

## Not enough time?

hire a professional

Taking the time to hire a reputable contractor can assure that you get quality work for your home repairs and/or renovations at a fair price. Here are some suggestions:

- Call the Washington State Department of Labor and Industries' toll-free hotline at 1-800-647-0982 to make sure a contractor is properly licensed and bonded.
- Ask friends and neighbors for references. Ask a contractor for references from past customers.
- Get at least three bids for the work. Most contractors will provide bids at no cost; be sure to ask when you request a bid.
- Make sure you understand any contract you sign, and never sign any contract that doesn't specify what work will be done, the charges, when work will begin and how long it will take.
- Be sure that proper permits are obtained. Permit fees vary based on the scope of work. Call the Building and Land Use Services Permit Counter at (253) 591-5030 for specific information.
- Ask for a provision in the contract so that the final payment is made after Public Works completes its inspection and accepts the work.
  - For more information, call the Master Builders Association of Pierce County at (253) 272-2112

## The William Factory Small Business Incubator

You may be able to receive help with minor repairs from this program with a referral to small contractors. The work performed by these contractors is guaranteed by the Small Business Incubator.

- For more information, call (253) 722-5800.

## Short on money?

housing improvement and safety

### Neighborhood Preservation Program

The program provides loans of up to \$65,000 for code-related repairs to owner-occupied homes within the city limits of Tacoma. Code related repairs are those items that adversely affect the health and/or safety of the person(s) living there; or items that, if not repaired, cause the house to continue to deteriorate over a period of time. The loans are for up to twenty years and have interest rates of 0%, 4% or 6%.

- For more information, call the City of Tacoma Economic Development Department at (253) 591-5624.

### Major Home Repair

If you or someone you know has a disability, is elderly and/or very low income, this program provides loans up to \$10,000 for emergency repairs. Loans with no interest and no payments are available to qualified individuals for these repairs.

- For more information, please call the City of Tacoma Economic Development Department at (253) 591-5236.

### Minor Home Repair

Are you disabled or elderly and have a very low income? This program may provide up to \$400 for the repair or replacement of inexpensive components of your home, such as a water heater, faucet set or handrail and other minor repairs that aren't a serious hazard but need to be fixed to prevent further damage or failure.

- Call Metropolitan Development Council's Home Repair Line at (253) 383-3921.

### ReHarvest Center

ReHarvest Center focuses on dismantling buildings and salvaging reusable product. Items reclaimed include (but are not limited to) beams, dimensional lumber, cabinetry, doors, windows, masonry, fixtures, trim, landscaping, architecturally sensitive and historically significant items. Recovered materials are made available for reuse at the ReHarvest Center used building materials retail facility. Pricing is generally based on 40-60% retail value for standard materials.

- Call (253) 531-5845 for more information.

**Home Weatherization** Metropolitan Development Council has a weatherization grant to assist in reducing utility costs. Certain income conditions apply and you must reside in the City of Tacoma.

- Call (253) 593-2336 for further information.

### Paint Tacoma-Pierce Beautiful

Paint Tacoma-Pierce Beautiful paints the homes of low-income seniors and low-income disabled in our community. The painting is done by volunteer crews which have technical advisors and do a good job. The homeowner's family is encouraged to assist if possible. There is no cost to the homeowner.

- Call (253) 383-3056 for more info

### Sewer Conservation Loan Program

Low interest loans for sewer conservation projects are available and may include repair/replacement of residential side sewers.

- Call City of Tacoma Wastewater Management at (253) 5091-5588 for more information.

### FHA Reverse Mortgage Program

You may be able to use the equity in your home, live in it at the same time, and make no payments on the loan. It can be used for home repairs, remodeling, pay-off of current mortgages, paying property taxes, and many other essential needs.

The homeowner always retains title to the property and the loan may be repaid at any time. The loan is not classified as income so it does not impact your Social Security benefits. No repayment is needed until the home is no longer occupied as your principal residence.

- Pierce County Community Services at (253) 798-6936 for more information.

### Financial Institution Loans

If you do not qualify for the low-income housing programs mentioned above, the equity in your home may allow you to qualify for various loans through your local financial institution.

- Use a financial institution with which you are familiar.
- Check with at least two financial institutions to compare their programs.
- Ask them for a good faith estimate and choose a program that best suits your needs.

### Utility Discount Rates

Special utility discount rates are available to qualified low income customers 62 years or older and disabled customers receiving disability income.

- Call (253) 502-8400 for more information.

## What is in it for you?

Beside the benefit of increased property values, there are also monetary incentives for property improvement:

### Permit Fee Waiver

The City of Tacoma Public Works Department waves a part of the permit fees if you are a senior citizen (62 or older) or are disabled and qualify for the property tax reduction rate under the State of Washington income guidelines.

- Call City of Tacoma Building and Land Use Services at (253) 591-5030 for more information.

