

Home in Tacoma

YEAR IN REVIEW



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Key Findings

- Home in Tacoma allows more units per lot and enables middle housing citywide. The policy increases housing availability and choice for different household types and income levels.
- Year one, compared to the average of the prior five years' data before zoning change (2020-2025), shows a 39% increase in applications, 62% increase in units, and 16% increase in units/application.
- Diversity of housing types improved with higher-density housing types driving growth in permit applications and units.
- Permitting data shows a relatively even geographic distribution across the City.
- We expect more completed projects and better overall data and understanding this next year.

Overview

Home in Tacoma (HIT) is a citywide zoning reform adopted as part of Tacoma's Affordable Housing Action Strategy. Adopted in two phases and implemented beginning February 1, 2025, **the initiative was designed to expand housing choice, improve affordability, and address long-standing patterns of exclusion in residential zoning.** The initiative represents a major shift in how Tacoma plans for and accommodates residential growth.

The policy replaces single-family zoning citywide with new Urban Residential zones (UR-1, UR-2, and UR-3), allowing a broader range of housing types, such as ADUs (accessory dwelling units), duplexes, triplexes, townhouses, cottage housing, and multi-family housing with higher density near transit and walkable areas. At its core, HIT enables "missing middle" infill housing (small to mid-scale residential development) along with affordability incentives tied to increased development capacity and updated development standards.

By allowing more units per lot and enabling middle housing citywide, the policy aims to increase housing supply and choice for residents of varying incomes, household sizes, and life stages. The intended outcome is a more flexible and inclusive housing framework that supports population growth, more compact and connected neighborhoods, and more equitable access to housing.

While transformative, Home in Tacoma is not a standalone solution. It is one component of the City's broader Affordable Housing Action Strategy, working alongside investments in income-restricted affordable housing, preservation of existing affordable units, tenant protections, and housing stability programs. Meaningful progress on affordability depends on a coordinated set of policies and investments, rather than any single initiative alone.

Year in Review | Data Snapshot

Introduction

This report provides a high-level overview of Home in Tacoma during its first year of activation (February 2025-January 2026). It aims to answer the following questions:

- What changes in applications are we seeing as a result of the zoning changes?
- Did zoning reform change what is being built?
- Where is new development happening in Tacoma?

Data Methodology

The data presented reflects a high-level view of Home in Tacoma Year One activity within the new Urban Residential zones. To best understand the way this data was analyzed, please note the following:

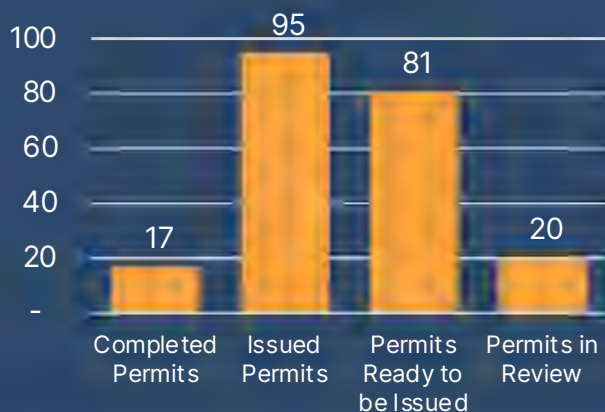
- Permit application data (in review, issued, and completed) was used instead of only completed housing units because it provides a more holistic picture of development activity. (A limited number of projects were completed in year one).
- The dataset captures both residential and commercial permits associated with housing units.
- HIT zoning includes parcels with overlapping or legacy zoning designations, which may include some commercially zoned sites.
- Permit and unit counts are presented separately because one permit may include multiple units. Units per permit serves as an indicator of development intensity.
- Zoning changes are applied citywide, but development activity may be unevenly distributed due to market conditions, parcel characteristics, and feasibility.
- Housing type definitions have changed under Home in Tacoma, which may result in differences when comparing to historical data or prior reports.
- Differences in methodology (e.g., application vs. issued permits, classification updates, or timing of implementation) may result in variation from other reports.



What changes in applications are we seeing as a result of the zoning changes?

In its first year, there have been **213 permit applications** for **385 of these types of housing units**. Of the 213 Permit applications, **92% of them are still in-progress** (issued, ready, or in-review) and **8% are completed** (housing is developed), which is to be expected with the length of the permitting and construction process.

Number of Permits by Status in HIT Year One



To understand the impact of Home in Tacoma on behavior change, we compared Year One data to an average of the five years of data before the zoning change (2020-2025).

