HOUSING
HOUSING GOALS

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

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

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

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

GOAL H–5 Encourage access to resource efficient and high performance housing that is well integrated with its surroundings, for people of all abilities and income levels.
The goals and policies in this chapter convey the City’s intent to:

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

While a place to live is a basic human need, not all Tacombans 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 Tacombans’ 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.
GOALS + POLICIES

DIVERSE + EXPANDING HOUSING SUPPLY

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

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

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

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

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

For a comprehensive look at housing needs and conditions in the City of Tacoma see the 2015-2019 Consolidated Plan, Appendix B. For more information on affordable housing needs see also the Affordable Housing Policy Advisory Group “Policy Recommendations to the City Council” dated December 2, 2010.
The policies below set expectations for housing supply and growth. They identify specific types of housing needed to serve a variety of households, including multi-generational, small and large households with children, older adults and households that include people with disabilities who may need independent living services, assisted living and skilled nursing care facilities. The text boxes below and at right provide a description of existing population and household characteristics in Tacoma.

**DEMOGRAPHIC TRENDS: AGE CHARACTERISTICS**

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

*Source: U.S. Census Bureau, 2009–2013 5-Year American Community Survey*
In 2013, Tacoma had 78,681 occupied households with an average size of 2.47. Family households—those with two or more persons residing together and related by birth, marriage or adoption—comprise 58 percent of households, compared to 65 percent statewide, and nearly one-third of households have school-aged children. Approximately two-thirds are one or two person households.

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

Source: U.S. Census Bureau, 2009–2013 5-Year American Community Survey
GOAL H–1 Promote access to high-quality affordable housing that accommodates Tacomans’ needs, preferences, and financial capabilities in terms of different types, tenures, density, sizes, costs, and locations.

Policy H–1.1 Maintain sufficient residential development capacity to accommodate Tacoma’s housing targets.

Policy H–1.2 Strive to capture at least 35 percent of Urban Pierce County’s residential growth.

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

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

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

Policy H–1.6 Allow and support a robust and diverse supply of affordable, accessible housing to meet the needs of older adults and people with disabilities, especially in centers and other places which are in close proximity to services and transit.

Policy H–1.7 Consider land use incentives (e.g. density or development bonuses, lot size reductions, transfer of development rights, height or bulk bonuses, fee waivers, accelerated permitting, parking requirement reductions, and tax incentives) in appropriate locations to facilitate the development of new housing units.
Housing supply and household income are not the only factors determining access to housing. Discrimination in the housing market, gentrification, and the changing nature of households over time also influence access to desired housing. The following policies address discriminatory barriers to fair and equitable access to housing and the impact of gentrification and displacement, particularly for under-served and under-represented populations.

**Housing Access**

Source: U.S. Census Bureau, 2009–2013 5-Year American Community Survey
GOAL H–2  Ensure equitable access to housing, making a special effort to remove disparities in housing access for people of color, low-income households, diverse household types, older adults, and households that include people with disabilities.

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

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

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

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

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

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

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

HOUSING LOCATION

Housing that is located in a walkable neighborhood near active transportation, employment centers, open spaces, high-quality schools, and various services and amenities enhances the general quality of life for its residents. Neighborhoods in Tacoma offer varying levels of opportunity,
The first “Opportunity Map” shown above illustrates that many living in Tacoma do not have fair access to the critical opportunity structures and social infrastructure to succeed in life. Opportunity maps illustrate whether patterns of segregation by age, class, gender, race, ethnicity, disability, or language correlate with areas of higher or lower opportunity.

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

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

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

with housing in moderate and high opportunity neighborhoods tending to be expensive compared to more affordable housing in areas that offer fewer opportunities.

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

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

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

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

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

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

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

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

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

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

### HOUSING AFFORDABILITY

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

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

**TABLE 4.** Tacoma Household Incomes + Affordable Housing Costs

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

*Sources: 3 Square Blocks, U.S. Census Bureau, 2009–2013 5-Year American Community Survey*
Tacoma’s current area median income (AMI) is $50,503 per year, which is slightly lower than Pierce County’s AMI of $59,204. A household earning Tacoma’s AMI can afford to spend to no more than $1,265 per month on housing costs, and a household earning 80 percent AMI can afford to spend no more than $1,010 per month. Approximately one third of Tacoma’s households (27,337 households) earn less than $35,000 per year and can afford to spend no more than $875 per month on housing costs without becoming cost burdened. The middle third of households can afford to spend no more than $1,875 per month. The top third can afford to spend more than this without becoming cost burdened.

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

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

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

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

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

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

The following policies support the City’s goal to provide an adequate supply and diversity of affordable housing choices.
1. Affordable Housing is Vital to Important Civic Interests

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

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

2. Affordable Housing is Attractive, Innovative + Well Managed

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

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

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

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

4. Affordable Housing Developments Spur Other Investments

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

5. The City Should Welcome Affordable Housing Developments

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

6. Every City Neighborhood Needs Affordable Housing Developments

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

7. Affordable Housing as Innovative Design

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

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

In a complex community like Tacoma, interests and policies often clash. Good governance is the effort to balance them appropriately. In doing so, the City should give a very high priority to the promotion of affordable housing development.
GOAL H–4  Support adequate supply of affordable housing units to meet the needs of residents vulnerable to increasing housing costs.

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

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

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

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

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

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

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

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

Policy H–4.9  Increase the supply of permanently affordable housing where practicable.
Policy H–4.10 Encourage development and preservation of small resource-efficient and affordable single family homes throughout the City.

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

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

Policy H–4.13 Pursue a variety of funding sources and mechanisms to preserve and develop housing units and various assistance programs for households whose needs are not met by the private market.

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

HEALTH, SAFETY + EFFICIENCY

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

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.

Policy H–5.1 Encourage development and maintenance of housing, especially multi-dwelling housing, that protects the health and safety of residents and encourages healthy lifestyles and active living.
Policy H–5.2  Encourage housing that is protected from noise, pests, hazardous environmental conditions and materials.

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

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

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

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

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

Policy H–5.8  Support a strong housing code enforcement program to reduce substandard housing through repair and rehabilitation.

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

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

Policy H–5.11  Encourage public acceptance of new housing types in historically lower density areas by ensuring that they are well designed and compatible with the character of the neighborhoods in which they are located through a robust design review process.
FIGURE 20. Access to opportunity and population by census tract.


FIGURE 22. Access to opportunity and language barriers.