



## CITY OF TACOMA

### INNOVATIVE HOUSING OPTIONS TOOLKIT

UNIVERSITY OF WASHINGTON TACOMA  
URBAN STUDIES PROGRAM

TURB 480: HOUSING IN AMERICA

INSTRUCTOR: ANAID YERENA

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LIVABLE CITY YEAR 2017–2018  
IN PARTNERSHIP WITH  
CITY OF TACOMA

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LIVABLE CITY YEAR 2017-2018  
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## ABOUT LIVABLE CITY YEAR

The University of Washington's Livable City Year (LCY) initiative enables local governments to engage UW faculty and students for one academic year to work on city-defined projects that promote local sustainability and livability goals. The program engages hundreds of students each year in high-priority projects, creating momentum on real-world challenges while enabling the students to serve and learn from communities. Partner cities benefit directly from bold and applied ideas that propel fresh thinking, improve livability for residents and invigorate city staff. Focus areas include environmental sustainability; economic viability; population health; and social equity, inclusion, and access. The program's 2017–2018 partner is the City of Tacoma; this follows a partnership with the City of Auburn in 2016–2017.

The LCY program is led by faculty directors Branden Born (Department of Urban Design and Planning), Jennifer Otten (School of Public Health) and Anne Taufen (Urban Studies Program, UW Tacoma), with support from Program Manager Teri Thomson Randall. The program was launched in 2016 in collaboration with UW Sustainability and Urban@UW, with foundational support from the Association of Washington Cities, the College of Built Environments, the Department of Urban Design and Planning, and Undergraduate Academic Affairs.

LCY is modeled after the University of Oregon's Sustainable City Year Program, and is a member of the Educational Partnerships for Innovation in Communities Network (EPIC-N), the collection of institutions that have successfully adopted this new model for community innovation and change.

For more information, contact the program at [uwlcy@uw.edu](mailto:uwlcy@uw.edu).



## ABOUT TACOMA

The third largest city in the state of Washington, Tacoma is a diverse, progressive, international gateway to the Pacific Rim. The port city of nearly 210,000 people has evolved considerably over the last two decades, propelled by significant development including the University of Washington Tacoma, the Tacoma Link light rail system, the restored urban waterfront of the Thea Foss Waterway, the expansions of both the MultiCare and CHI Franciscan health systems, and a significant influx of foreign direct investment in its downtown core.

Washington State's highest density of art and history museums are found in Tacoma, which is home to a flourishing creative community of writers, artists, musicians, photographers, filmmakers, chefs, entrepreneurs, and business owners who each add their unique flair to the city's vibrant commercial landscape. The iconic Tacoma Dome has endured as a high-demand venue for some of the largest names in the entertainment industry.


A magnet for families looking for affordable single-family homes in the Puget Sound area, Tacoma also draws those seeking a more urban downtown setting with competitively priced condos and apartments that feature panoramic mountain and water views. The city's natural beauty and proximity to the Puget Sound and Mount Rainier draws hikers, runners, bicyclists, and maritime enthusiasts to the area, while its lively social scene is infused with energy by thousands of students attending the University of Washington Tacoma and other academic institutions.


The City of Tacoma's strategic plan, Tacoma 2025, was adopted in January 2015 following unprecedented public participation and contribution. The plan articulates the City's core values of opportunity, equity, partnerships, and accountability, and expresses the City's deep commitment to apply these values in all of its decisions and programming. Each Livable City Year project ties into the principles and focus areas of this strategic plan. The City of Tacoma is proud of its 2017–2018 Livable City Year partnership with the University of Washington and of the opportunity this brings to its residents.





# TACOMA 2025 STRATEGIC PLAN


The *Innovative Housing Options Toolkit* project supports the Livability and Economy and Workforce goals of the Tacoma 2025 Strategic Plan and was sponsored by the City's Planning and Development Services, Community and Economic Development, and Tacoma Housing Authority.

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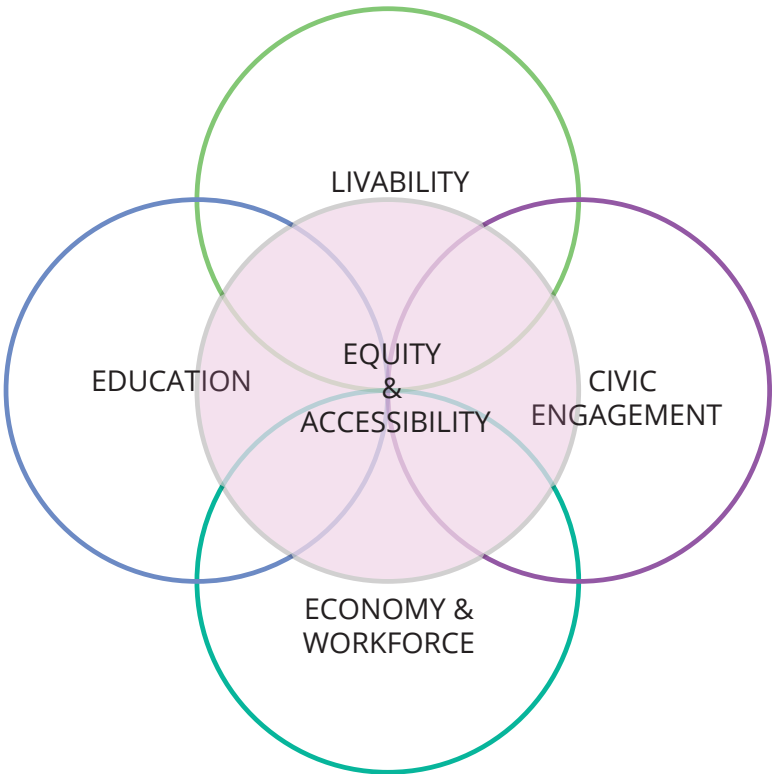
**Goal #1 Livability**  
The City of Tacoma will be a city of choice in the region known for connected neighborhoods, accessible and efficient transportation transit options, and vibrant arts and culture. Residents will be healthy and have access to services and community amenities while maintaining affordability.
- 

**Goal #2 Economy and Workforce**  
By 2025, Tacoma will be a growing economy where Tacoma residents can find livable wage jobs in key industry areas. Tacoma will be a place of choice for employers, professionals, and new graduates.
- 

**Goal #3 Education**  
Tacoma will lead the region in educational attainment amongst youth and adults. In addition to producing more graduates from high school and college, more college graduates will find employment in the region. Lifelong learning and access to education will be prioritized and valued.
- 

**Goal #4 Civic Engagement**  
Tacoma residents will be engaged participants in making Tacoma a well-run city. The leadership of the city, both elected and volunteer, will reflect the diversity of the city and residents and will fully participate in community decision-making.
- 

**Goal #5 Equity and Accessibility**  
Tacoma will ensure that all residents are treated equitably and have access to services, facilities, and financial stability. Disaggregated data will be used to make decisions, direct funding, and develop strategies to address disparate outcomes.



## RESOURCES

- Tacoma 2025 Strategic Plan:** [https://www.cityoftacoma.org/tacoma\\_2025](https://www.cityoftacoma.org/tacoma_2025)
- Livable City Year:** <https://www.washington.edu/livable-city-year/>
- Tacoma Planning and Development Services Department:**  
[https://www.cityoftacoma.org/government/city\\_departments/planning\\_and\\_development\\_services](https://www.cityoftacoma.org/government/city_departments/planning_and_development_services)
- Tacoma Community and Economic Development Department:**  
[https://www.cityoftacoma.org/government/city\\_departments/community\\_and\\_economic\\_development/](https://www.cityoftacoma.org/government/city_departments/community_and_economic_development/)
- Tacoma Housing Authority:** <http://www.tacomahousing.net/>
- UW Tacoma Urban Studies Program:**  
<http://www.tacoma.uw.edu/urban-studies/about-urban-studies>

## PROJECT AIMS

In 2018, the competitive housing market of the Puget Sound region, marked by unprecedented growth and rapidly increasing land values, disproportionately impacts low-income people. Tacoma's trending growth pattern has produced greater demand for housing, which increases the cost to purchase and develop land. These added costs lead to a net reduction of affordable housing options — a pattern which particularly impacts low- and middle-income community members who do not own their homes. In fact, approximately half of Tacoma's residents are renters, made increasingly vulnerable to displacement as their rents continue to rise. The shortage of affordable housing in Tacoma is the precise motivation for this Livable City Year project dedicated to housing options.

The desired outcome for this project is to offer the City of Tacoma an innovative housing options toolkit, with recommendations based on students' examination of case studies related to affordable housing strategies and their analysis of existing barriers to local implementation of such methodologies. As part of the scope of work for this project, students from the University of Washington Tacoma (UWT) focused their research on five specific innovative housing options and evaluated their potential for providing affordable housing units in Tacoma. Partners from the Tacoma Housing Authority and the City of Tacoma had previously identified five innovative housing options, central to this report: community land trusts, community development corporations, land banks, tiny home development, and modular housing construction.

## AFFORDABLE HOUSING AND COST-BURDENED HOUSEHOLDS

For housing to be considered affordable, an individual's rent must require them to pay less than 30% of their monthly income. Today, two-fifths of Tacoma's residents spend 30% or more of their monthly income on housing, while another 16% of residents dedicate at least half

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The shortage of affordable housing in Tacoma is the precise motivation for this Livable City Year project dedicated to housing options.

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*Today, the City of Tacoma is experiencing tremendous population growth. As land values increase throughout the city, access to affordable housing diminishes, threatening to displace many long-time residents from their homes. JOE WOLF*

of their monthly income to rent (Affordable Housing Listening Session 2018). The US Department of Housing and Urban Development (HUD) identifies individuals and families who spend 30% or more of their income on housing as “cost-burdened.” According to HUD, cost-burdened households frequently face difficulties affording their basic necessities—food, clothing, transportation, and health care. In fact, cost-burdened households may not be able to set aside savings for emergency situations, which makes them more vulnerable to financial distress. Many families are just one medical emergency or car accident away from a missed a rental payment, which could lead, ultimately, to their eviction, potentially rendering them homeless.