There was a:

39% increase in applications

62% increase in units

16% increase in units per application

(We used the average of five years of data instead of doing a year over year comparison recognizing the many factors that can influence development in an isolated year.)

Home in Tacoma Year One has the **highest number of permit applications** and units in the past six years.

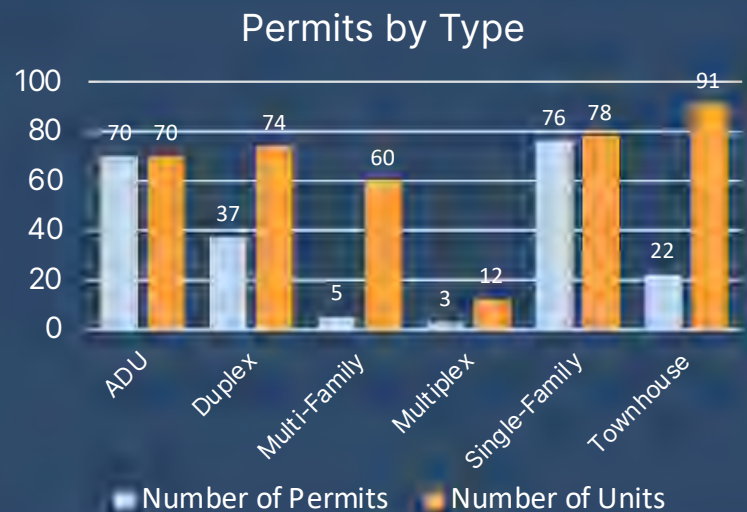
Total Units Applied for by Year



Did zoning reform change what is being built?

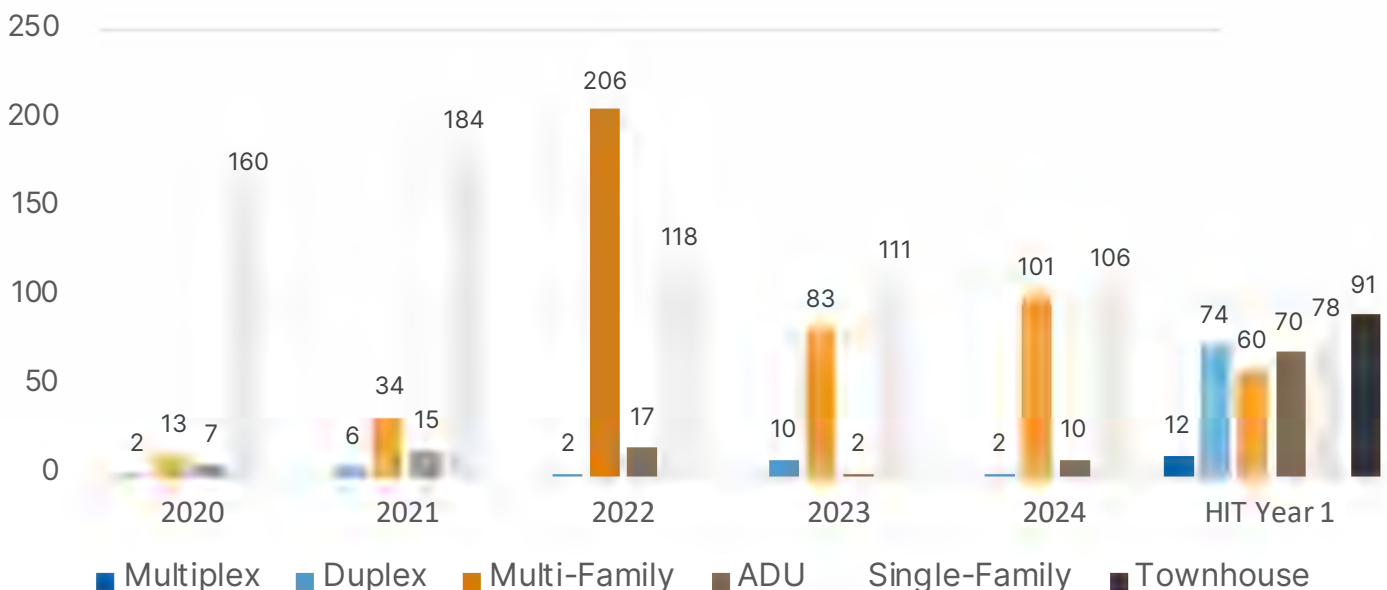
Single-family and ADUs are still the top volume of applications, which is to be expected as they were the housing types most available before the zoning change and are still a very desirable housing type.

Townhouses, multi-family, and duplexes are generating the highest number of units and support increased housing density.



