



## RESOLUTION NO. 40697

1 BY REQUEST OF DEPUTY MAYOR BLOCKER AND COUNCIL  
2 MEMBERS USHKA AND WALKER

3 A RESOLUTION directing the City Manager to use the Down Payment and  
4 Foreclosure Assistance disparity study funded in the proposed 2021–2022  
5 Biennial Budget to identify disparities caused by historic racism or  
6 displacement caused by gentrification that resulted in disproportionate  
7 homeownership and the inaccessibility of communities of color, and  
8 particularly Black communities, to build generational wealth, and to provide  
9 an update to the City Council within six months of this Resolution; and to  
10 bring recommendations to the City Council, no later than August 2021, to  
11 address identified disparities, including specific budget and policy  
12 recommendations on how to leverage the study results to increase Black  
13 homeownership in Tacoma, including the potential consideration of  
14 dedicating a percentage of all down payment assistance funds to Black  
15 residents in Tacoma.

16 WHEREAS, in June 2020, the City Council adopted Resolution No. 40622,  
17 formally acknowledging that the City’s existing systems have not adequately  
18 served the needs of everyone in our community and, in particular, have not  
19 adequately served the needs of Black community members and other community  
20 members of color, and further affirmed the City’s commitment to improving existing  
21 systems for all community members, and

22 WHEREAS systemic racism is deeply rooted in our nation’s housing market;  
23 redlining and other forms of housing discrimination, going back to slavery, have  
24 laid the foundation for a deeply unequal housing experience, and

25 WHEREAS owning a home can increase a family’s financial security, but  
26 Black people and other people of color significantly lag behind white people in  
homeownership rates, a major factor contributing to the racial wealth gap, and



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WHEREAS the homeownership gap remains as wide today as it was at the dawn of the 20th century; nationally, nearly 75 percent of white households own their homes, compared with just 44 percent of Black households, and

WHEREAS the City lags behind national numbers for home ownership, with an estimated 50.78 percent of its population owning a home, and there are huge disparities in which residents own the homes they live in, and

WHEREAS state and federal law limit how the City can target its programs based on race and ethnicity; however, the City has administered a race-neutral down payment assistance (“DPA”) program, and

WHEREAS, in the 2021-2022 Biennial Budget, the Community and Economic Development Department (“CEDD”) will expand and focus the City’s Down Payment Assistance Program by developing and implementing a marketing strategy focused on creating wealth-building opportunities among the City’s underserved populations, including Black, Indigenous, and People of Color (“BIPOC”) households, and

WHEREAS CEDD will conduct a Down Payment and Foreclosure Assistance disparity study funded through Affordable Housing Trust Fund, to be completed in 2021, to determine whether its race-neutral programs are sufficient in addressing the impacts of racism on housing in Tacoma and to determine if the City meets legal requirements to create more specifically anti-racist programming, and

WHEREAS it is imperative that the City does more than study this issue, and commits to taking action on the information gathered in this research, and



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WHEREAS the City Manager is directed to use the disparity study to identify disparities caused by historic racism resulting in disproportionate homeownership and the inaccessibility of communities of color, and particularly Black communities, to build generational wealth, and to provide an update and recommendations to the City Council on how the City can redesign its housing programs to address historic inequities creating financial racial disparities in the City of Tacoma; Now, Therefore,

**BE IT RESOLVED BY THE COUNCIL OF THE CITY OF TACOMA:**

Section 1. That the City Manager is hereby directed to use the Down Payment and Foreclosure Assistance disparity study funded in the proposed 2021-2022 Biennial Budget to identify disparities caused by historic racism or displacement caused by gentrification that resulted in disproportionate homeownership and the inaccessibility of communities of color, and particularly Black communities, to build generational wealth, and to provide an update to the City Council within six months of this Resolution.

Section 2. That the City Manager is further directed to bring recommendations to the City Council, no later than August 2021, to address disparities identified by the study outlined in Section 1 above, to include specific budget and policy recommendations on how to leverage the results to increase Black homeownership in Tacoma, including the potential consideration of dedicating a percentage of all down payment assistance funds to Black residents in Tacoma.



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Section 3. While City administration and the Council may choose to action on certain reforms or interim changes, the City Manager shall provide the results of the study and any substantive proposed policy decisions to the Core Coordinating Team for the Heal the Heart of Tacoma Committee initiative for input on proposed policy in advance of or concurrent to bringing recommendations to City Council.

Adopted \_\_\_\_\_

\_\_\_\_\_  
Mayor

Attest:

\_\_\_\_\_  
City Clerk

Approved as to form:

\_\_\_\_\_  
City Attorney