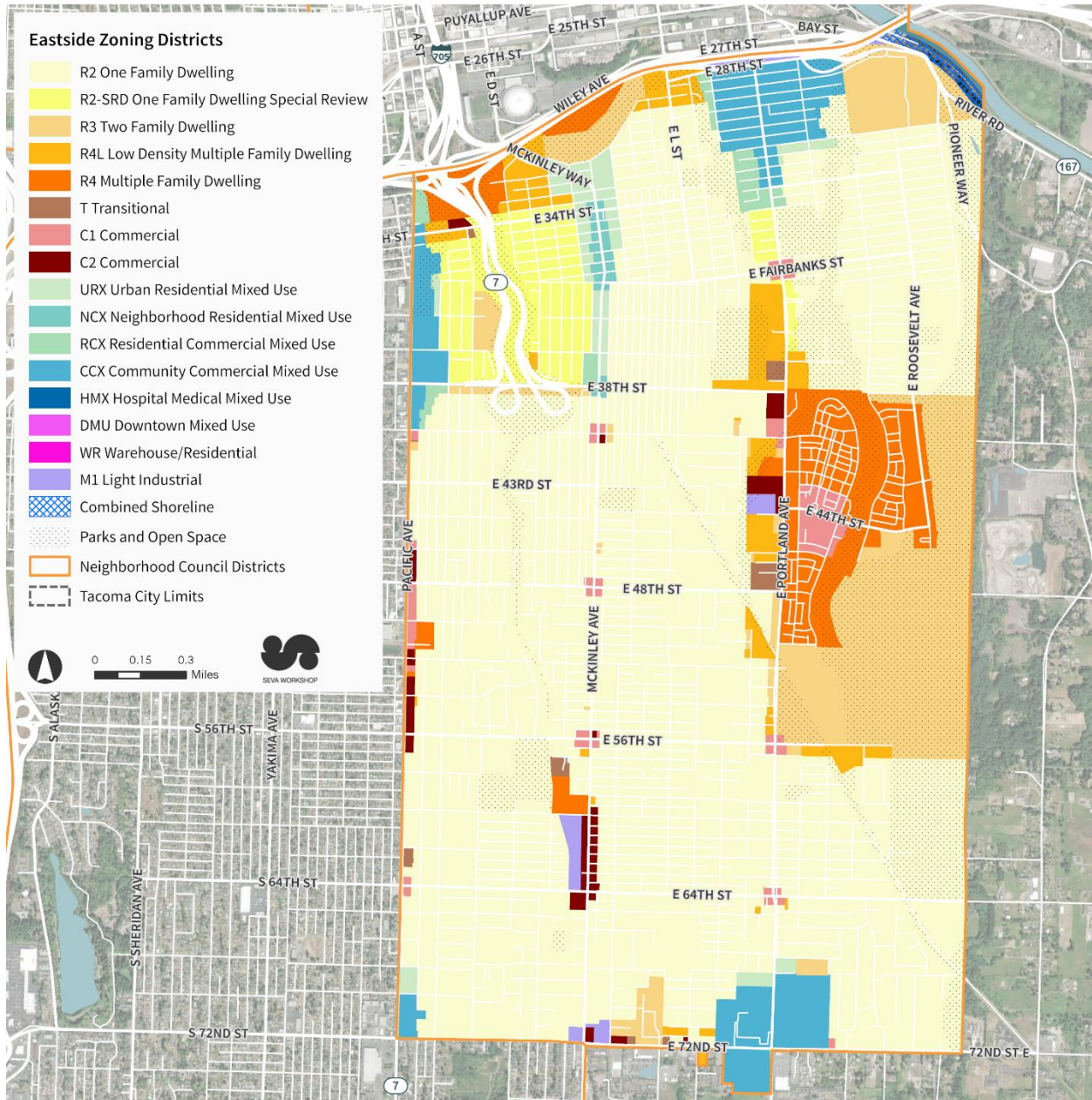
The South Tacoma neighborhood features a wide range of densities and use types. There are industrial lands running along a central spine, but a mix of commercial and residential areas to either side.

Exhibit 34: South End Zoning Districts



The Sound End of Tacoma is blanketed mostly by R2 zoning. There are commercial corridors running north/south along Pacific Avenue and Tacoma Mall Blvd. A pocket of mixed use districts exists in the north of the subarea.

Exhibit 35: Eastside Zoning Districts



Tacoma's Eastside has a range of zoning districts. Most of the central area in the neighborhood is designated as R2. The northern portions of the neighborhood include a range of commercial and mixed use areas. The eastern edge features higher density and mixed use districts along Portland Avenue.

Capacity

The Pierce County 2021 Buildable Lands Study identifies capacity for an additional 68,049 housing units in Tacoma under existing zoning regulations. The table in Exhibit 36 breaks out this capacity by zone. Half of Tacoma’s residential capacity is concentrated in 4 zoning districts: Downtown Residential/DR (15%), Urban Residential Mixed-Use/URX (14%), Residential Commercial Mixed-use/RCX (11%), and Downtown Mixed-Use/DMU (10%). Another 40% of residential capacity is found across 6 districts: Single Family/R2 (9%), Warehouse Residential/WR (8%), Neighborhood Commercial Mixed-Use/NCX (8%), Community Commercial Mixed-Use/CCX (6%), Downtown Commercial Core/DCC (5%), and Urban Center Mixed-Use/UCX (5%). The remaining 10% of capacity is spread across 15 districts that each have 2% or less of total capacity.

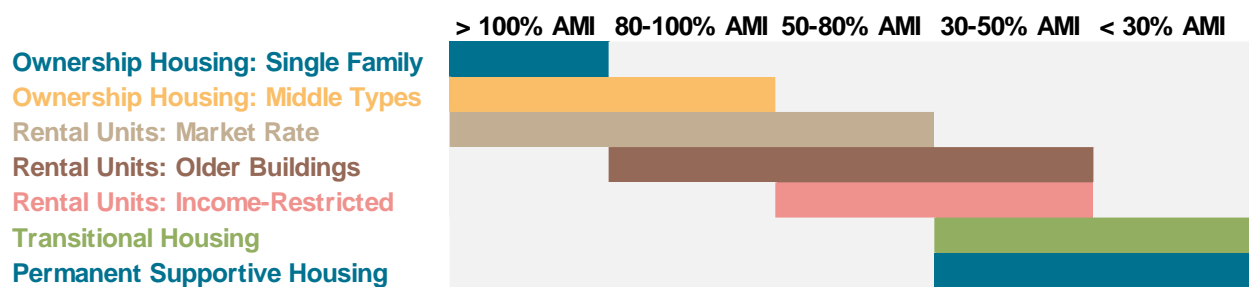
Exhibit 36: Tacoma Residential Land Capacity, by Zone, 2022.

Zone	Vacant Single				Pipeline	Total Capacity	% Total
	Vacant	Underutilized	Unit				
C2	53	514	0		17	584	0.9%
CCX	733	3,145	0		0	3,878	6%
DCC	164	3,340	0		0	3,504	5%
DMU	1,782	5,011	0		0	6,793	10%
DR	2,668	7,146	0		78	9,892	15%
NCX	470	5,176	0		0	5,646	8%
NRX	8	160	0		0	168	0.2%
R1	395	472	84		0	951	1%
R2	2,601	2,383	1,031		74	6,089	9%
R2-SRD	84	544	40		0	668	1%
R3	224	502	24		16	766	1%
R4	284	799	0		58	1,141	2%
R4L	220	611	13		0	844	1%
R5	0	5	0		0	5	0.01%
RCX	1,226	5,970	0		15	7,211	11%
S15	13	0	0		561	574	0.8%
S8	145	648	0		0	793	1.2%
T	71	143	25		4	243	0.4%
UCX	302	3,005	0		0	3,307	5%
URX	500	9,266	0		10	9,776	14%
WR	1,409	3,851	0		0	5,260	8%
Total	13,352	52,637	1,227		833	68,049	

Source: Pierce County Buildable Lands, 2022.