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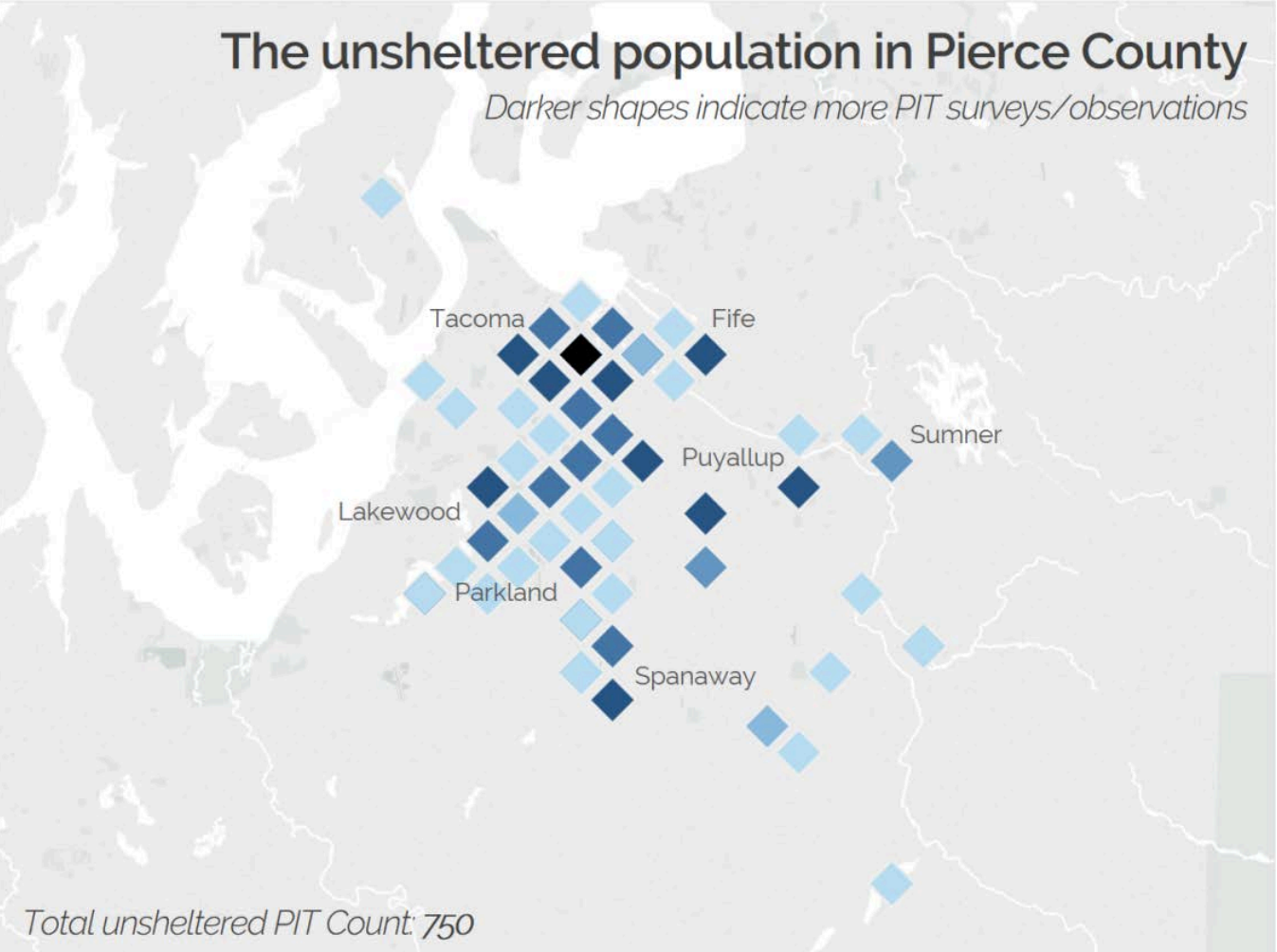
Today, two-fifths of Tacoma's residents spend 30% or more of their monthly income on housing, while another 16% of residents dedicate at least half of their monthly income to rent.

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**Point-In-Time Counts** reveal the number of individuals temporarily housed in shelters or transitional housing and those who experience homelessness throughout Pierce County.

The implications of such a large proportion of the total population having to commit a sizable quantity of their wages to housing are felt across the nation. According to the most recent Point-In-Time Count (taken in January of each year), 1,628 people throughout Pierce County experience homelessness (Pierce County 2018). Of those surveyed, 48% are people of color. The annual count revealed that a lack of affordable housing prevails as the number one explanation for an individual's or a family's status as homeless; inadequate income and employment and eviction follow close behind.



The shaded areas represent where unsheltered people were counted during the most recent Point-In-Time count for Pierce County. Darker shaded spots indicate areas with more unsheltered people. PIERCE COUNTY

**INNOVATING HOUSING OPTIONS: TERMS AND DEFINITIONS**

Each innovative housing option facilitates the development of affordable housing in a distinct way. Together, the five options offer the City of Tacoma a toolkit utilize to ensure provision of enough affordable housing to serve Tacoma’s low- and middle-income community members.

- **Community land trusts** offer below market-rate housing opportunities by maintaining ownership of the land while allowing incremental gains on ownership of the housing unit during the tenure of the holding.
- **Community development corporations** help stabilize neighborhoods and counteract displacement of legacy residents by developing affordable housing.
- **Land banks** purchase blighted or vacant properties and designate them as land for affordable housing.
- **Tiny homes** are small, independent, residential structures. They range from 100-400 square feet in total area. The reduced amount of land and materials required to create tiny homes is central to their affordability.
- **Modular construction** streamlines the construction process by assembling housing units within a factory; this reduces labor costs.



Quixote Village provides tiny homes to previously unhoused residents of Olympia, Washington. QUIXOTE VILLAGE

**STUDENT APPROACH**

**Methods**

Each research team reviewed a minimum of 45 literature sources prior to drafting recommendations for the City of Tacoma. In addition, each team worked with a community partner who provided guidance throughout the quarter. Some teams conducted interviews, analyzed existing municipal codes, and/or read community development plans to gain further insights. Other teams met with local organizations in the field and observed the work of implementing innovative housing approaches.

**Case Studies**

During their research phase, students reviewed case studies relevant to their assigned housing option. This helped them to identify potential advantages and barriers to each affordable housing approach. They used their preliminary findings to form the recommendations of this report.

**Recommendations**

Students identified a number of barriers could impede the introduction of innovative housing approaches in Tacoma. These include insufficient affordable housing policies, the rising costs associated with purchasing and developing land, an increasingly competitive housing market, high transportation costs, and a lack of applicable language regarding regulatory codes and zoning policies. To combat displacement of low- and middle-income people and increase the availability and variability of affordable housing in Tacoma, the City may find it necessary to update policies and processes to allow for more compact, inclusive, and sustainable housing practices.

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*Students shared their findings with community members at the end of the quarter. TERI THOMSON RANDALL*



### ABOUT THIS PROJECT

Livable City Year (LCY) is a partnership between the University of Washington and a local municipal government. Each year, LCY works with cities and communities of the region to advance livability and sustainability goals. This LYC project focuses on opportunities to develop affordable housing in Tacoma. During the spring of 2018, students from UWT worked with the Tacoma Housing Authority (THA), the City of Tacoma Department of Planning and Development Services, and with representatives of other local agencies and community partners to create a plan to promote affordable housing initiatives.



*The City of Tacoma and the Tacoma Housing Authority chose the five housing options of this report.*

### Five Approaches to Affordable Housing

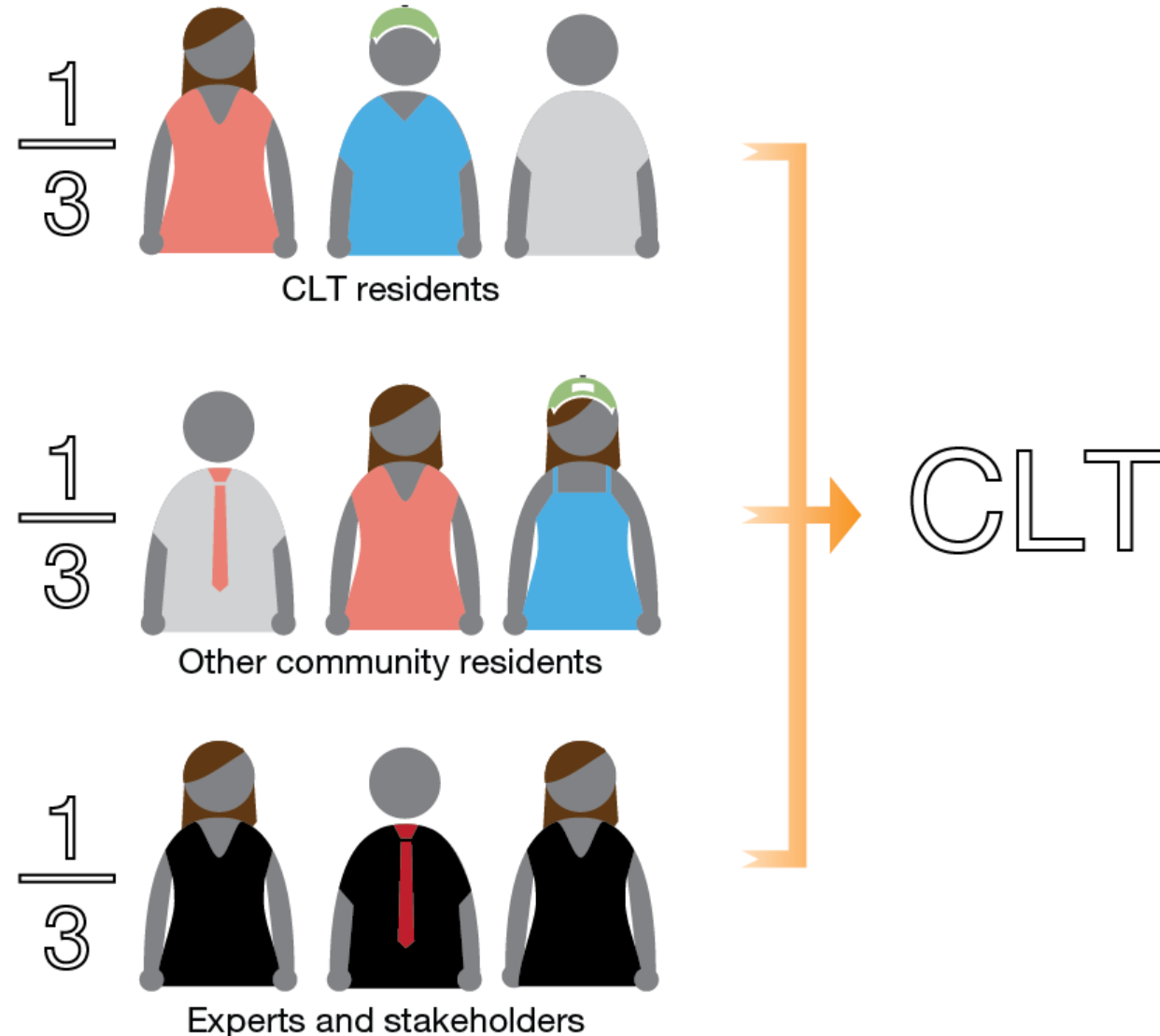
In response to Pierce County's continuously rising housing costs and to trending urban construction approaches that favor more efficient use of space and more sustainable housing types, the City of Tacoma seeks to revise its regulatory approach to housing. To facilitate this revision, the community partners involved in this project requested that the final deliverable consist of an innovative housing toolkit, complete with recommendations for the implementation of the five housing options discussed in this report. The City of Tacoma and the Tacoma Housing Authority identified community land trusts, community development corporations, land banks, tiny home development, and modular housing construction to be investigated by student research teams.

### Community Land Trusts (CLTs)

A community land trust (CLT) may organize itself to purchase, develop, and steward land on behalf of local community members. CLTs that aim to secure and protect land for affordable housing typically own the lands they manage. They negotiate their land acquisitions with local government officials and purchase lands at a low cost in exchange for their promise to maintain the site's affordability over the long-term. Tacoma is not yet home to a CLT, but establishing one could be part of an action plan that addresses the local homelessness crisis by providing long-term, non-subsidized, affordable housing.

