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) 591-3624.

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.

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.

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.

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 it in you for?
Beside the benefit of increased property values, there are also monetary incentives for property improvement.

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 promotes the homes of low-income seniors and low-income disabled in our community. The painting is done by volunteer crews which have been tested 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 and/or non-residential sewer components. The interest rate is fixed for the term of the loan.

- Call City of Tacoma Wastewater Management at (253) 591-5358 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 home 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 unless the home is no longer occupied as your principal residence.

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

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

Pierce County’s Tacoma Historic Preservation Office at (253) 591-5220 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) 798-2169 or
- Pierce County Senior Information and Assistance at (253) 798-4600.

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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 (deferred) taxes and/or special assessment, plus interest, becomes a lien in favor of the City of Tacoma 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 prepayment of the property tax exemptions. To qualify for an exemption, the annual household income must 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 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 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 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 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.

www.cityoftacoma.org For additional information

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

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

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

Utilities
Tacoma Public Utilities ................................ 502-8600
Tacoma Power .......................................... 502-8363
Sewer Utilities .......................................... 502-5588

Other
Pierce County
Community Services .................................... 798-6936
Assessor-Treasurer Office ................................ 798-7146
Property Tax Exemption .................................. 798-2149
Senior Information and Assistance ................... 798-4600
Master Builders Association of Pierce County .... 272-2112
Paint Tacoma Beautiful ................................ 383-3056
Metropolitan Development Council ................... 383-3921
Minor Home Repair ..................................... press 3
Weatherization .......................................... 593-2336
Utility Discount Rate .................................... 502-3400
William Factory
Small Business Incubator ................................ 272-5800

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.”