Capacity for special housing types

- Housing for moderate income households in Tacoma includes ownership opportunities for middle housing types and rental opportunities for most types of rental units.¹²
- Housing for low-income households in Tacoma includes much of the rental housing stock but few homeownership opportunities without public subsidy or nonprofit support. There are some units of income-restricted affordable housing set aside for these renters.
- Housing for very-low income households in Tacoma includes income-restricted affordable housing and some market-rate rental units in older buildings.
- Housing for extremely low-income households in Tacoma includes transitional housing, permanent supportive housing, and income-restricted affordable housing.



Middle housing types, such as townhomes, 2-3-4-plexes, and cottage housing are allowed across most all residential districts in Tacoma. The R1 zone is the most restrictive for these types. The table in Exhibit 37 summarizes middle housing types permissions across residential zones. For each type, the minimum lot size varies and is larger in lower density zones. Capacity analysis shows the most space for additional housing units in the R-2 zone (6,089 units).

Exhibit 37: Middle Housing Types across Residential Zones (permit type - minimum lot area in SF)

Dwelling Type	R-1 Zone	R-2	R-2 SRD	HMR-SRD	R-3	R-4-L	R-4	R-5
Single-family detached, small lots	P - 6,750	P - 4,500	P- 4,500	P- 4,500	P- 2,500	P- 2,500	P- 2,500	P- 2,500
Two-family	N	CU - 6,000	P/CU - 6,000	P/CU - 6,000	P - 6,000	P - 4,250	P - 3,750	P - 3,500
Three-family	N	N	P/CU - 9,000	P/CU - 9,000	P -9,000	P - 5,500	P - 5,000	P - 4,500
Townhouse	N	CU - 3,000	CU - 3,000	CU - 3,000	P - 3,000	P - 1,500	P - 1,000	P - 1,000
Cottage housing	CU	CU	CU	CU	CU	CU	CU	CU

CU = Conditional Use permit required
Sources: TMC 13.06.020(F); Seva Workshop, 2024.

¹² HIT Feasibility Analysis Memo, 2024.

Manufactured housing, described in the zoning code as mobile homes and trailer courts, are allowed as a conditional use in the R-4-L and C-2 zones. The R-4-L zone, is described as “low density multifamily” and can be found in small areas south of Downtown and the Tideflats, as well as scattered sites across Tacoma’s neighborhood districts. See map on the next page, Exhibit 39, which identifies these areas. There are approximately 356 units of manufactured housing in Tacoma today.¹³ Capacity for additional units in the R-4-L zone is 844 and in the C2 zone is 584. Mobile home communities are increasingly rare within city limits, due to financial pressures that lead to redevelopment.

Multifamily housing is allowed in many residential districts. Mid-scale residential (R3) allows multifamily as a conditional use on lots at least 9,000 square feet in size. In all residential and commercial zones above this, multifamily housing is permitted outright.

Permanent supportive housing and income-restricted affordable housing is allowed anywhere that multifamily housing units are permitted. Exceptions exist if units are classified as group housing or emergency housing – explored below.

Group housing and foster care facilities are allowed uses across almost all residential, commercial, and mixed-use zones, although lower density residential zones limit the quantity of residents in group housing facilities. In mixed use zones such as NCX or CCX these uses are not allowed at the street level along frontage of pedestrian streets.

Emergency and transitional housing is allowed as a conditional use in many Tacoma zones such as R-4-L, R-4, and R-5. They are allowed uses in Urban Center, Commercial Mixed-Use, Downtown Commercial Core, and other higher density zones. The table in Exhibit 38 summarizes where these housing types are currently allowed in Tacoma.

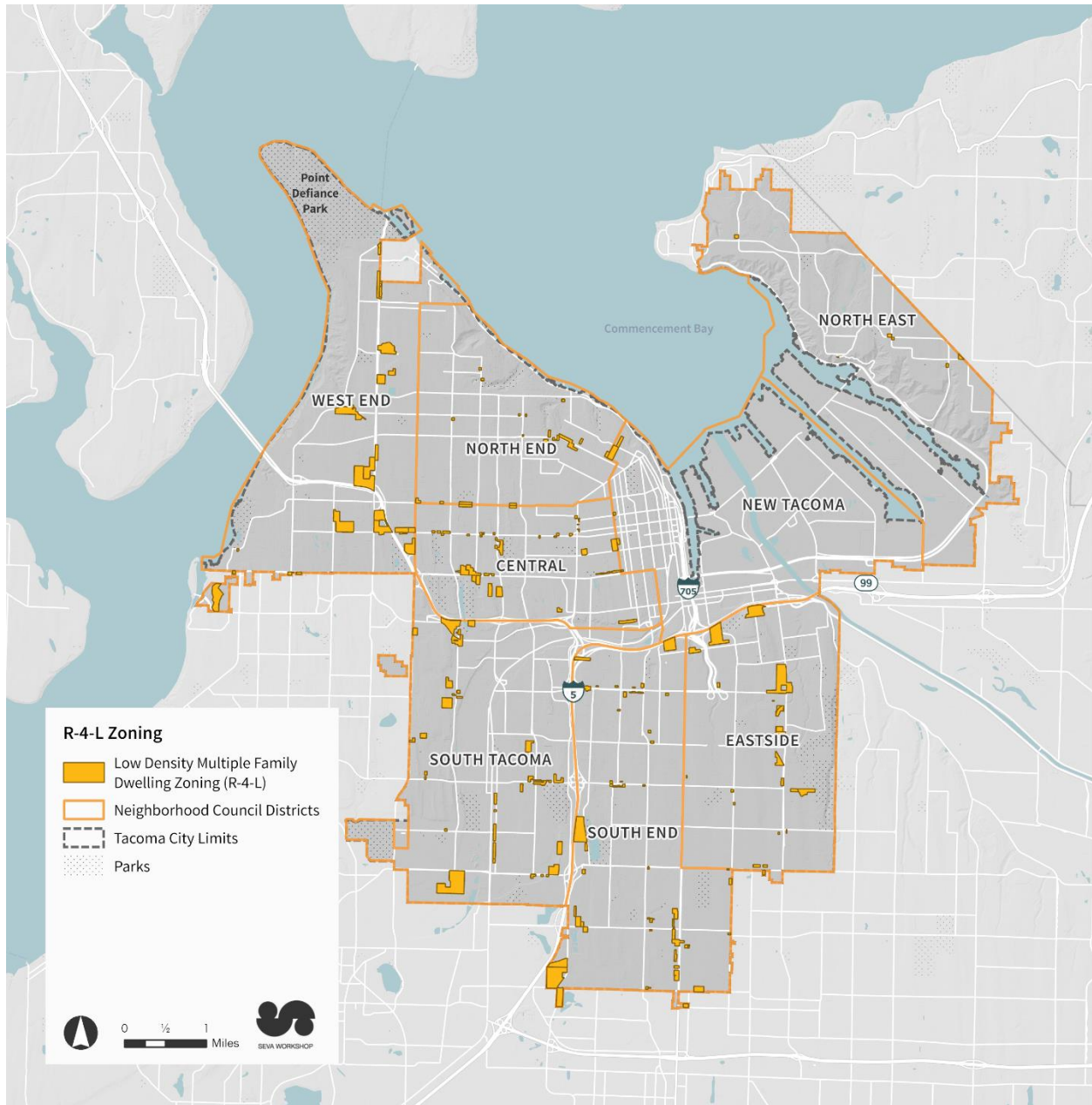
Exhibit 38: Special Needs Housing Types as Permitted Uses in Tacoma

	Size (number of residents)	R-1, R-2, R-2SRD, HMR-SRD, NRX	R-3	R-4-L, R-4, R-5, PRD, URX, RCX, NCX, T, C-1, HM, HMX, PDB	UCX, CCX, CIX, C-2, M-1, DCC, DMU, DR, WR	M-2, PMI
Emergency and Transitional Housing	Limit 6	N	N	CU	P	N
Emergency and Transitional Housing	7-15	N	N	CU	P	N
Emergency and Transitional Housing	16 or more	N	N	CU	P	N
Confidential Shelter, Adult Family Home, Staffed Residential Home	Limit 6	P	P	P	P	N

N = Not permitted; CU = Conditional Use; P = Permitted
 Source: TMC 13.06.080.N

¹³ ACS 5-year estimates, 2021

Exhibit 39: City of Tacoma Areas Zoned as R-4-L.