Establishing a local CLT could be part of an action plan that addresses the local homelessness crisis.

### CLTs are typically governed by:



*Community land trusts offer a pathway for people to become homeowners and may be governed jointly by residents of the CLT, other residents, and experts and stakeholders. THE DEMOCRACY COLLABORATIVE*

Low-income households, for which homeownership is most often unattainable, may benefit from receiving assistance from a CLT to make a down payment on a single-family unit. Since monthly payments on multifamily homes are generally more affordable, the establishment of apartments within a CLT helps very low-income and households on fixed-incomes access secure housing. The CLT can sell the land and structures on the properties to prospective homeowners, with an option to repurchase, or start a long-term lease (typically a land lease) which gives the tenant freedom to make improvements to the inside of the property. External changes to structures can be made pending approval of the CLT, which retains an interest in the maintenance of structures and properties on the outside. If an owner chooses to sell, the CLT maintains its right to repurchase the property at an agreed upon price, giving the buyer partial equity, or limited capital gain from the sale which appreciates at a below market-rate value. The remaining equity stays with the CLT and the property can be resold at a below market-rate price. The value of each property remains held by the CLT over time. The cost of purchasing each home held in trust by the CLT is controlled in order to keep homes permanently affordable, even after their resale.

**Origin of CLTs**

Community land trusts emerged in the US south during the sharecropping era as a way for African Americans to provide housing for themselves and their communities. Since then, the idea has spread across the United States, western Europe, and Sub-Saharan Africa. CLTs offer a unique approach to providing affordable housing; each is run by local entities and each varies depending upon a community's assets, resources, expectations, and needs. Until recently, there has been no standard for how to organize or operate a CLT. While local governments and developers may be involved, especially with initial funding to support their startup, CLTs typically form as independent, nonprofit, community-based corporations (Gray 2012).

**Community Development Corporations (CDCs)**

The primary focus of a community development corporation (CDC) is to promote equitable development, or development activities that benefit the existing residents of a community, regardless of their income-level, ethnicity, race, or other characteristics. CDCs strive to prevent displacement. While CDCs typically engage in developing affordable housing, it is quite common for them to focus on economic development, community development, and capacity building. According to Green and Haines, the “dual-purpose” goals of CDCs are to serve disenfranchised communities and to provide them with the necessary skills and

The work of a CDC can create a long-term channel for economic development and bring additional resources to residents, including occupational, educational, recreational, transportation, and health services.



*The Thunder Valley community development corporation in South Dakota helps members of the Lakota Tribe address not only affordable housing but also food security, social equity, youth leadership, Lakota language learning, and workforce development. CHYNNA LOCKETT*



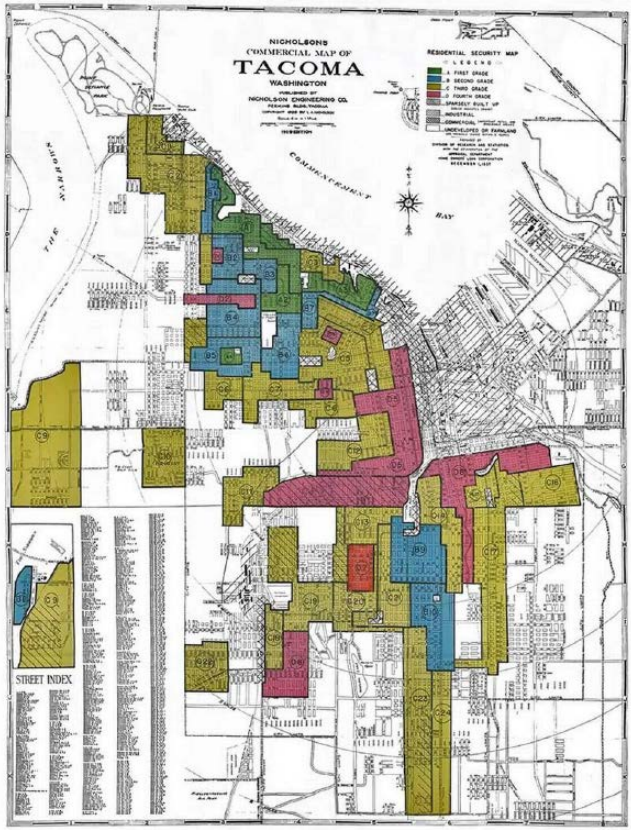
confidence to appreciate their existing community assets and to mobilize as neighborhoods to improve their social conditions (2016, p. 113).

Development activities commonly practiced by CDCs include: provision of affordable housing, redevelopment of properties, and creation of mixed-use, commercial and office projects (Payne 2012). The work of a CDC can create a long-term channel for economic development and bring additional resources to residents, including occupational, educational, recreational, transportation, and health services.

CDC development activities conducted at the neighborhood level carry the potential to improve quality of life for a community which can lead to increased interest from private investors. As quality of life improves within a neighborhood, it becomes more appealing to newcomers with more wealth and to private investors. As demand for land within a neighborhood increases so too do property values. As a result, legacy residents who do not own their homes become highly susceptible to being priced out of their own neighborhood. This process, wherein long-time residents become displaced from their homes, is commonly referred to as gentrification. Gentrification disproportionately impacts low-income community members.

**Redlining**

Legacy residents, or those who lived in a disinvested community prior to the start of new development activities, may have been denied opportunities for homeownership in the past due to a discriminatory mortgage practice called redlining. Black households, in particular, have been historically impacted by the widespread application of redlining practices in the United States. The residual effects of redlining, used to systematically exclude black individuals and families from white neighborhoods, continue to impact communities, including communities of Tacoma. Financial disparity between whites and blacks is particularly prevalent in Tacoma’s Hilltop neighborhood, undergoing revitalization planning and development right now.



*Redlining practices of the past left countless predominantly-black neighborhoods across the US to suffer the consequences of economic disinvestment. Today, urban revitalization threatens to displace legacy residents of many historically-black neighborhoods, like Tacoma’s Hilltop.*

TACOMA NEWS TRIBUNE

**Origin of CDCs**

Robert F. Kennedy played an integral role in establishing the first community development corporation in the US. First, he helped pass the Special Impact Program, a revision of 1964’s Economic Opportunity Act. This amendment provided critical federal funding for community development activities in underserved and disinvested urban communities.

In 1966, following his visit to the Bedford-Stuyvesant neighborhood in Brooklyn, New York, Kennedy helped establish the Bedford-Stuyvesant Restoration Corporation (BSRC). He advocated for a program that would combine “the best of community action with the best of the private enterprise system” (New York Preservation Archive Project 2016). BSRC served as a model for community development country-wide (Restoration Plaza n.d.).

In 1967, BSRC became the first CDC in the country, with an initial focus on improving the built environment of the Bedford-Stuyvesant neighborhood by increasing community access to essential services like garbage pickup. Later, in an effort to enhance the overall aesthetic of the neighborhood, BSRC offered weatherization and renovation services to residents. Over time, the CDC concentrated more on economic development activities in an effort to provide residents with valuable job skills and opportunities that would enrich them and improve their overall quality of life (Green and Haines 2016).

**Land Banks**

A land bank is a private organization or government agency that obtains ownership of tax-delinquent, foreclosed, abandoned, or vacant properties and either preserves them for future development or sells them to new owners. In a competitive housing market, in which legacy residents become vulnerable to displacement as rental costs increase, a land bank serves as a foundation for affordable housing.

Collaborating with nonprofit partners, land banks often purchase blighted lots, demolish the buildings upon them, and resell the land to new owners, all in hopes of increasing property values of the neighborhood. To increase affordable housing stock, it is essential to develop an intentional approach to land banking that involves government coordination with nonprofits in efforts to stabilize home values. To increase the supply of affordable rental housing, properties could be sold to developers that use Low-Income Housing Tax Credits (LIHTCs) to construct publicly-funded housing with strict income limits. In urban areas with high concentrations of abandoned, single-family housing units, increased density can be achieved through conversion of these lots into duplexes or triplexes. This may be a necessary approach for cities like Tacoma that experience high rates of population growth, as a means for increasing affordable housing units rather than displacing legacy residents from their homes and communities.

In a competitive housing market, in which legacy residents become vulnerable to displacement as rental costs increase, a land bank serves as a foundation for affordable housing.

**Origin of Land Banks**

Land banks, as an approach for managing and repurposing abandoned and foreclosed properties, emerged as a concept in the 1960s, with the first official land bank forming in St. Louis, Missouri in 1971 (Alexander 2011). Although a few other municipalities adopted land banks, only in recent decades have they gained a reputation as a reliable and acceptable model for redevelopment of blighted spaces. In 2009, following the 2008 recession and housing foreclosure crisis, HUD published a report that elevated land banks as a best practice for municipalities grappling with the aftermath of economic collapse (Sage Computing Inc. 2009). To mitigate the foreclosure crisis that left thousands of American homes abandoned, and to prevent ‘problem properties’ from lowering the property values of surrounding lots, the government issued the Emergency Assistance Act, part of the Home and Recovery Act (HERA) and funded \$3.92 billion to states. Funds were received through the Neighborhood Stabilization Program (NSP) through community development block grants (CDBG) from 2008-2011. This marked the first time in US history that federal policy supported land banking at the state level.



Quixote Village in Olympia, Washington, provides housing for people who have experienced homelessness.  
TONY OVERMAN



**Tiny Home Development**

Tiny homes are defined as small, independent, residential structures. They range from 100-400 square feet in total area and may be hitched to a trailer and designed to travel from lot to lot, in which case they are referred to as tiny homes on wheels. Tiny homes on wheels may be considered mobile homes depending on the municipal codes of different counties. A second category of tiny homes exists to include homes with permanent foundations. In order for a structure to pass as a tiny home, it must be equipped with a bathroom that contains a flushing toilet and a shower, a kitchen area, and a sleeping space; the home must also facilitate an individual's need to retain a sense of independence in a safe and functional environment. A tiny home development consists of a cluster of tiny homes, all centered around a communal area. Tiny homes within a development are constructed according to building-safety codes, with no more than four homes per 5,000 square foot lot.

As part of an approach to address a city's or a community's need for affordable housing, the beneficiaries of tiny home developments predominantly include homeless, low-income, and middle-class individuals. Depending on the size of the home, there is potential for tiny homes to accommodate small households, such as two adults and one child.



*The Detroit Land Bank Authority oversees this community garden project, working with local community members to transform previously vacant lots into garden spaces near their homes.*  
UNIVERSITY OF MICHIGAN SCHOOL OF ENVIRONMENT

As part of an approach to address a city's or a community's need for affordable housing, the beneficiaries of tiny home developments predominantly include homeless, low-income, and middle-class individuals.

**Origin of Tiny Homes**

Desire for tiny homes has been on the rise during the last two decades. Although it is difficult to pinpoint the origin of modern tiny homes, as defined and outlined within this report, tiny homes resemble modest dwellings, such as one-room cabins, more common in this country in the past. The approval of accessory dwelling units (ADUs) in 1997 in Portland, Oregon, precipitated the nation's Tiny House Movement, as it allowed for the building of small structures on privately-owned lots. In the early 2000s, writers began highlighting tiny homes as a minimalist, resource-efficient, affordable way of living. Public awareness has increased steadily since that time. Today, countless blogs and websites demonstrate the presence of tiny home communities across the globe.