### The Tacoma Special Valuation Program

The property must be listed on the Tacoma Register of Historic Places. The rehabilitation must maintain or restore the buildings historic appearance. The property tax increase from the improvement is deferred over a ten-year period.

- City of Tacoma's Tacoma Historic Preservation Office at (253) 591-5220 for more information.

### Tax Exemption For Home Improvement

This law allows homeowners a three-year tax break in order to pay on any loan associated with a home improvement project.

- Call the Pierce County Assessor/Treasurer's Office at (253) 798-7145 for an application prior to the completion of the improvement
- For more information, please visit online @ [www.co.pierce.wa.us](http://www.co.pierce.wa.us)

### Tax Credit Program

This program is for non-owner occupied properties. About twenty percent (20%) of the rehabilitation costs can be used as a tax credit for personal or corporate income taxes.

- Call the Washington State Office of Archaeology and Historic Preservation at (360) 407-0752 for more detailed information.

### Property Tax Deferrals

The annual household income may not exceed income limits and you must be 61 years old in the year you have applied or be disabled. The guidelines specify that the postponed (deferred) taxes and/or special assessment, plus interest, becomes a lien in favor of the **State of Washington** until the total amount is repaid. The home must be your principal home, and the deferred amounts must be repaid when the property is transferred, upon your death, or when the residence is no longer your permanent home.

### Property Tax Exemptions

The value of your residence is frozen as of January 1 of the initial application and provides a reduction in property taxes. The assessor will continue to establish the market value of the property, however, and you will be billed yearly for the taxes on the frozen value. There is no payback of the property tax exemptions. To qualify for an exemption, the annual household income may not exceed income limits and you must be 61 years of age in the year you have applied or be disabled. For information on the above programs:

- Call the Pierce County Assessor/Treasurer's Office at (253) 798-2169 or
- Pierce County Senior Information and Assistance at (253) 798-4600.

- Part of the roof is missing and has holes in it. Rain and bugs get into and break it down.
- The windows let the warm air out and the rain in. This leads to higher heat bills and interior rotting.
- The gutters are missing or broken and don't direct water away from the house.
- The chimney is falling apart, which leads to an increase in the potential for a fire and falling bricks.
- Moss and fir needles have collected on the roof, which reduces its life and makes it easier for water to get in.



- The siding is missing or has holes in it, letting moisture into the structure which can lead to rot.
- The foundation has holes and cracks in it and doesn't provide protection from the elements
- The paint has peeled and blistered, leaving the house unprotected from the weather and prone to rotting.
- The windows and doors are poorly fitted or broken.
- The railings or steps are broken, leaving it unsafe for the people who live here.

### Lack the know-how? resources for you to check out

- Visit local home improvement center for How-To demonstrations and Do-It-Yourself literature on: roofing repairs, exterior painting, foundation repairs, preventing wood rot, fixing stairs and railings, weather-stripping and caulking, and replacing broken windows.
- Search the Internet for home improvement or home maintenance/repair topics.
- The City of Tacoma can help you get professional prompt assistance on your project.
  - Call the City of Tacoma at (253) 591-5030.

The City of Tacoma does not discriminate in any programs or services.



If you need the information contained in this brochure in an alternative format, please contact the Community Based Services, 747 Market Street, Room 108, Tacoma, WA 98402-3701. You may also call (253) 3-1-1 (voice) or 711 (TTY)

[www.cityoftacoma.org](http://www.cityoftacoma.org)  
For additional information

### Phone numbers at a glance... Area code 253 unless noted

<b>City</b>	
Call-2-Haul .....	573-2468
Building and Land Use Services	
Permit Counter .....	591-5030
Economic Development .....	591-5624
Tacoma First 3-1-1.....	3-1-1
Tacoma Fire Department	
Fire Prevention Bureau.....	591-5740
Tacoma Historic Preservation .....	591-5220
Down Payment Assistance.....	591-5219
Housing Rehabilitation Program .....	591-5230

<b>State</b>	
State Department of Labor and Industries.....	Hotline 1-800-647-0982
State Office of Archaeology & Historic Preservation.....	1-360-407-0752

<b>Utilities</b>	
Tacoma Public Utilities .....	502-8600
Tacoma Power .....	502-8363
Sewer Utilities .....	502-5588

<b>Other</b>	
Pierce County	
Community Services .....	798-6936
Assessor-Treasurer Office .....	798-7145
Property Tax Exemption .....	798-2169
Senior Information and Assistance .....	798-4600
Master Builders Association of Pierce County .....	272-2112
Paint Tacoma Beautiful .....	383-3056
Metropolitan Development Council	
Minor Home Repair.....	383-3921
press 3	
Weatherization .....	593-2336
Utility Discount Rate .....	502-8400
William Factory	
Small Business Incubator .....	272-5800



City of Tacoma  
Community Based Services  
747 Market Street, Room 108  
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[www.cityoftacoma.org](http://www.cityoftacoma.org)

# What is your HOUSE telling you?



If your house could talk it would say:  
"Take care of me and I will take care of you."