Sources: City of Tacoma, 2024; Seva Workshop, 2024.

3.2 Home in Tacoma






Home in Tacoma (HIT) is a project with phase I adopted in December 2021 enacting changes to the city’s housing growth strategy by supporting middle housing types citywide and taking action to ensure that housing growth can meet multiple community goals. In 2023, the City conducted intensive engagement as part of the project’s second phase. In the meantime statewide

legislation such as HB 1110 (middle housing), HB 1337 (ADU support), and SB 5412 (SEPA Exemptions) was passed. Tacoma adjusted its package of policy reforms to align with these legislative directives. The public comment period for HIT ended in March 2024. The changes for this package of reforms include¹⁴:

Middle Housing Zoning Framework

Single family zoning will be replaced with Urban Residential (UR) zoning that allows for a range of building sizes that include multiple units, also known as middle housing. New housing types and permitting frameworks will be developed to support this shift.

Housing Types

Houseplex	Backyard Building	Courtyard Housing	Rowhouses	Multiplex
				
A single building with up to 6 units which is generally the size of a single-unit house, includes an entry from the street and a backyard. Allowed in UR-1/2/3. Includes single-unit homes as permitted use in UR-1/2/3.	A building located behind another structure at the rear of a lot, which may contain a garage. Allowed in UR-1/2/3.	A group of detached or attached units arranged around a shared courtyard which is a shared social space taking the place of private back yards. Detached Courtyard Housing is allowed in UR-1/2/3. Attached is allowed in UR-2/3.	A multi-story building with access to the street from a front door; it is always attached to 2 to 5 other Rowhouses, which together create a "Rowhouse Cluster". Allowed in UR-1/2/3.	A medium building consisting of 7 or more stacked units with the appearance of a large house or a small apartment building. Allowed only in UR-3.

Middle Housing Standards

New form-based building design standards will correspond with these zoning changes. Revised site development standards will follow suit to update buildings' height, scale, parking and landscape requirements. Housing types will be: houseplex, backyard building, courtyard housing, rowhouses, and multiplex.

Affordable Housing Regulatory Tools

These policies are designed to increase housing supply, choice, affordability, and ownership opportunities in Tacoma. They expand the City's inclusionary housing program to target unmet needs and align with market conditions. The structure of the City's bonus program is revisited to be more user friendly, reduce administrative burden, and to set parameters for income targets. MFTE is recommended for the new UR-3 zone.

¹⁴ [City of Tacoma Home in Tacoma Project Summary, Feb 2024](#)

4 PROGRAMS AND POLICIES

4.1 Addressing gaps and needs

The City of Tacoma has been very active in recent years to address its housing challenges. In February 2024, the City adopted its Anti-Displacement Strategy which adds 21 policy and program options for the City to take that address a lack of affordable housing and displacement pressures in the City. The list below captures these initiatives designed promote greater affordability and equity in the city's housing market:

Income-Restricted Affordable Housing Policies and Investments

- **Affordability incentives** such as height and density bonuses, tax reduction, and permitting support are examples of supports that Tacoma has implemented to promote the inclusion of affordable units within market rate housing developments.¹⁵
- **Inclusionary zoning.** This policy framework takes the above incentives and makes them mandatory in areas of the city where the market supports denser development. Tacoma currently has inclusionary zoning in place in the Tacoma Mall Regional Center (2018).¹⁶
- **Land banking** is the process of purchasing land or buildings in areas of the city that can be used for the development of affordable housing. The Tacoma Community Redevelopment Authority (TCRA) Board is the City's mechanism for land banking.¹⁷

Supporting Homeownership and Wealth Building

- **Down-payment homebuyer assistance** includes homebuyer education as well as assistance for down payment funds for first-time homeowners. Tacoma's program began in 2023.
- **Accessory Dwelling Units (ADUs)** are allowed in Tacoma and new policies promote increased development of this housing type, which helps build equity for homeowners and offers housing stock that meets a variety of community needs. Tacoma's ADU program was revamped in 2019 and new supports help homeowners with the financing needed for increased production.
- **Home Maintenance Support** helps low-income homeowners pay for necessary repairs that make their housing suitable for long-term living.

¹⁵ https://www.cityoftacoma.org/government/city_departments/planning_and_development_services/DevelopmentServices/development_and_housing_incentives

¹⁶ [TMC 13.18](#)

¹⁷ [Tacoma Community Redevelopment Authority \(TCRA\) Board](#)

Tenant Protections

- Tacoma's **rental inspection program** assesses quality of conditions for renters, holding landlords accountable to health and safety standards. This program mitigates displacement that could be caused by violation of these standards by identifying pathways to remediation for property owners. In today's version of this program, the tenant must request the inspection.¹⁸
- **Rental Housing Code.** In 2018, Tacoma adopted the Rental Housing Code, which provides protections for tenants in the city. It includes requirements for notice prior to termination of tenancy or rent increases, or notice and relocation assistance when the building will change use or redevelop.¹⁹ Landlords are penalized if they are out of compliance with these regulations.
- **Tenant Relocation Funds.** This program provides \$2,000 in relocation assistance to eligible tenants to assist with moving costs when displacement occurs due to demolition, rehabilitation, or a change in use.

Direct Assistance to Address Housing Insecurity

- **Utility assistance** provided by Tacoma Public Utilities and Environmental Services offers reduced utility costs to eligible households.

Policies and Programs Under Consideration

- **Home in Tacoma (HIT).** As described on page 40, this package of reforms widely expands access to middle housing types across Tacoma. These housing types can offer homeownership at rates that are affordable to a broader range of income bands.
- **Right of First Refusal** is being explored as a policy option to pair with Tacoma's Preservation Ordinance. This would give affordable housing developers the first chance at purchasing certain properties, at market rate, before the building is offered to other potential buyers.
- **Tenant Opportunity to Purchase Act (TOPA).** This program help tenants organize to purchase a building collectively rather than have the property sold to another investor. This action builds equity for renters in areas experiencing displacement and share in any gains to land values built in their communities.
- **A Housing Preservation Fund** would create a dedicated stream of funds for the acquisition of properties, or the provision of low-interest financing, to support preservation efforts.
- **Community land trust (CLT) support.** The City could allocate funds to offset startup or operating costs associated with CLTs in Tacoma.

¹⁸ https://www.cityoftacoma.org/government/city_departments/equity_and_human_rights/landlord-tenant_program/landlord-tenant_code_compliance_inspection

¹⁹ <https://cms.cityoftacoma.org/CBCFiles/RentalHousingCode/rentalhousingcodeflyer.pdf>

- **A Community Prioritization Policy** would give preference to households who have been displaced, who descend from displacement, or who are actively at high risk of displacement when reviewing applications for income-restricted affordable housing.