**Tiny Homes Since 2008**

When the subprime mortgage crisis of 2008 took hold, more modest ways of living gained interest among the many Americans unable to afford single-family homes. For example, in 2014, the town of Spur, Texas became known as the "first tiny-house friendly town" in the US. Spur offered vacant lots to people to live in tiny homes and RVs. In 2015, Rockledge, Florida approved zoning regulations which allowed for the construction of tiny home communities, further advancing the nation's Tiny Home Movement. Then, in 2016, the International Code Council (ICC) announced that a tiny-home-specific appendix would be added to the 2018 International Residential Code (IRC). Municipalities that adopt this appendix amend their regulations to permit the construction of tiny homes.

**Modular Construction**

Modular housing refers to a construction method used to build single- and multi-family housing developments cheaply and efficiently. The approach involves constructing housing components, such as entire rooms, within a factory environment, and then transporting and assembling the houses atop permanent foundations. Modular construction reduces the amount of time it takes to build a home by as much as 50%. Most modular units arrive to their sites 90% completed, which means they can be occupied sooner and provide a faster return on investment to their developers (Modular Building Institute 2018).

As demand for housing increases, so too does the cost to build homes. In a competitive market, land values, materials, and labor costs become inflated all at once, which makes traditional building methods incompatible with goals to increase affordable housing stock. Unless heavily subsidized, new residential development typically produces market-rate housing, out of reach to low-income people. Modular construction’s factory production method reduces the time and costs associated with traditional building practices and can be part of a plan to increase affordable housing stock in growing cities like Tacoma.



*Modular construction of housing reduces the time required to build single- and multi-family housing by up to 50% which reduces overall costs to developers. KOMA MODULAR CONSTRUCTION*

In a competitive market, land values, materials, and labor costs become inflated all at once, which makes traditional building methods incompatible with goals to increase affordable housing stock.

**Origin of Modular Construction**

Architects began experimenting with modular construction as early as the 1920s and 1930s, but the movement failed at gaining momentum until the years following World War II. Between 1950 and 1970, modular housing’s popularity boomed, and the construction method became ubiquitous both in architecture and in films (Wagner 2016).

During this period, architects reimagined modular construction concepts. Due to their spatial versatility, architects configured modular structures in a myriad of ways. By placing them on permanent foundations, they increased their structural stability. Units could be clustered to form a community, connected to other units to form a larger home, or stacked on top of each other to create a multi-level tower. Many of the modular communities constructed during this period remain standing today, such as the Nakagin Capsule Tower, built in Tokyo, Japan in 1972. This structure contains 140 microcapsules, of which about 30 continue to provide residential space today, while the rest serve as office and storage space or have been left vacant (Wagner, 2016).

Although during 1980s, modular construction ceased as a design method for creating community housing in the US, it remained popular in Europe. Currently, modular construction is undergoing a renaissance as cities across the nation turn their attention to addressing the need for affordable housing and equitable access to services, while still preventing urban sprawl.



*The Nakagin Capsule Tower in Tokyo, Japan was constructed in 1972 during modular construction’s boom period.*  
JORDY MEOW



The Tacoma Housing Authority (THA) and the City of Tacoma identified the five innovative housing options described previously and requested that the students enrolled in the course TURB 480: Housing in America investigate each option and provide a set of recommendations to guide them in creating and sustaining affordable housing for residents of Tacoma. The students formed five research teams, each comprised of three or four students. City staff members advised them during studio sessions held at the UWT and community partners met regularly with each student team for the duration of the course. Community partners supplied each team with supplementary readings, including critical historical information pertinent to Tacoma's Hilltop neighborhood, an area that requires immediate action to ensure it remains affordable to legacy residents. Additionally, each student team examined more than 45 peer-reviewed articles and case studies related to their specific housing option. This enabled them to deepen their understanding of each approach, including their advantages and disadvantages. Ultimately, this aided them in identifying best practices for the City of Tacoma to use in an approach to ensure access to affordable housing.



*Housing Symposium, June 5, 2018, hosted by the Urban Studies Program, University of Washington Tacoma. TERI THOMSON RANDALL*



*Tacoma Housing Authority's Bay Terrace property provides a variety of housing options and other uses to residents: market-rate condos, apartments, low-income housing, community rooftop gardens, a community center with an early education classroom, and outdoor recreation facilities.*  
TACOMA HOUSING AUTHORITY



## COMMUNITY LAND TRUSTS

### Homestead (Seattle, Washington)

Founded in 1992 by low-income residents living within the core and to the south of Seattle, Homestead became the first community land trust (CLT) in the Seattle area. For more than 10 years, the organization received no funding to acquire homes for itself as a CLT. Finally, in 2002, Homestead acquired its first home, known as the Delridge house. Upon donation of the Delridge house, Homestead began a pilot program as a CLT. Initial growth occurred slowly at first, but after a few years the CLT gained momentum, receiving more funding each year. This enabled the organization to provide more affordable housing to local residents. By 2008, Homestead had added a 25th home to the trust. The following year, in 2009, the number of houses held in trust had doubled, and by 2010, a total of 100 homes were managed by the CLT. Currently, Homestead manages a portfolio of 214 permanently-set, affordable homes which house more than 500 people.

Homestead's funding changes each year, depending upon source access and availability. The amount of money foundations offer CLTs varies from year to year, with many declining to give to the same CLT over consecutive years. Government funding also fluctuates as priority issues, policies, and programs change. The work to access grants places CLTs in competition with one another. Homestead acquired the bulk of its properties by way of federal subsidies through the Neighborhood Stabilization Program (NSP). NSP resourced Homestead from 2002-2011. Presently, Homestead continues to provide subsidized housing through both public and private development partners, government grants, charitable donations, and funding made available through programs like Fannie Mae Homepath.

As the first CLT in the greater Seattle area, Homestead initially faced a great deal of public skepticism. Plus, lenders lacked experience underwriting loans for Homestead's homeownership model as a CLT. However, once Homestead acquired its first property, its growth occurred exponentially. Through the organization's growth and the stabilizing effect it has had for households and entire neighborhoods, Homestead proves itself as a strong model for other cities in the Puget Sound region. Currently, the greatest challenge the CLT faces is keeping up with the demand for housing, with more than 600 households in its interest pool. These households have applied and been approved for the program and await news that a Homestead house is available for sale.



*In 2017, Homestead Community Land Trust in Seattle celebrated its 25th year in operation. Homestead provides counsel to about 300 prospective homeowners each year. HOMESTEAD COMMUNITY LAND TRUST*

### Dudley Neighborhood Incorporated (Boston, Massachusetts)

The neighborhood of Dudley is owned and managed by the CLT, Dudley Neighborhood Incorporated (DNI), which originated as an urban renewal project in a formerly redlined slum area just 2 miles outside of downtown Boston. The neighborhood had suffered from a period of disinvestment, with arson occurring frequently as property owners sought to collect insurance funds for blighted properties.

DNI acquired funding for land and infrastructure construction in 1987, after becoming the first community-based organization to gain community-controlled eminent domain authority over vacant properties within its boundaries (Loyola University 2018) Once having achieved this authority, DNI received financial support from the City of Boston, the Ford Foundation, and HUD to build and renovate houses on blighted properties throughout the neighborhood to prepare the lots for home ownership (Engelsman 2016).

To succeed as a CLT, DNI engaged in a door-to-door campaign to obtain community approval to combat gentrification pressures from downtown Boston. Gaining eminent domain authority roused controversy between



the organization and local government agencies, whose plans for redevelopment of the neighborhood would have led to the displacement of legacy residents (Community Wealth 2018). Ultimately, DNI's formation as a CLT, and as a method to create and maintain affordable housing, has won it notoriety nationwide. Within a 20-year period, the entire Dudley Neighborhood had transformed itself from a deteriorating, blighted district on the brink of gentrification, into a thriving community. Every property in the neighborhood is included in the CLT's portfolio.

**Rosenballen (Vashon Island, Washington)**

Rosenballen is a CLT that operates under the umbrella of a parent organization, Vashon Household, established in 1990. Vashon Household manages 6 projects, each comprised of variously formed, neighborhood-based communities. The Rosenballen CLT includes more than 20 single-family, detached houses, all intended for homeownership and designated for families who make 50% - 80% of the Area Median Income (AMI). Rosenballen also owns and manages 20 rental units, which it reserves for families who make 0% - 30% AMI. A third group of Rosenballen units are set aside for individuals who experience chronic homelessness.

Historically funded by local donations and by the United States Department of Agriculture (USDA), Rosenballen operates on a tight budget. This requires the organization to be strategic and creative in



*Rosenballen CLT on Vashon Island provides opportunities for low-to-middle income individuals to become homeowners and also offers rental units and housing for homeless individuals and families. LCY STUDENT RESEARCHER*

its approach to land acquisition. For example, half of the subsidies for Rosenballen's single-family, detached homes have been provided via community sweat equity agreements, requiring that a family member or friend dedicate 35 hours of labor per week. This significantly reduces labor costs. To mitigate other expenses, Rosenballen has applied a modular construction plan. Rosenballen acquired an apartment building, purchased inexpensively, as a rehabilitation project; the CLT spent roughly \$80,000 to renovate apartment units, bringing them up to modern code and ensuring their safety for habitation.

Rosenballen's challenges include residents' lack of education around personal finance, occasional disputes among neighbors, and the struggle for the community to learn self-governance (Executive 2018). In addition, USDA funding comes accompanied by strict rules about how and when money should be spent by the CLT. Overall, Rosenballen succeeds at providing housing options to disadvantaged populations and functions largely independent of its parent organization.

**COMMUNITY DEVELOPMENT CORPORATIONS**

**REACH (Portland, Oregon)**

Housing advocacy stakeholders established REACH Community Development Corporation in 1982. Its primary purpose involved constructing affordable housing in Southeast Portland, Oregon. The organization eventually shifted its focus more toward economic development, capacity building, community engagement, and providing support services for vulnerable populations of Portland. REACH succeeded to minimize friction between disparate neighborhood groups, as well as between residents, business owners, and developers by way of collaborating with funding partners and through its role as intermediary (Galster, Levy, Sawyer, Temkin, and Walker 2005).

Upon deciding to improve the Belmont Street Business District, REACH created a plan to redevelop existing residential properties. Once ready to implement this plan, REACH found that the housing market in the area had improved; meanwhile, many commercial buildings had been vacated and left to fall into disrepair. REACH created a new plan to renew the commercial district. This plan included place-making marketing strategies like using coordinated signage throughout the commercial district, improving lighting and updating the facades of commercial



*Orchards at Orenco Phase I, the first of REACH's Passive House developments in Portland. These extremely energy-efficient homes maintain a comfortable interior climate without active heating and cooling. At the time of completion, this development was the largest multi-family Passive House building in the United States. CASEY BRAUNGER, ANKROM MOISAN ARCHITECTS*

buildings. In addition to enhancing the business district's sense of place, REACH targeted blighted structures for their removal and redevelopment and advised business owners throughout the area to purchase the land sites where they operated their businesses as a strategy to prevent their eventual displacement as real estate costs began to rise.

