

Agenda

• What is the Anti-Displacement Strategy (ADS)?

• Vision, Mission, Values, Guiding Principles, and Metrics

• Types of Displacement

• Geography, Indicators, and Race

• Anti-Displacement Actions

• Objective 1: Create more homes for more people

• Objective 2: Keep housing affordable and in good repair

• Objective 3: Help People Stay in Their Homes and Communities

• Objective 4: Reduce Barriers for Those Who Often Experience Them

• Next Steps

# What is the Anti-Displacement Strategy?

- A menu of potential actions in response to residential displacement
- Guide for policy development over 5-10 years, not a short-term spending plan
- Builds on the work of the AHAS and will be incorporated into current and future AHAS work
- Scope:
  - Actions are housing specific
  - Can be led by the City or there is a clear City role
- · Presentation replicates structure of document



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# Vision, Mission, and Values

**Vision**: Any Tacoma resident who wishes to continue living in Tacoma can find housing in their desired Tacoma neighborhood.

**Mission**: City of Tacoma anti-displacement programs and policies will reflect the magnitude of need and reasons for Tacoma residents being displaced from their homes or communities.

#### Values:

- Anti-Racism: All programs and policies are designed and implemented in accordance with the City's stated goal of becoming an anti-racist city as outlined in Resolution 40622
- Partnership: Policies are developed in partnership with the community
- Alignment: Programs and policies align with other City priorities outlined in the Affordable Housing Action Strategy, the Climate Action Plan (CAP), and the Homelessness Strategy
- <u>Diversity of Options</u>: The range of programs and policies will reflect the range of need in Tacoma
- <u>Support Growth</u>: Programs support continued housing market growth by adding housing supply, choice, and affordability
- <u>Data Driven</u>: Program and policy development, implementation, and evaluation decisions are utilize both quantitative and qualitative data-informed tools
- Everyone has a Role: All City programs should identify impacts they may have displacing Tacoma resident:





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Guiding Principle	Metric
Increase and maintain homeownership opportunities	Number of ownership units created (DPA, construction) or preserved (foreclosure assistance, home repair, mortgage assistance)
Focus on high displacement neighborhoods	Total households served in high displacement census tracts
Increase support for lowest income levels	Number of units created/preserved at or below 50% AMI, AND Total Households served at or below 50% AMI
Spread affordable housing across all neighborhoods	Number of AH units created or preserved by Council District
Increase number of larger units	Number of 3+ bedroom AH units created or preserved
Integrate income levels	# of AH units built in market rate developments
Integrate income levels Support individuals to successfully attain and remain in housing	# of AH units built in market rate developments  Individuals served by financial management, homeownership, or other classes/trainings

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# Types of Displacement

**Physical Displacement** occurs when the condition of the building changes such that the tenant or homeowner can no longer remain.

- Building Sales (rentals)
- Renovations (rentals)
- · Condominium Conversions
- Condemnations
- Deterioration of Owner-Occupied Homes

**Economic Displacement** relates to increases in housing costs such that the resident is unable to continue living there.

- Rent and Fee Increases
- Living Cost Increases Evictions
- Foreclosures
- Expiring affordable housing covenants

#### **Cultural Displacement**

- Households of a certain demographic group (race, primary language, age, etc.)
- Reduction in businesses, nonprofits, and institutions that serve specific community or demographic groups.

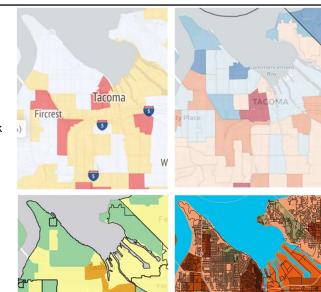




### Geography of Displacement

Five mapping sources used to identify census tracts at highest risk of displacement

- University of Berkeley Housing Precarity Risk Model
- UW Evictions Study Map
- Puget Sound Regional Council
- WA State Department of Commerce
- Equity Index
- Four external sources align with Equity Index >>> future geographically targeted actions should use the Equity Index
- Areas at highest risk of displacement are Hilltop, parts of East and South Tacoma. Census tracts around TCC are at moderate risk of displacement



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# Indicators of Displacement

# High risk neighborhood characteristics

- Large demographic shifts in recent past
- High concentration of renters
- Lack of nearby affordable housing
- Recent large rent increases

#### Who is most at risk?

- BIPOC
- Renters
- Low-income
- Protected classes (i.e. seniors and disabled)







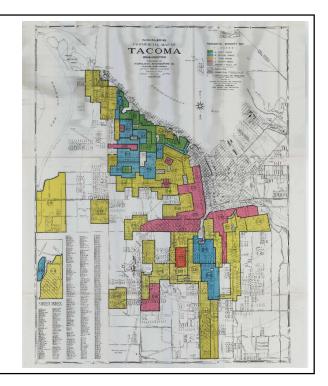


# Displacement and Race

Past racist housing policies denied BIPOC residents access to certain Tacoma neighborhoods and prevented them from accessing the necessary financing to achieve homeownership and build wealth.

#### The effects of these past policies are still felt today.

- <u>SPARC Report (2018):</u> From 2011 to 2016, Black and African-Americans were represented in the Homelessness Management Information System (HMIS) population at a rate of 26.3%, despite only making up 6.6% of the general population in Pierce County.
- Homeownership Disparity Study: Homeownership rates vary significantly by race: White – 64.2%, Asian – 59.7%, Hispanic – 41.4%, Black – 34.9%, American Indian and Alaskan Native – 34.9%, Pacific Islander and Native Hawaiian – 32.1%



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# Objective 1: Create More Homes for More People

- Affordability Incentives
- Expand Inclusionary Zoning
- Down payment Assistance Program
- Financial Support for adding a Second Unit
- Short-Term Rental Regulations
- Land Banking









Objective 2: Keep Housing Affordable and in Good Repair

- Single Family Home Repair for Low-Income Homeowners
- Support for a Community Land Trust
- Preservation Ordinance Notice of Intent to Sell + Right of First Refusal + Tenant Opportunity to Purchase + Preservation Fund
- Proactive Rental Inspections
- Financial Support for Landlords



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Objective 3: Help People Stay in Their Homes and Communities

- Housing Assistance
- Utility Assistance
- Tenant Relocation
- Foreclosure and Mortgage Assistance
- Rental Housing Code



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# Objective 4: Reduce Barriers for Those Who Often Experience Them

#### **Community Prioritization**

- · Reserves affordable units to neighbors at risk of displacement or who were previously displaced
- · Multiple models across the country

#### **Housing and Land Reparations**

- · Growing trend across the country
- Recommendation to form community committee to investigate historic racist housing policies and research questions of eligibility, funding source, feasibility



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# **Next Steps**

- Planned Council Adoption February 6
- Already planned upcoming work throughout 2024
  - Rental Housing Code outreach
  - Home in Tacoma affordability incentives
  - 2024 Comprehensive Plan update
  - Homebuyer education and down-payment assistance rollout
- Set baseline data Q1 2024
- Budget development process Begins Q2 of 2024
- Work with CVS on new policy development