5 ACCESS TO EMPLOYMENT

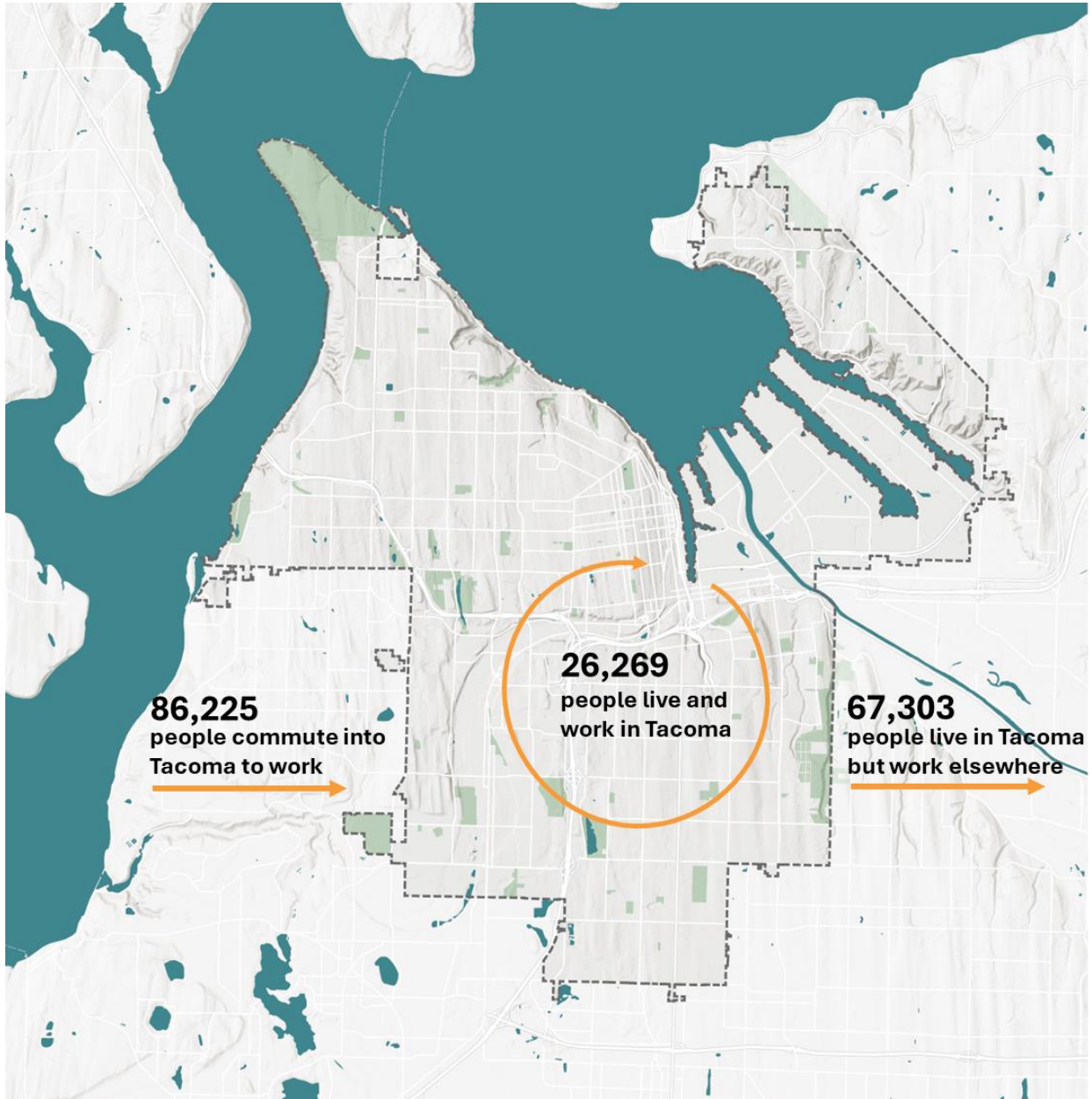
According to 2021 LEHD Origin Destination Employment Statistics (LODES), 28% of working Tacoma residents both live and work Tacoma. A combined 22% percent have places of employment in surrounding cities of Lakewood, Kent, Auburn, Federal Way, and Fife. Twelve (12%) of Tacoma workers have their place of employment in Seattle. About one-third work elsewhere – this includes at Joint Base Lewis-McChord, one of the largest Tacoma resident employers. See Exhibit 40. It is important to note the LEHD data is based on administrative records such as unemployment insurance reporting connecting place of residence and place of employment. These numbers reflect both commuters and those who are working remotely. They also do not include self-employed workers who are more likely to work from home.

The American Community Survey is based on self-reported respondent experiences and will be inclusive of self-employed workers. **Based on the 2021 ACS data, the Tacoma workforce largely commutes by car, 70% driving alone and another 10% carpooling.** The mean travel time to work is 30.4 minutes with 22.7% of workers commuting 45 minutes or more to work. Ten percent of the workforce works from home and only 6% of workers use public transportation. See Exhibit 41.

The likelihood of Tacoma workers taking a certain means of transportation to work varies by race and ethnicity. Exhibit 42 compares the distribution of commute methods to the underlying distribution of workers by race and ethnicity. Communities of color are more likely than average to carpool. Black workers are much more likely than average to commute to work by public transportation. White, non-Hispanic or Latino, workers are the most likely group to commute alone by car, truck, or van.

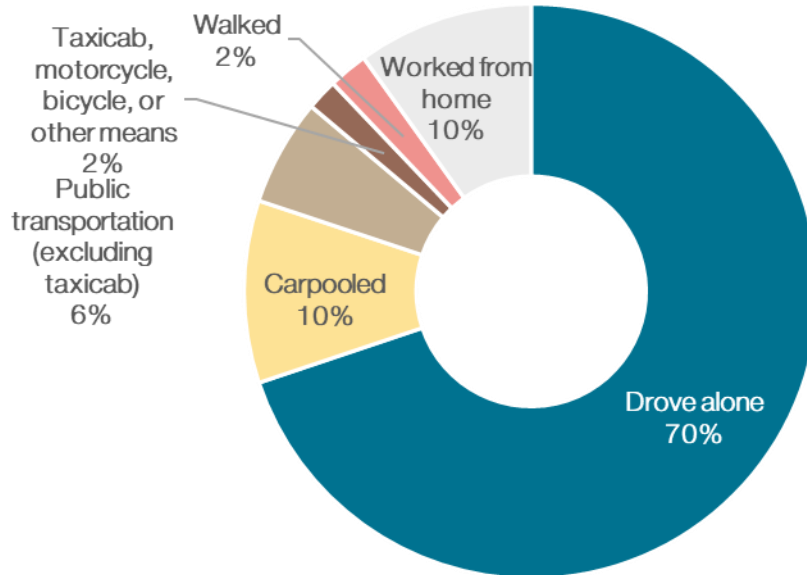
Tacoma's biggest job center is Downtown, followed by the Tacoma Mall, Tideflats, and South Tacoma MIC areas. Strengthening public transportation options from residential centers to these employment hubs could improve the public transportation capture rate from the city's commuters. Given the higher ratio of Black workers using public transportation, continued improvement of bus service can help meet racial equity goals. Very few Tacomans report walking to work (2%). This indicates that there is not a complementary clustering of work opportunities and housing centers within the city.

Exhibit 40: Tacoma Inflow/Outflow Analysis, 2021.