REACH practiced a participatory approach while executing both the Belmont Action Plan and the Belmont Business District Plan. As a CDC, REACH focused on strengthening human capital and building leadership capacity within existing neighborhood associations. Collaboration set the stage for different neighborhood groups to work together on renewal projects. REACH fostered connections between residents and developers to increase community awareness and engagement and also to reduce opposition to development projects. Both REACH's savvy economic development approach and propensity toward fostering collaboration facilitated resident-approved development (Galster, Levy, Sawyer, Temkin, and Walker 2005).

### **The Unity Council (Oakland, California)**

A group of Hispanic activists formed the Unity Council CDC in 1964, with the primary aim to encourage collaboration among diverse ethnic groups. Unity Council's strategy centered around creating a high-density, walkable, mixed-use development called the Fruitvale Transit Village. Located in the flatlands of Oakland, the community had previously experienced a period as a thriving working-class district. However, following several years of disinvestment, the neighborhood was eventually slated for redevelopment by the City of Oakland. The Fruitvale Community Plan originated in 1990 as a grassroots campaign against the City's proposal of the Bay Area Rapid Transit (BART) Plan. Within this plan, the City determined to construct a multilevel parking garage in Fruitvale. Residents of Fruitvale, anticipating how BART would further isolate them and marginalize their neighborhood from the rest of Oakland, protested the construction of the parking garage and succeeded in blocking the proposal.

The Unity Council secured funding to facilitate dialogue with community members of Fruitvale and City planners and successfully infused their vision of transit-oriented development in a new plan to redevelop Fruitvale. The Fruitvale Transit Village added numerous benefits to the neighborhood, most notably, the establishment of social services as anchor tenants within the mixed-use development. These included a bilingual library, a non-profit medical clinic, and childcare services. By

preserving the CDC and focusing on transit-oriented development, while also providing youth and literary programs and establishing other non-profit organizations, the Unity Council worked together with community members and local government officials to prevent displacement of legacy residents. The new development provided services that benefitted the residents of Fruitvale, rather than other, wealthier people. Yet, due to the enhanced quality of life in the neighborhood, property values began to increase and gentrification pressures loomed over Fruitvale. The Unity Council created a land bank to prevent displacement from occurring to individuals and families and small businesses. Another strategy the Unity Council considered was to cap property taxes for legacy residents and small businesses (Kirkpatrick, 2007).

The Fruitvale Transit Village owes a portion of its continued success to the Unity Council's leadership and vision. Unity Council's board represents the Fruitvale community and its interests rather than special interests. The Unity Council remains committed to community engagement, ensuring that residents of Fruitvale play an active part in planning and developing projects.



*Fruitvale Transit Village in Oakland, California, demonstrates a model for redevelopment to benefit low-income residents without threatening to displace them. ERIK FREDERICKS*



## LAND BANKS

### Detroit Land Bank Authority (Detroit, Michigan)

Detroit Land Bank Authority provides affordable housing to people who have experienced housing insecurity. It currently owns 96,000 properties, which makes it the largest landowner in the city. Most of the Detroit Land Bank's properties have been obtained through tax foreclosures (The Economist 2017). In recent years, economic fallout precipitated by nationwide deindustrialization trends, the housing crisis of 2008, and the City of Detroit's filing bankruptcy in 2013 have resulted in severe population loss for the city (Goldstein 2018). Due to the city's decline, property taxes have skyrocketed and home values have plummeted. Between 2006 and 2012, the average sale price for property in the urban center fell from \$70,000 to \$16,200 (Economist 2017). Many properties are poorly maintained and tens of thousands of vacant homes continue to deteriorate, which further diminishes their value.

Detroit Land Bank Authority seeks to boost property values throughout the city by contracting with demolition agencies to remove derelict structures. The value of a home located within a five-mile radius of an abandoned, crumbling structure increases by 4.2% upon demolition of the deteriorated structure (Economist 2017). The Detroit Land Bank Authority oversees a program to expedite the sale of lots made vacant after demolition projects. The land bank may also choose to repair structures and place these sites into an auction pool to hasten their sale. Homeowners whose taxes are up to date and who are willing to relinquish their houses for demolition are granted the opportunity to choose a home in more densely populated neighborhoods. Demolition occurs after the property owners have moved into their new homes. Up to \$75,000 can be applied to renovate the properties (WDET 2018). The land bank offers a separate program through which educators, municipal employees, retirees, and their families, are eligible to bid on homes at an auction for a 50% cost reduction. The homes purchased through this program will likely require significant rehabilitation (Associated Press 2017). Strategies like the one developed by the Detroit Land Bank generate more affordable housing while also improving a decaying city's overall livability.

### Denver Urban Land Conservancy (Denver, Colorado)

The Urban Land Conservancy (ULC), formed in 2003 in Denver, Colorado. It is a non-profit organization that operates as a land bank, purchasing properties for the purpose of building high-quality, affordable housing.

ULC strives to prevent displacement of legacy residents by obtaining and protecting lots located along the city's transit corridors and other areas predicted to gentrify. The Conservancy seeks to acquire lands along rail and transit lines to enable low-income residents to benefit from improved public transit and from access to other amenities that accompany transit-oriented development. ULC serves the people of Denver by stabilizing land values and by creating affordable housing (Grabar 2014). It does so by partnering with a developer of low-income housing and selling properties to that developer at below-market rates under the condition that the developer maintain a significant portion of new housing affordable.



*Park Hill neighborhood in Denver, Colorado. The Denver Urban Land Conservancy has created a kid-focused square in this neighborhood and works with community members to reduce criminal activity in the area. JEFFREY BEALL*



TINY HOME DEVELOPMENT

International Residential Code (IRC)

The International Residential Code (IRC) recently passed a tiny home specific appendix with definitions and minimum requirements. This code is often used as a baseline standard by US jurisdictions where no local code exists. However, the code does not supersede regulations that prevent the development of tiny homes. The IRC specifies that tiny homes are dwellings with areas no larger than 400 square feet.

Tucson, Arizona

A Pima County ordinance in Tucson, Arizona waived minimum dimensions for rooms, ceilings, windows, doors, and fixtures, and allowed for the replacement of stairways with ladders to facilitate the construction of tiny homes. Fewer regulations apply to structures small enough to qualify as tiny homes. As is the case in Pima County, determination to waive certain safety regulations, but not all of them, occurs in order to reduce the construction of “slum” housing and to provide adequate travel for firefighters and other emergency response vehicles.



Tiny homes may either have permanent foundations, like other homes, or be designed on wheels, for greater ease of transporting them from site to site. GUILLLAUME DUTILH



Tiny homes developments include shared open spaces for community members to enjoy. QUIXOTE VILLAGE

Rockledge, Florida

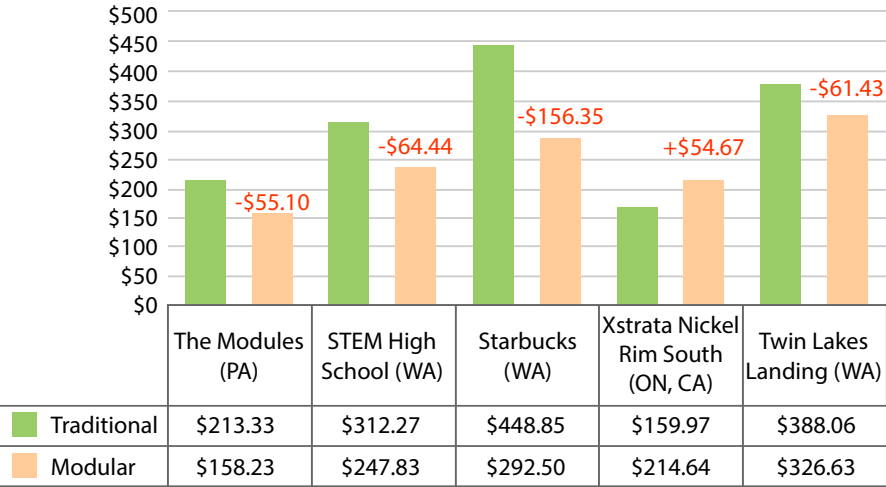
While many cities limit specific aspects of tiny home construction in attempts to ensure their compliance to safety standards, others have embraced a more relaxed approach to their development. For example, Rockledge, Florida adopted an entirely new definition of tiny homes, coining the term “pocket neighborhoods.” Small, tiny home communities of Rockledge are built within other residential communities and may include tiny homes on wheels. The City’s new building regulations require a minimum floor area per occupant (170 square feet for the first occupant plus an additional 100 square feet each additional person), required space in sleeping rooms (70 square feet), minimum ceiling heights (7 feet) and a minimum width (8.5 feet). Within each tiny home community, the City permits the construction of 4-12 units. Rockledge also requires a minimum of 400 square feet of open space to surround each tiny home and a homeowner’s association to maintain those common areas.

Spur, Texas

The city of Spur, Texas employs an unrestricted zoning ordinance and only commands that tiny homes meet standard building requirements, including a minimum foundation height, connection to city utilities, and the latest structural standards code for safety inspection.



Traditional vs. Modular Construction Cost Comparison per Square Foot



In four out of five case studies reviewed by students, cost savings corresponded with the application of modular construction. LCY STUDENT RESEARCHER

MODULAR CONSTRUCTION

Modules/Skyline Apartments (Philadelphia, Pennsylvania)

The Modules/Skyline apartments in Philadelphia, Pennsylvania, near Temple University consist of an 80,000 square foot modular development entirely dedicated to affordable student housing. It took just six months for Excel Homes to complete this five-story building, comprised of 72, fully-furnished, two- and three-bedroom units. Altogether, 75% of Modules/Skyline’s construction occurred in a production factory located 135 miles away from the site.

The Modular Building Institute compared this project’s cost to a conventionally built, 55,000 square foot student housing site in Washington, D.C. The Institute’s findings revealed a substantial cost savings made by developers who use modular construction techniques. When assessed, the cost to build using traditional methods amounted to \$213.33 per square foot; using modular construction techniques, cost comes to \$158.23 per square foot. When one considers this cost savings along with the fact that it took nearly three times longer (16 months) to complete the smaller site using conventional, onsite methods in Washington D.C., it becomes even clearer why modular construction is

increasingly viewed as a fast, inexpensive, and reliable option for providing affordable housing.

Twin Lakes Landing (Marysville, Washington)

Twin Lakes Landing is a 44,000 square foot affordable housing development in Marysville, Washington. This modular housing development is made up of six, two-story apartment buildings, each of which contains 50 units. Each apartment building consists of 30 units for households capable of dedicating one third of their income to rent (the remainder of their rent is subsidized) and 20 units are maintained for households whose rent is calculated by finding half of the median household income of the area.

We compared Twin Lakes Landing to another affordable housing development, to be built in Everett, Washington, using traditional construction methods. Everett Station II will consist of a 67,000 square foot, five-story structure. The site will provide 65 affordable housing units. Our analysis revealed time and cost savings associated with the modular construction of Twin Lakes Landing. Building Everett Station II using traditional methods will cost \$388.06 per square foot; whereas, the cost to build Twin Lakes Landing amounted to just \$326.63 per square foot.