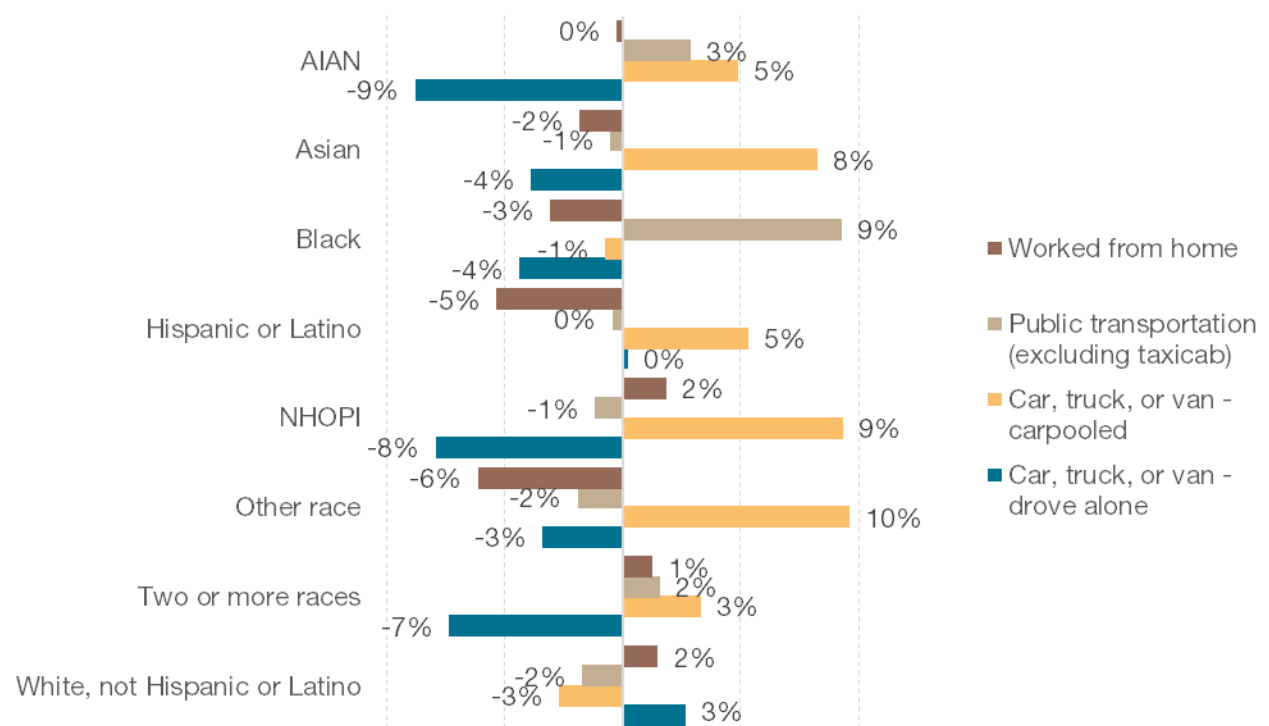
Sources: Census OntheMap, 2021; Seva Workshop, 2024.

Exhibit 41: Means of Transportation to Work, 2021.



Source: American Community Survey 5-year estimates (2017-2021)

Exhibit 42: Means of Transportation to Work by Race and Ethnicity, 2021.



Note: A value of 0 indicates the share of that group using that means of transportation is equal to their share in the overall population. 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 (2017-2021) (B08119, B08105B-I)

6 RACIAL EQUITY IN HOUSING POLICY

6.1 Racially disparate impacts

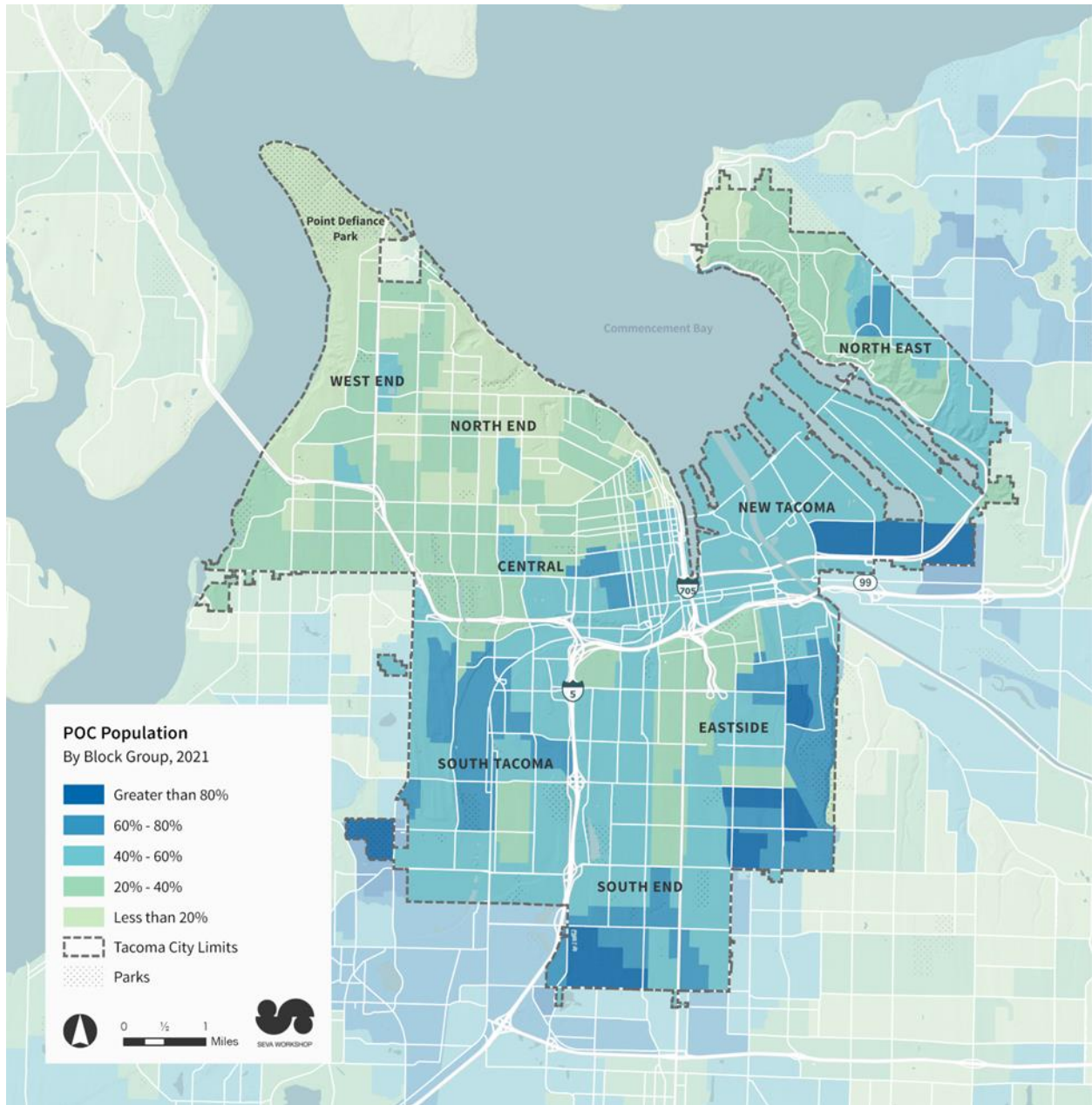
In Tacoma, racial disparities are observed in homeownership rates (see Exhibit 7), household incomes (see Exhibit 16), and rates of housing cost burden (Exhibit 21). Non-white households have lower rates of homeownership and lower household incomes, and Black households experience the greatest disparities across these datapoints. Geographically speaking, Tacoma’s communities of color are more densely populated in south and east Tacoma neighborhoods, as shown in the map in Exhibit 43. Location decisions are a function of many factors at the household level, including available resources and access to desired amenities. Today’s distribution of racial groups is also influenced by historical policies and practices, such as treaties, redlining, Japanese incarceration, and Chinese expulsion²⁰.

During active redlining in Tacoma, the North End and areas extending to the bay were identified as the most desirable parts of the city. Downtown, the Hilltop area, the northern parts of Eastside, and parts of South Tacoma were labeled as “hazardous” (pink) or “undesirable” (yellow) due to the presence of non-white residents. These practices concentrated communities of color in neighborhoods that were de-prioritized for public investment and services. Areas identified as “first” (green) or “second” (blue) grade were more favorable and predominantly White homeowners. These same areas remain whiter than other Tacoma neighborhoods today. See Exhibit 44 for the 1937 map used by mortgage lenders.