Twin Lakes Landing in Marysville, Washington, houses low-income individuals and families, many of whom previously lived in cars and shacks considered uninhabitable. LCY STUDENT RESEARCHER

COMMUNITY LAND TRUSTS

Conditions

Financing and Land Acquisition

One of the most challenging aspects of developing CLTs—obtaining financing for land acquisition—may be achieved through grant writing (e.g. acquisition rehabilitation grant), work with public agencies (e.g. housing authority), or through collaboration of local businesses who share an interest in stabilizing their employee base (Executive Director, personal communication, May 31, 2018). An upcoming funding opportunity is the National Community Land Trust Accelerator and partnership with Citibank, launched in April of 2018. The fund supports affordable housing in both urban and rural communities across the US (Businesswire 2018).

Donations

Community members may donate lands to CLTs. Thus, it is important that CLTs develop strong community connections to cultivate donor support. If donations are offered, a CLT should research how much rehabilitation will be required to make the property habitable. It is also important that the CLT understand the property rights for each new site it acquires. When seeking donors, documenting all search information as part of a consolidated scouting process will help the CLT gain proficiency. The CLT may benefit from identifying potential donors who have experienced an increase in their property taxes, of high-income brackets, as their donations would reduce what they owe in taxes. Some donors may simply want to contribute to their community by offering their property as a site for affordable housing (Institute 1982a).

Geographic Selection

If a CLT's goal is to prevent displacement, then a scatter site approach to land acquisition (rather than purchasing one large portion of land for contiguous development) is ideal as it would guard against extensive, concentrated displacement. A scatter site approach also helps a CLT gain widespread community support as it becomes more visible throughout its jurisdiction.

Another important consideration, which impacts geographic selection, is how the quality of life and type of units available in a neighborhood link to a property's capacity to appreciate in value over time. A property that is cheaper to buy may generate less return on income for both the CLT and the homeowner than one that is more expensive, thus making it a less

profitable investment. A property's proximity to parks, schools, and transit centers should be considered, as these amenities add to the desirability of its location.

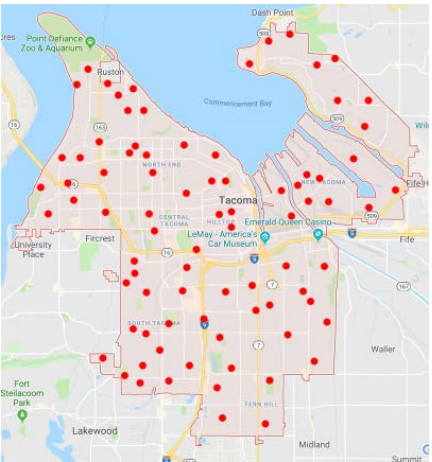
Recommendations

Scatter Site Strategy

We recommend that the City of Tacoma create and operate its own non-profit CLT with the intention to acquire land using the scatter site technique, or by acquiring previously built, affordable properties dispersed throughout middle income neighborhoods.

Competitive Bidding and Property Tax Exemption

We recommend that the City of Tacoma alter its municipal codes to allow CLTs to bid competitively against other developers and land buyers. In addition, we encourage the City to update its municipal code to include CLTs with other multifamily housing sites as property tax exempt.



*Hypothetical use of scatter site strategy to disperse affordable housing throughout the city. CAROLINE LE*

COMMUNITY DEVELOPMENT CORPORATIONS

Conditions

Funding Limitations

CDCs have existed since the 1960s and are widely distributed throughout the United States. However, due to a set of funding limitations, the model has not gained much traction in Washington State. For example, although the use of property taxes to fund development through tax incremental financing (TIF) is commonly used by CDCs in other states, the practice is problematic in Washington.

Existing State Laws

In the State of Washington, RCW 43.185.060 allows community-based organizations to receive state funding for affordable housing. RCWs 43.167.101, 43.167.020, and 43.167.030 address how a CDC can form, their powers of authority, duties, and limitations, and their duties of authority (Chapter 43.167).

Wage Competition and Staff Turnover

CDCs encounter many of the same challenges that affect other non-profit organizations, like struggling to compete with private sector companies, able to offer higher salaries to their employees. The result is high turnover of staff, including top-level personnel. Subsequent staff reorganization frequently halts or delays a CDC's progress as its focus must shift inward to address the need to recruit, hire, and train new staff.



**History of Redlining**

Many of the economic challenges facing Tacoma’s residents stem from the city’s history of discriminatory lending practices. Legacy residents, or those who lived in a disinvested neighborhood prior to the market’s improvement, may have been denied opportunities for homeownership in the past, due to a discriminatory practice called redlining.

**Recommendations**

**Identify the Beneficiary**

Prior to enacting a plan for revitalization, it is crucial that a CDC identify a specific neighborhood or community as its target beneficiary. We recommend that the City of Tacoma identify the Hilltop neighborhood as its target beneficiary for a Community Development Corporation, due to the history of discriminatory lending practices there and due to the gentrification already occurring there. See Appendix A for further discussion of selecting the Hilltop neighborhood as the City’s target beneficiary.

**Create a Representative Board**

To ensure that the needs of the Hilltop’s legacy residents are accurately represented and addressed, City staff may require that the composition of the CDC’s board reflects the neighborhood’s demographics, to



*Brounagh in Portland, Oregon. REACH purchased this property as part of the City of Portland’s 11x13 preservation campaign which sought to preserve the affordability of 11 buildings identified as at risk of market conversion. The City of Portland avoided displacing hundreds of vulnerable residents and this project received a national award. REACH, SALLY PAINTER*

include low-income community members. This will allow for leadership that represents community members and their priorities, values, and concerns.

**Prioritize Community Engagement**

In order to serve the Hilltop neighborhood effectively, we encourage the City of Tacoma and the Tacoma Housing Authority to reach out to Hilltop community members directly. Community support can be earned by offering opportunities for community members to participate in projects and planning. It is important to encourage them to express their vision for their neighborhood and to maintain their vision front and center during planning and development projects.

**Collaborate with Community-Based Organizations**

In order to address the various funding limitations that make it difficult for CDCs to succeed in Washington State, and locally in Tacoma, we recommend that the City draw upon the expertise of well-established, community-based organizations. Three examples of well-respected, community-based organizations located in the Hilltop neighborhood:

- 1. The Hilltop Action Coalition (HAC) excels at dissemination of information and may serve as an intermediary between the City and local community members.
- 2. The Metropolitan Development Council (MDC) owns and manages affordable housing in several different models.
- 3. The REACH (Resources for Education and Career Help Center) engages in workforce training activities and offers educational support for youth aged 16-24.

**Partner with Established CDCs**

We recommend that the City partner not just with community-based organizations present in the Hilltop, but also with other established CDCs, and with the National Alliance of Community Economic Development Associations (NACEDA). NACEDA helps newly formed CDCs build their capacity, problem solve, form policies, and gain access to and develop understandings of available resources. Lastly, an essential piece of continued housing affordability in Tacoma is to develop political capital to lobby for affordable housing requirements in all areas of Tacoma, specifically in the Hilltop neighborhood. For a more detailed look at established community-based organizations that serve the Hilltop neighborhood, see Appendix B.



**Summary of Recommendations for a Tacoma CDC**

Our recommendations encourage the development of affordable housing, support economic development, and promote investing in community leadership capacity.

**People-Based**

- Ensure community needs are met by selecting CDC leadership that represents the demographics of legacy residents living within the Hilltop neighborhood
- Invite neighborhood groups, residents, and developers to collaborate on projects and to develop a shared vision for the Hilltop
- Act as an intermediary among stakeholder interests to minimize friction and promote collaboration

**Place-Based**

- Increase investment opportunities to new developers by removing blighted buildings from the neighborhood
- Improve sense of place by coordinating signage and facades throughout the Hilltop business district
- Purchase commercial lots to safeguard community-based businesses as land values increase
- Protect residents from displacement by establishing essential services, such as an affordable childcare center, a credit union, a library, a full-service grocery store, and/or a workforce training facility, as anchor tenants within transit-oriented development
- Make use of land banking to prevent displacement of legacy residents and community-based and businesses
- Introduce property taxes cap for legacy residents as a device to promote neighborhood longevity

**LAND BANKS**

**Conditions**

**Funding Sources**

Land bank funding sources can be found at both the local and federal levels. The US Department of Housing and Urban Development’s Community Development Block Grant (CDBG) entitlement program provides grants to eligible cities and counties to develop urban communities and provide affordable housing.

Local government can take a proactive stance to support funding for land banks by enactment of law. One state that sets a prime example of doing so is Michigan. Michigan’s legislature requires that once a property is sold from a land bank, 50% of its property taxes return to the land bank for five years (Alexander 2005). Thus, as long as land banks make sales, they are guaranteed this funding. This legislation further funds community development and affordable housing development even after the land bank releases properties.

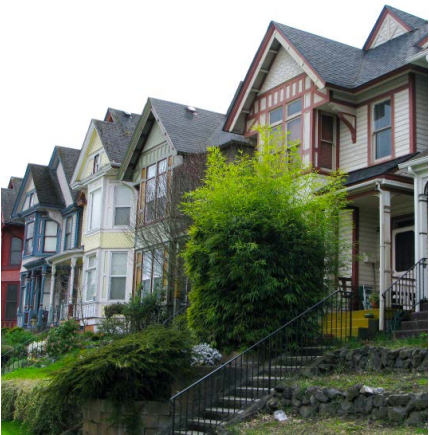
**Partnerships**

Along with seeking government funding, it is essential to pursue strategies that enable land banks to become more self-sustaining and to generate enough funding from selling their own properties to cover other operational costs. Strategic partnerships with private entities can help achieve this goal.

The Detroit Land Bank Authority serves as a great example of a quasi-governmental agency which owes its success to cooperation with private entities. A program, nicknamed Rehabbed and Ready, renovates municipally-owned houses and sells them with the assistance of brokers. Quicken Loans, a Detroit-based lender, provided \$5 million to kick-start the program. In this model, the private lender covers losses as the returns made on selling rehabilitated structures generally amount to less than the cost of repairing them (Maher and Kusisto 2016). The program has been successful as it has raised home values in certain neighborhoods of Detroit.

**Land Acquisition**

The land acquisition process is usually carried out by a range of governmental players, involving both housing and redevelopment authorities that collaborate with local non-profits and CDCs (Alexander



*These Victorian houses represent some of the housing stock of Tacoma’s Hilltop neighborhood, historically home to predominantly African American families, now quickly becoming unaffordable to legacy residents. JACOB ROSE*



2005). Private developers stand like watch dogs hovering over vacant and abandoned properties in areas with strong and recovering markets. They frequently request information regarding the status of such properties (Fujii 2016).

The large number of tax-delinquent and abandoned, foreclosed properties of Detroit, Flint, and Cleveland, presented opportunities for their local governments to obtain thousands of properties for the purpose of creating large land banks.