Today, the decline in homeownership affordability for moderate and low-income households perpetuates these inequities. Rising interest rates and house prices raise the barrier to entry for home ownership. In Tacoma, racial disparity persists among first-time homebuyers, particularly for Black and NHOPI households. See Exhibit 19. Policy proposals included with Home in Tacoma address this decline in affordability by expanding opportunities for middle housing types. The proposed zoning changes and incentive programs would take steps to address this disparity.

²⁰ For a more detailed history see: Mapping Inequality, <https://dsl.richmond.edu/panorama/redlining/map/WA/Tacoma/context#loc=12/47.2481/-122.4546>

Exhibit 43: People of Color as a Proportion of the Population in Tacoma, 2021.



Source: American Community Survey 5-year estimates (2017-2021).

Exhibit 44: Tacoma “Residential Security Map”, 1937.

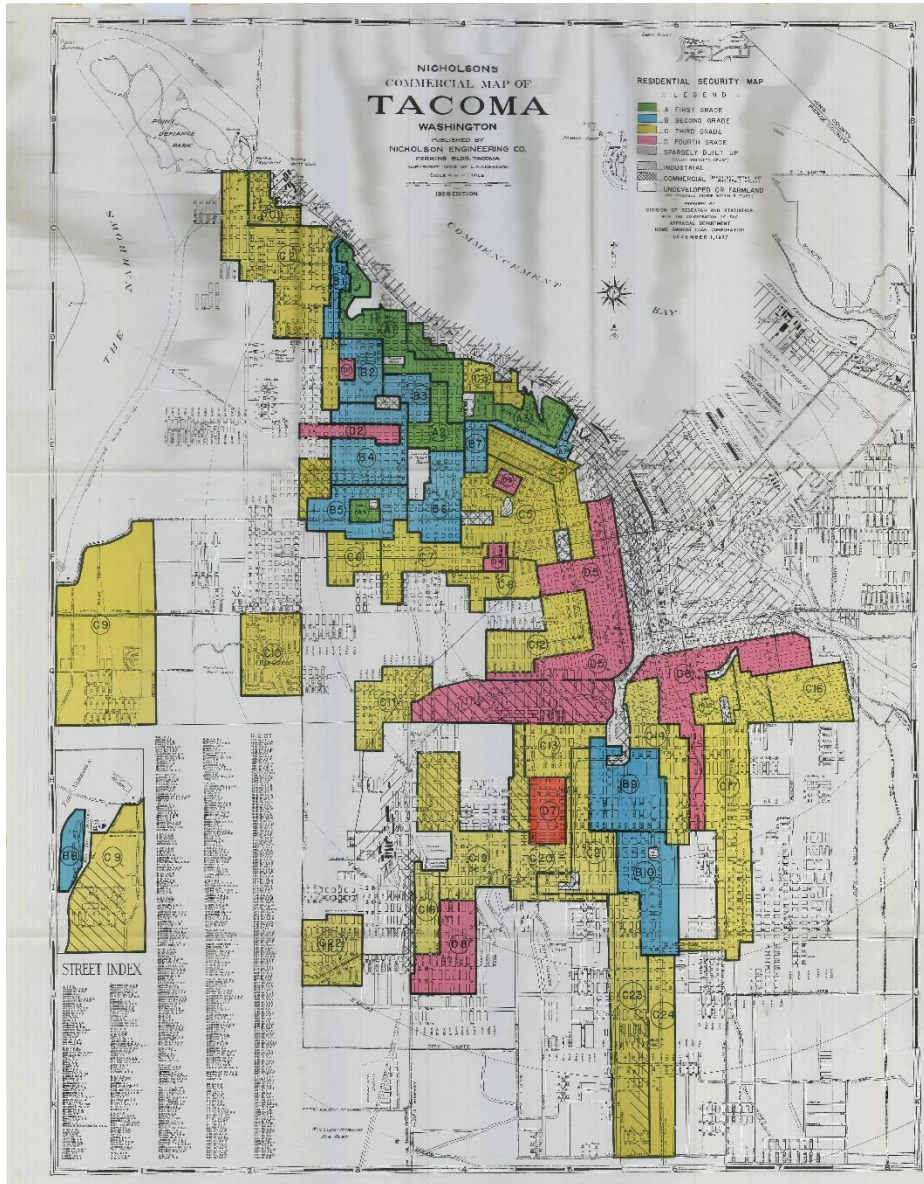
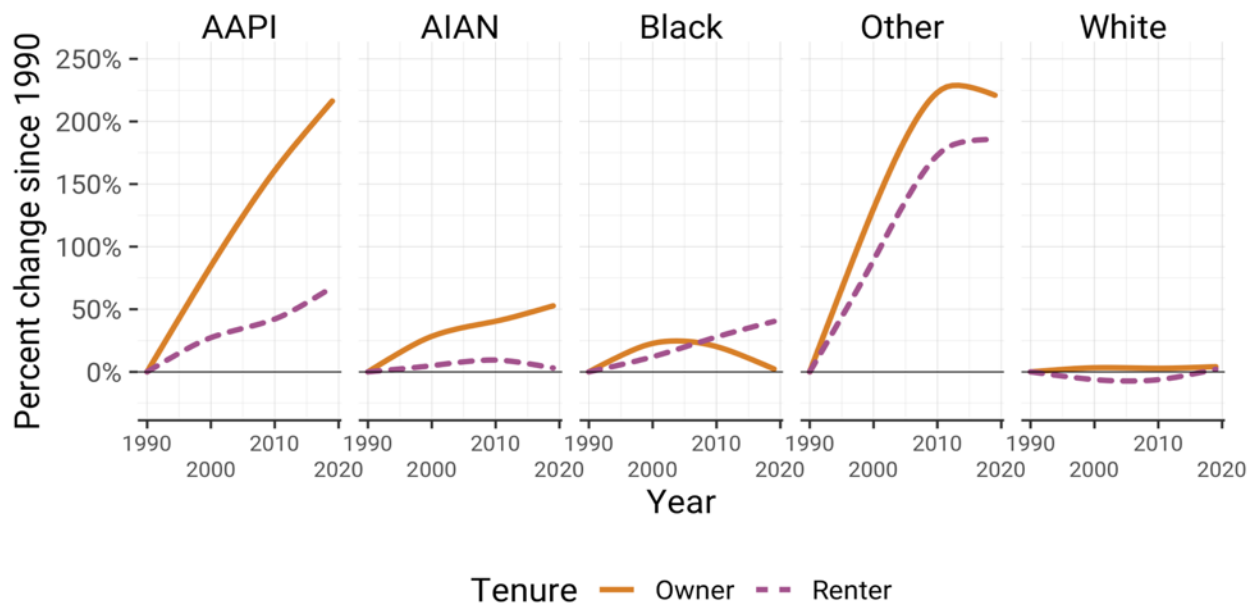


Image Source: “Mapping Inequality” website, hosted by the University of Richmond.

In 2021, the City of Tacoma conducted an in-depth study into its systemic race-based disparities in housing. This report studied both quantitative and qualitative sources related to housing, discrimination, and homeownership opportunity in Tacoma. Key findings from this study include:

- Black households have experienced a stark decline in homeownership from 1990-2020 in Tacoma. All other racial groups experienced increase or stable rates of homeownership over this time period. Black and Hispanic households across the country are shown to have been more significantly impacted by the predatory and subprime lending practices that led to the 2008 foreclosure crisis. See Exhibit 45.

Exhibit 45: Percent Change of Owner and Renter Households by Race, in the City of Tacoma 1990-2020.



Notes: AAPI is Asian American and Pacific Islanders, AIAN is American Indian and Alaska Native, Other refers to people not fitting into a provided group. The multiracial category was not introduced until 2000 and thus not included. Sources: Sources: U.S. Census, American Community Survey (ACS), 2015- 2019 (5 Year Survey) and NHGIS (National Historical GIS) iPUMs data; EcoNorthwest “Tacoma Housing Disparities”, 2021.

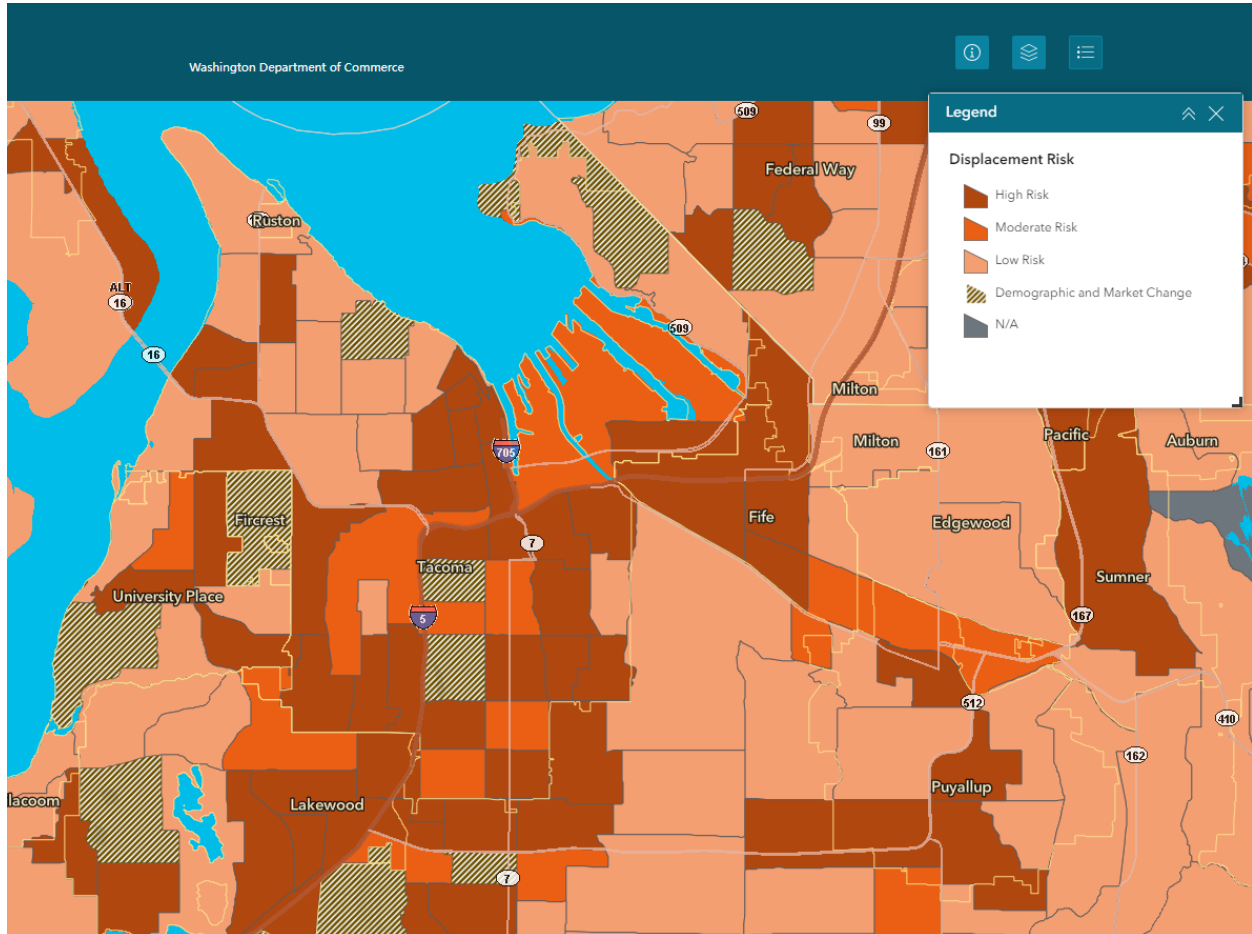
- Tacoma’s educational attainment levels are significantly lower than statewide rates across almost every race category. In Tacoma, 19% of Black residents have a bachelor’s degree or higher compared to a rate of 33% for White residents. Lower levels of educational attainment impact expected income generation potential, which connects directly to a household’s ability to avoid cost burden.
- Racial disparities for household income are observed in Tacoma, connecting to trends in homeownership and educational attainment. Black households have the lowest median income.

6.2 Displacement

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 four 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.

The strategy studies displacement risk mapping exercises completed by the Department of Commerce, Puget Sound Regional Council, UC Berkeley Urban Displacement Project, Evictions Study Map, and the City’s own Equity Index.²¹ Rather than creating a new displacement risk mapping tool, the City evaluated these 5 different, but related, analyses for a comprehensive study of the various factors impacting displacement risk in Tacoma.

Exhibit 46: Displacement Risk Mapping in Tacoma, Draft 2024.



Note: This is a Draft version
Source: Washington Department of Commerce, 2025.

Under these displacement definitions and considering the findings of these five studies, the strategy identifies particular displacement risk:

- Geographically, in the Hilltop neighborhood and in parts of South and East Tacoma

²¹ [Department of Commerce Displacement Risk Map, Draft, 2024](#), [PSRC Displacement Risk Map, 2019](#), <https://www.urbandisplacement.org/>, <https://evictionlab.org/>, and [Tacoma Equity Index, 2022](#)

- Racially, People of Color are shown to be at higher displacement risk than White residents

Additional detailed study into movement of particular households is conducted in the 2021 “Tacoma Housing Disparity Study”. This report observes that between 2000-2019, residential patterns of Black households indicate that the central, west end, and eastside areas of Tacoma show signs of gentrification and displacement risk.

Existing policies and programs that might contribute to displacement in Tacoma are:

- Concentrated and significant upzones contribute to displacement risk. Land becomes more valuable as denser development is allowed on each site, which contributes to financial pressures toward economic displacement. When certain parts of the city remain very low density while others are dramatically upzoned, displacement risk is concentrated in those upzoned areas. In Tacoma, there are many neighborhoods where low density residential zoning is protected, meaning that other areas, such as the Downtown and Mixed-Use Centers, have experienced this increased displacement risk.
- Large public investments in infrastructure and amenities can contribute to displacement risk. These investments, such as new public transit infrastructure, increase the desirability of neighborhoods and can increase land values. Light rail expansion in Tacoma will increase displacement risk near station areas, both from physical displacement via eminent domain and economic displacement from increased property values. Future stations are planned in the Portland Avenue and Tacoma Dome areas, with service starting in 2030.

Existing policies and programs that are aimed at mitigating displacement pressures:

- Concentrations of residential zones with very low density also contribute to a city’s overall displacement risk. Maintaining these areas means that during periods of growth when development pressures rise, there is less land to spread these pressures across. Areas vulnerable to displacement pressure feel a more intense version of those forces. State policies that eliminate exclusive single family zoning (HB 1110) and new legislation proposed through Home in Tacoma would make a big impact on increasing housing options in Tacoma.²²
- Affordable housing incentive programs increase the supply of income-restricted housing units. These units provide assurance that households with lower incomes will have a place in the community, for the long term. When applied in areas with higher concentrations of vulnerable populations, they can have a bigger anti-displacement impact. Examples of these programs in Tacoma today include: Inclusionary zoning, density bonuses, Multifamily Tax Exemption (MFTE), and priority permit review.
- Down-payment homebuyer assistance program. Since 2014, the City has intermittently contracted with Washington State Housing Finance Commission to administer downpayment assistance funds for eligible households with incomes at or below 80% AMI. This program ended in 2023, but the City is working to implement a new, internally operated program.