Due to Tacoma’s strong market and high demand for real estate, following the example of cities like Detroit, Flint, and Cleveland to obtain vacant and abandoned properties may pose difficulties due to intense competition related to purchasing tax liens on properties. Non-profit organizations must understand the heavy influence of private interests and the possible challenges they could face in attempts to acquire vacant properties and turn them into reservoirs for affordable housing.

**Recommendations**

**Devise Inter-Governmental Funding Strategy**

To obtain maximum funding for land banks, we recommend the City of Tacoma pursue and strengthen collaboration and communication with government officials at state and federal levels. This is important because funding sources range widely and change over time. Tacoma can seek federal funding for land banks in the form of CDBGs from HUD. This will reduce costs for the City.

**Target Sustainability**

We encourage the City of Tacoma to develop a plan to make its land banks self-sustaining, wherein operation costs are covered by the money collected from property sales. By creating such a self-sustaining system, the City’s land banks can serve residents of Tacoma long-term.

**Forming Partnerships with Private Corporations**

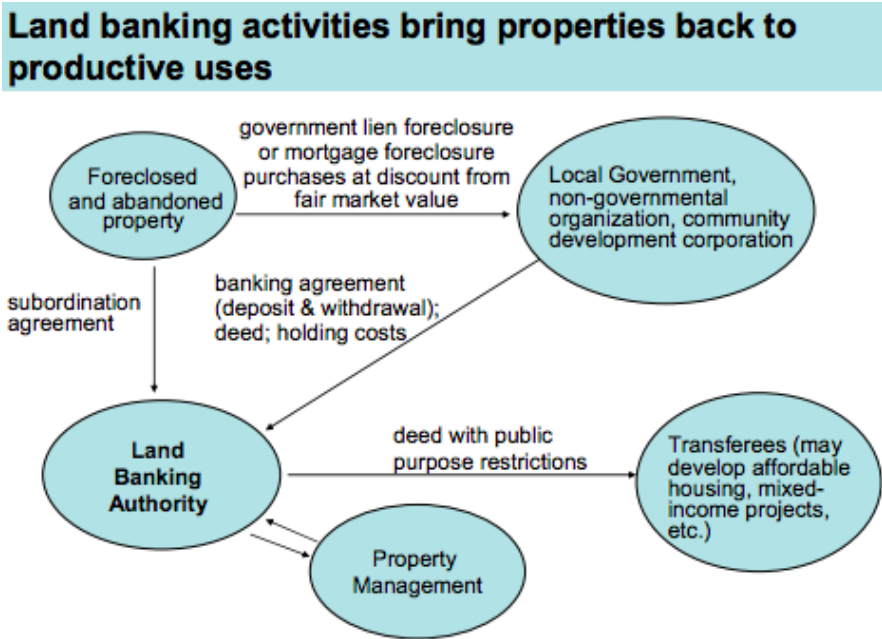
To access a wider range of funding sources, we recommend the City, under a quasi-governmental agency, form partnerships with private corporations. Columbia Bank, a northwest, community-based bank headquartered in Tacoma, could potentially become a financial partner to the City should local government officials pursue a quasi-governmental agency approach.

**Land Acquisition**

We recommend the City of Tacoma pursue collaboration with local nonprofits and CDCs to form a common vision for the goals of affordable, predictable, and stable housing for residents of Tacoma. CDCs and developers have the authority to purchase tax-delinquent properties at below-market rates and transfer them to the land bank, which can then close the title and waive taxes on the property prior to transferring lands to a developer (HUD 2009).

**Reform Municipal Codes**

To reduce competition among private developers and to increase the stock of affordable housing in Tacoma, we recommend that the City reform its existing housing codes and nuisance abatement procedures, such as 8.23.060 - Notice of Violation and Abatement (in addition to the processes of abatement), as well as 8.23.110 Removal and Disposal – Costs – Liens (Tacoma Municipal Code 2013). By reforming its own housing codes and nuisance abatement procedures in such a way that prioritizes allocating funding to blighted properties, the City can reduce competition that surrounds obtaining properties and facilitate their transfer to a government entity or non-profit affordable housing developer in a timely manner (Alexander 2008).



ALEXANDER 2008

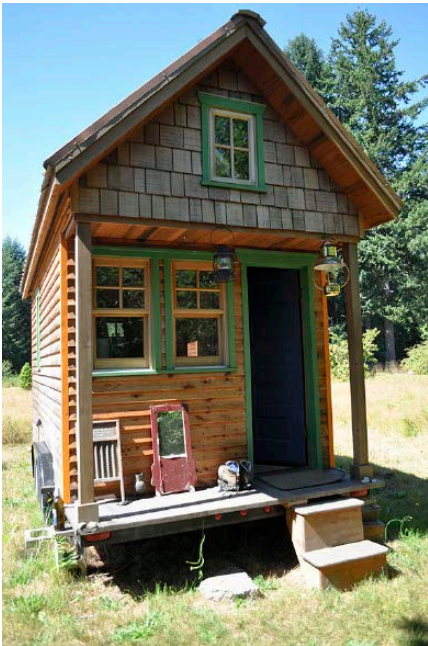
**Land Banking Activities**  
This visual representation can help explain two scenarios in which initial proceedings are carried out by an existing land bank authority, or by local governments or existing nonprofits or CDCs.

**Identify Appropriate Uses**

Upon identifying a purpose for the land bank, a course of action and determination of property uses must be established. Due to the affordable housing shortage and increasing number of homeless individuals in Tacoma, we recommend that City staff consider using a land bank to prevent home values from rising at a rate that will continue to displace low-income people, making an even larger proportion of the population vulnerable to homelessness. The City may ultimately sell land bank properties to a developer under the condition that the development will include a certain number of affordable housing units.

**Collaborative Rehabilitation Efforts**

To facilitate the unloading of land bank property, we recommend collaboration between a land bank and a non-profit organization responsible for rehabilitating or developing properties explicitly for sale to individuals who meet a given income threshold. This would allow the City to avert the most difficult aspect of the land banking process, the disposal of land, and it would begin to bridge the divide between prospective low-income home buyers and rehabilitated properties.



A tiny, mobile house in Portland, Oregon.  
STEVEN WALLING

**TINY HOME DEVELOPMENT**

**Conditions**

**Municipal Code**

The Tacoma Municipal Code currently contains no specific regulations for the development of tiny homes. This is one of the primary limitations to individuals, organizations, and developers interested in rallying in support of a tiny home movement. Within our working definition of tiny homes, we have established that they would fit into an R-1 or R-2 single-family residential zone. These zones require a minimum lot size of 4,500 square feet per residence—this is the typical lot size for single-family homes throughout Tacoma. A lot size of roughly 1/10th of an acre, or about 4,360 square feet, could accommodate four tiny homes. This would leave room within the standard 4,500 square feet of an R-1 or R-2 lot to allow for proper setbacks and yard space, per current regulation of R-2 residential zones. In larger lots, a greater number of tiny homes could be constructed, while also designating a larger common area or even more setback space between each tiny home and its property lines.

The lack of specific regulation surrounding tiny homes is both a strength and a weakness for their development in Tacoma. Being in a legal gray

area makes it difficult to incorporate permanent tiny home communities. However, for tiny homes on wheels, the lack of municipal code allows them to be parked and used in various places without great risk of penalty. It may be advantageous to introduce new regulatory codes with specific definitions and rules for tiny homes.

**Recommendations**

**Amend Municipal Code**

We recommend that the City of Tacoma update its regulatory codes to include language that allows for the development of tiny homes and tiny home communities. City staff may choose to add tiny homes within its current R-1 or R-2 single family residential zones. Alternatively, the City may choose to change its existing building codes to reduce minimum sizing requirements for residential dwellings and adjust rules pertaining to bathrooms and showers to enable the construction of micro-living spaces. By amending its current building codes, the City can promote the development of tiny homes and tiny home communities and increase affordable housing options for the people of Tacoma.

**Design Tiny Home Communities and Identify their Target Beneficiaries**

We recommend that the City of Tacoma build compact communities to consist of four tiny homes for every 5,000 square foot lot, with each lot centered around a common area such as a park or a community garden. We recommend the tiny home communities integrate households from a diverse range of incomes. For example, target beneficiaries of tiny home developments could range from low- to moderate-income residents, as well as individuals experiencing homelessness. The City may also choose to subsidize the cost of rent for households that generate less income than Tacoma’s AMI. By creating a tiny home community that appeals to a range of income levels, the City can strengthen social capital.

**Efficient Configuration of Floorplans**

To provide an appropriate living space for an individual or couple, within a 400 square foot tiny home, it is important to create designs that make efficient use of space. At the minimum, a tiny home should be equipped with a bathroom with a shower, a functional kitchen, and space for a bed. The use of lofts for sleeping quarters allows for a more open and spacious floor plan without increasing a home’s footprint.





Modular housing development in San Jose, California. PETER ALFRED HESS

## MODULAR CONSTRUCTION

### Conditions

#### Municipal Code

None of the City's current ordinances concern the use of modular construction of housing. The lack of specific language to support modular construction acts as a barrier to its implementation. One common obstacle to modular construction is a homeowner's fear that the presence of such homes will alter or degrade the character of their neighborhood or diminish property values. These fears have resulted in exclusionary zoning which impedes innovative housing options. Some homeowners misconceive of modular housing to refer to mobile homes, which leads to severe limitations on modular home placement.

To combat these fears and inaccurate impressions, several cities and states across the nation have taken a proactive approach to preparing their jurisdictions for modular construction projects. For example, New York City created zoning ordinances specific to modular construction of low- and mid-rise housing as part of its new housing strategy. The State of California recently approved an accessory dwelling unit law which makes it easier for modular units to be placed on an existing property. By adding policies like these, cities and states not only prevent exclusionary zoning against modular housing, but also streamline the permitting process for modular developments.

#### Transportation and Factory Location

Demand for modular housing in US markets is on the rise, having grown more than 31% between 2012 and 2013 (Tiny Apartments n.d.). Yet, only recently have enough modular construction companies existed in the northwest to make it a viable alternative to conventional construction processes (Littmans 2017). In Tacoma, the reality is that there are not enough established modular construction companies to meet the demand for affordable housing, and there are very few modular building companies capable of producing the medium to large multi-story projects cropping up in the city (Guerdon n.d.). The costs associated with transporting modular units ranges from 6% to 11% of the total development cost (Hong n.d.). As shown in the cost/distance analysis of our case studies, the cost per square foot increases as the miles from factory-to-site increase (Figure III). Add to this the fact that units can be damaged during transportation, may require cranes for their placement,

and that their components may not all fit into trucks, and the case for modular construction in our region weakens significantly. The key is to place more factories closer to urban centers, like Tacoma, throughout this and other fast-growing regions (Ham and Luther 2014).

### Recommendations

#### Utilize Modular Construction to Create Affordable Housing

After conducting a cost-benefit analysis, we recommend that the City of Tacoma utilize modular construction to create affordable housing developments for low-income families, students, and communities at risk of displacement, such as residents who rent their homes. Through the use of modular construction, the City can cheaply and efficiently expand its affordable housing stock and address the challenges low-income people face in securing adequate shelter. In order for modular construction to gain in efficacy and legitimacy in this area, we suggest the following:

- Collaboration among government agencies and private entities to ensure the success of modular housing as a competitive option in the affordable housing marketplace.
- Educational campaigns that target the most common misconceptions about modular housing and criteria for qualifying as low-income.
- Alteration of the municipal code to expedite the permitting process for modular construction, allowing it to become a viable solution for addressing Tacoma's affordable housing crisis.
- A regional effort to attract a modular construction manufacturing factory in western Washington to reduce transportation costs and allow for faster production timelines for projects. Currently, the closest modular factory capable of building at the multi-family, multi-story scale, is located in Boise, Idaho (Guerdon 2016).