²² apps.leg.wa.gov/documents/billdocs/2023-24/htm/bill%20reports/House/1110%20HBA%20HOUS%2023.htm

6.3 Exclusion

Historic Practices

A history of exclusionary legal practices provides a framework for modern residential patterns. A longer exploration of this history can be found in the Equity Assessment Context History and Baseline document for this project. Key takeaways from this review, relevant to residential exclusion, include:

- Intense decrease in Tribal populations after early arrival of White settlers due to diseases such as smallpox and influenza. Displacement of indigenous inhabitants via treaties that cede Tribal lands in areas now known as Tacoma.
- Labor movements and fear-based campaigns against Chinese railroad workers, leading to a ban on citizenship and land ownership for these immigrants in the late 1800s. This included a mob in 1885 that marched through Tacoma's Chinatown, destroying homes and businesses.
- The internment of Japanese and Japanese-Americans to concentration camps during World War II.
- Redlining and Racially Restrictive covenants, as explored in the Racially Disparate Impacts section, blocked many – particularly Black Americans – from homeownership and settlement in certain designated areas of Tacoma until these practices started being dismantled with the Fair Housing Act of 1968

Modern Lending Practices

Home Mortgage Disclosure Act (HMDA) data show that Black, Hispanic, and other minority applicants are less successful than White applicants in obtaining mortgage financing in Tacoma. The most common denial reasons listed for loan applicants in Tacoma are debt to income ratio (28%) and credit history (23%). Credit history is a more prevalent reason for denial among Black and Indian/Alaska Native applicants, while Hispanic applicants are more likely denied based on debt-to-income ratios.²³ Access to credit is a major factor in determining eligibility for homeownership and building generational wealth.

Location Quotient Analysis

A location quotient is a metric calculated to show the concentration of communities of interest in each census tract relative to patterns across a larger geography. It is a useful tool for illustrating patterns of segregation and exclusion. For example, if 7% of a neighborhood population is Black, and 7% of that county's population is Black, then the location quotient is 1. A tract where 14% of residents are Black would have a location quotient of 2. And a tract where only 3.5% of residents are Black would have a location quotient of 0.5. So, tracts

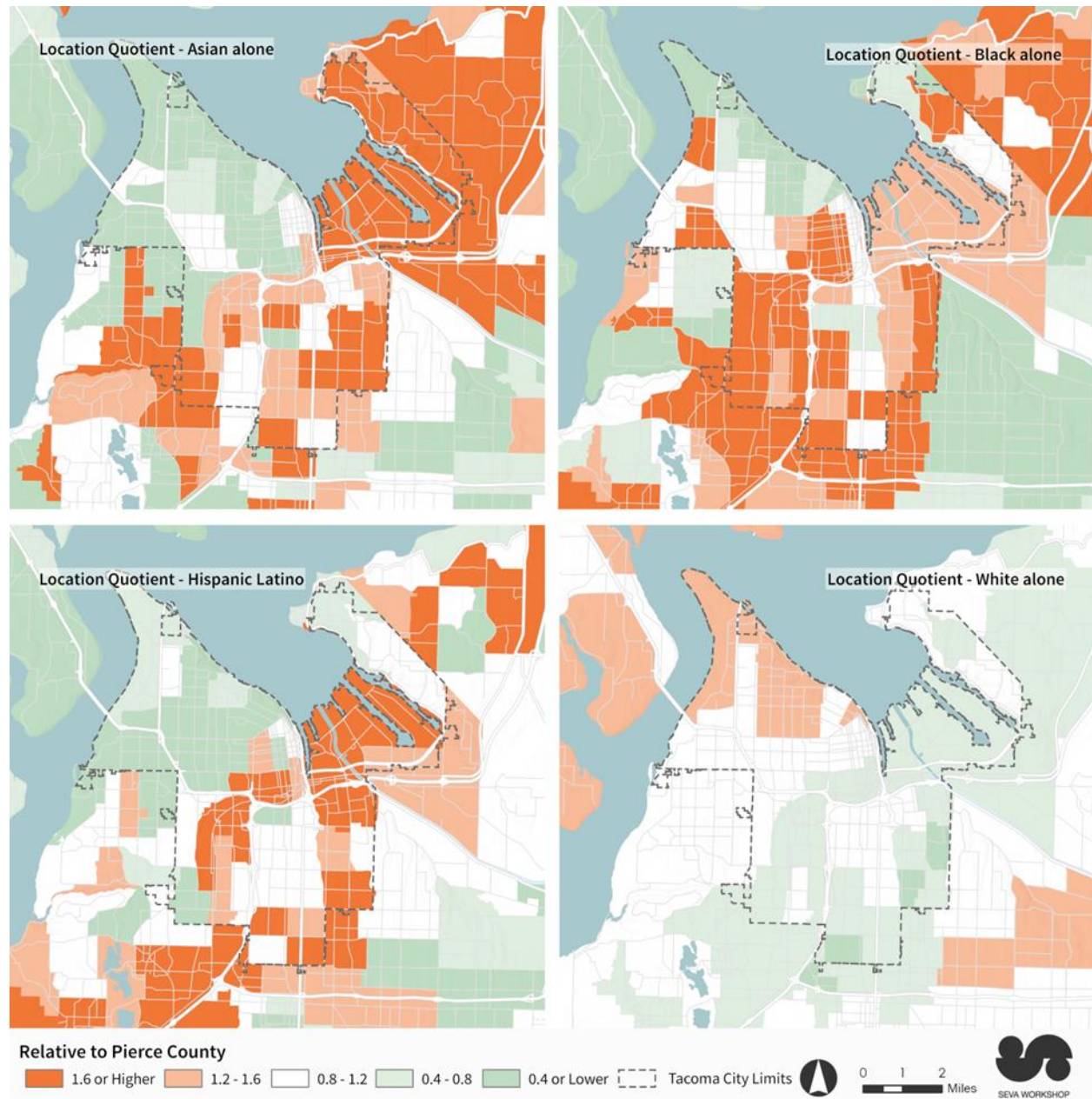
²³ "Tacoma Housing Disparity Study", 2021. Data from 2020.

with high location quotient scores have a greater share of that population compared to the rest of the County.

Tacoma has long been more diverse than Pierce County as a whole. As noted above, the City has historically been home to particularly high concentrations of Asian and Black residents as compared to Pierce County. Asian communities in Tacoma are highly represented in the southern parts of the city, particularly in South Tacoma and Eastside. Black communities have higher representation across many Tacoma neighborhoods, but notably low representation along the waterfront in the North End. Both Black and Asian communities are also highly represented in areas outside of the Tacoma City boundary and in other urban and peri-urban areas of Pierce County. See Exhibit 47.

The durability of redlining effects can be seen in North End that has a higher concentration of White households than compared to Pierce County as a whole and lower concentration of Asian, Black and Hispanic/Latino residents. The location quotient maps suggest that the concentration of White communities is relatively even across Tacoma, with lowest prevalence in southern neighborhoods. Hispanic/Latino communities of Tacoma are most densely represented in Eastside, New Tacoma, and South Tacoma neighborhoods.

Exhibit 47: Location Quotient, Asian, Black, Hispanic Latino, White Alone



Sources: American Community Survey 5-year estimates (2017-2021); Seva Workshop, 2024.

A location quotient is a metric calculated to show the concentration of communities of interest in each census tract relative to patterns across a larger geography. It is a useful tool for illustrating patterns of segregation and exclusion. In the above maps, the darker orange shade identifies concentrations of the studied group across Tacoma, and the green identifies low prevalence of the group. In the top left, Asian households. Top right, Black households. Bottom left, Hispanic/Latino households, and bottom right-White households. These rates are relative to Pierce County's overall demographics, hence the overall lower ratios of White households in Tacoma.