### COMPARISON CHART

The students would like to provide the City access to this chart which compares the five innovative housing options of their project: [https://drive.google.com/file/d/1C\\_w\\_UPa0yvkxjucO7yoClRtT\\_rOChTQ7/view?usp=sharing](https://drive.google.com/file/d/1C_w_UPa0yvkxjucO7yoClRtT_rOChTQ7/view?usp=sharing)

The following remarks summarize the recommendations provided within this report. Our intent is to encourage the City of Tacoma and the Tacoma Housing Authority as they proceed in efforts to create new affordable housing options for the people of Tacoma.

- 1. Collaborate** with established community-based organizations, community stakeholders, and other public and private entities to fund and facilitate the development of each of the innovative housing options described within this report: community land trusts, community development corporations, land banks, tiny homes, and modular construction. Working together with non-profits like the Tacoma Community House, the REACH Center, the Hilltop Action Coalition, and others that currently play important roles within their communities and provide support, in particular, to low-income people will enable the City of Tacoma to become better informed of and more connected to the communities it serves. It will also reduce some of the work required to move ahead with many of the processes alluded to within this report.
- 2. Advocate** a multi-pronged approach to creating more affordable housing by amending municipal codes. Primary focuses should involve simplifying the process by which land banks may form, permitting modular construction, and expediting the development of tiny homes.
- 3. Generate** awareness of the need for more affordable housing in Tacoma and develop precise language within Tacoma's municipal code to capture each of the housing options presented by this report. This will help eliminate misconceptions held among community members about each option and build awareness of their unique forms and functions.



LCY students presented their findings at a Housing Symposium sponsored by UWT's Urban Studies Program on June 5, 2018. TERI THOMSON RANDALL



Youth and adults enjoying open space provided to residents by Bay Terrace. TACOMA HOUSING AUTHORITY



Rising land costs, competing interests, insufficient policies regarding affordable housing, a lack of specific language in municipal codes, and increased transportation costs due to factories being located far away from Tacoma represent some of the barriers that hinder the implementation of affordable housing strategies in the city. Through the review of case studies and best practices related to each of the five strategies included in the housing options toolkit, the students involved in this project considered how each approach could be applied to the City of Tacoma. The recommendations included in this report attend to the common obstacles that stand in the way of creating affordable housing. The goal is to support the City in its efforts to foster an environment within which all residents feel safe and able to thrive.

We recommend that the City of Tacoma review and revise its municipal codes; in doing so, the City can clarify what qualifies as affordable or low-income housing. We also encourage the City to adopt a set of policies that support the development of affordable housing. These policies should ensure an expedited permitting process for the construction of tiny homes and modular homes, and provide procedures that allow government expenditures on behalf of vacant properties to become first-priority liens.

Additionally, we support the City in connecting with community-based organizations in Tacoma that have already demonstrated their commitment to this community through many years of direct service. Organizations such as the Hilltop Action Coalition, the REACH Center, and the Metropolitan Development Council may stand as the City's best allies in its work to create new, affordable housing options. Collaboration with both public and private partners can alleviate some of the financial strain associated with land acquisition and housing development. To combat organizational growing pains, while toiling to implement the five innovative housing options described throughout this report, City staff can consult with established organizations and receive their assistance.



Community members and LCY students discussed affordable housing options at the Housing Symposium in Tacoma. TERE THOMSON RANDALL

Community Land Trusts

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## Appendix A: Preliminary Findings

### History of Tacoma’s Hilltop Neighborhood

In the 1970s and 1980s, the Hilltop endured long periods of disinvestment, crime, development pressure, and discriminatory housing practices. Redlining practices limited opportunities for households of color to build housing equity. Residents were prevented from obtaining housing loans and houses fell into disrepair. Meanwhile, properties were assessed at a higher level in the Hilltop than in more affluent neighborhoods of Tacoma. Conversely, houses in the area sold for \$10,000 less than houses elsewhere (Housing Hilltop Appendix 1.2 2016).

On September 23, 1989, after years of escalating gang activity, an intense shootout drew negative attention to the area on a national scale. Within a span of ten minutes, more than 300 shots were reportedly fired between Army rangers and alleged drug dealers. Following this event, called the Ash Street incident, many changes occurred in the Hilltop, including the development of a neighborhood watch program and increased police presence. Later, commercial investments were made along Martin Luther King Jr. Way (NY Times 1989).

Following several failed attempts to develop and revitalize the neighborhood during the 1990s, which led to further evictions, vacant properties, and blight, the City of Tacoma targeted Hilltop for redevelopment and marketed properties it held to private developers, evicting one minority-owned businesses in the process. This short history of Hilltop demonstrates that revitalization without community approval and meaningful opportunities for resident participation is a fruitless endeavor that only harms the community further (Housing Hilltop Appendix 1.2 2016).

### Considerations

The Hilltop neighborhood is vulnerable to gentrification due to its current economic composition. Its central location in the city, quick access to transportation and major highways, and lower housing costs (especially in comparison to Seattle) make the area attractive for urbanites (Coman 2016). Plagued with low levels of economic development for decades, the area has many deteriorating buildings, underused and vacant lots, and lacks basic services that communities generally require to gain opportunities and equity. As identified by the Hilltop Subarea Plan, the services missing within the community include a full-service grocery store, a bank, a library, and personal and professional services (Housing Hilltop Final Report 2016).

The Hilltop neighborhood is also home to two large anchor institutions. Together, MultiCare’s Tacoma General Hospital and Franciscan Health’s St. Joseph’s Hospital employ 23,998 people, most of whom commute

from other municipalities. Only 362 Hilltop residents have been successful in securing positions from either one of the local healthcare employers (Housing Hilltop 2016). Not only is there an inadequate supply of housing available to healthcare workers, but a job/skill mismatch also exists in the area. This prevents many legacy residents from gaining employment close to where they live and severely limits their earning opportunities (Housing Hilltop 2016). A focus on education and job training would be beneficial for residents who do not currently have the education required to obtain the jobs available in their community.

Appendix B: Preliminary Findings

Hilltop’s Existing Community-Based Organizations

**The Hilltop Action Coalition** (HAC) is the self-proclaimed “Communications Anchor” of the Hilltop community. This 501 (c)3 non-profit was formed from the bottom up in 1989, when groups of community members walked the streets at night to improve safety in the neighborhood. HAC facilitates the dissemination of information throughout the neighborhood and community engagement; hosts monthly community meetings; publishes the Hilltop Action Journal, a bi-monthly community newspaper; and includes links to other Hilltop publications and critical community information on their organizational page. HAC also acts as an intermediary between the Hilltop Community and Tacoma City Council. HAC collaborates with other CBOs for events, festivals, and clean- up projects, and considers supporting other organizations in the community integral to their own success and to the prosperity of the broader community (Hilltop Action Coalition 2017).

**The REACH Center**, operating out of the Goodwill Milgard Work Opportunity Center, offers a wide variety of social services including education, employment, housing, advocacy, and counselling, all of which it gears toward serving youth, aged 16-24. The REACH Center provides support, behavioral health counselling, and housing for homeless youth to assist them in becoming self-sufficient. By partnering with other local CBOs and community partners, REACH is able to manage its programs. Collaboration has been the primary objective since the center’s origins, when it was conceived of and spearheaded by 10 local organizations. The REACH acronym stands for Resources for Education and Career Help, and the center offers a pathway to GED completion onsite, and partners with Tacoma Community College through the Fresh Start program, which leads to earning a high school diploma with additional college credits. The REACH Center also provides assistance with cover letter writing and resume-building, and it offers space for people to conduct job searches. Additional workforce training can be obtained through the Goodwill Opportunity Center in a 16-week barista training certificate program (The Reach Center 2017).

**Metropolitan Development Council** is a Community Action Agency, which is a federal designation connected to the Economic Opportunity Act of 1964, which targeted combatting poverty in geographic areas (Community Services Consortium 2018). As the MDC was established in 1964, it does indeed fit within this designation. A 501 (c)3 non-profit, the MDC owns and manages 375 affordable housing units within Tacoma and Pierce County under 4 different service models for homeless and low-income clients. Its models entail: 1) Short-Term Housing serves homeless families. 2) Permanent Supportive Housing is allocated for residents in need of wrap around services due to high needs or chemical dependency. 3) Housing First serves chronically homeless individuals. 4) Affordable housing is available to clients who earn less than 60% of AMI. MDC also offers services for veterans, including connecting them to resources such as housing, financial support that assists with obtaining housing, assessing

and obtaining applicable VA benefits, and the provision of legal services. Weatherization and energy assistance are additional services provided to low income residents, both renters and owners meeting the income requirements. In its Educational Opportunity Centers, located on several local college campuses and at the REACH center, MDC provides employment and educational planning including early-intervention college preparation, tutoring, career advising, financial aid planning, and assistance with college applications (MDC 2018).

**Tacoma Housing Authority** controls 5 housing properties adjacent to the future Sound Transit Link station, 4 of which can be developed into housing, anchor services, and economic development (Housing Hilltop Final Report 2016).

**Safestreets Tacoma** was established in 1989 as a grassroots campaign to address street crime occurring in various neighborhoods around the city, including the Hilltop. In the first 7 months of its operation, 8,000 community members participated in forums city-wide. Since then, 125 neighborhood groups have been established in and around Tacoma, taking back the neighborhoods by engaging in activities such as graffiti removal, safe routes, block watches, youth leadership programs, and education to prevent substance and violence abuse. Safestreets also organizes a handful of other social service programs that mobilize and empower youth or provide vulnerable adults and families with assistance in basic needs. These services include: Non-English Speaking Academy, Communities that Care Coalition, Child ID, Multi-Family Housing programs, Youth Leading Change, and Engage (Safe Streets Tacoma 2018).

**Tacoma Community House** provides GED, language acquisition, and citizenship classes to community members at low cost, and offers free tutoring sessions. TCH also offers employment services and workforce training for low-income residents, provides an early childhood education training program, an introductory computer programming course, and has also partnered with Tacoma Community College to offer a pathway into the medical field via the nursing assistant program. All of TCH's workforce development programs serve individuals still acquiring English. TCH also offers immigration services and crime victim advocacy to vulnerable groups (Tacoma Community House 2018).

**Tacoma Urban League** was established in 1968, as a community-based branch of the National Urban League organization. The Urban League is committed to serving African American as well as other underserved groups with programs centered on early intervention, mentorship and empowerment of young men and women of color, job readiness, voter advocacy, family training and support, household equity building, financial well-being, and leadership capacity building (Urban League 2018).

Sound Outreach is a community-based organization that provides financial education, counselling services, and credit building opportunities to underserved groups living in the Hilltop (Sound Outreach 2018).