Looking at the past six years, single-family housing units were at their lowest in HIT Year One. Multi-family also saw a decline compared to the previous three years, which could be attributed to the general uncertainty in the development marketplace that tends to impact larger projects more quickly and more significantly. Additionally, the multi-family numbers for 2022-2024 are high in part because we chose to include projects that were on split-zoned properties, to ensure the report is not overstating the impact of the zoning reform. Nonetheless, there was a significant increase in the diversification of the types of housing units.

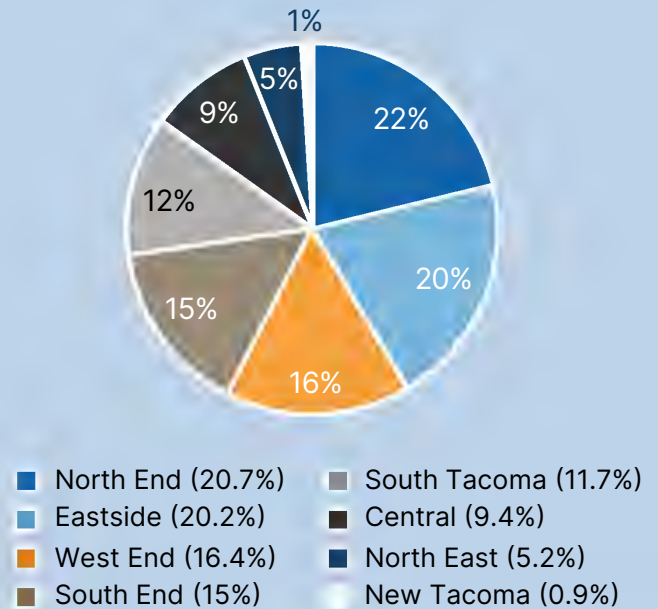
Total Units Applied for by Year



Where is new development happening in Tacoma?

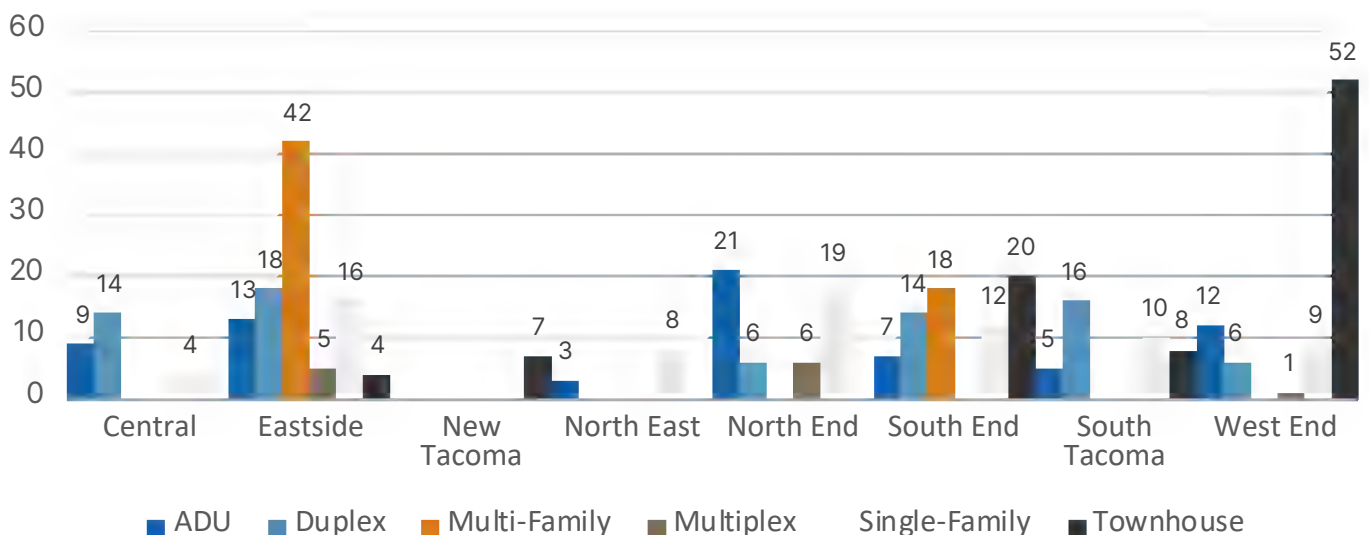
Approximately **40% of permits are located in North End and Eastside**, while there is less activity in Central and Northeast Tacoma. There is minimal permit activity in New Tacoma, but that is likely because that neighborhood has a relatively small amount of HIT zoning. As a whole, **there is fairly even geographic distribution of permits.**

Total Number of Permits by Neighborhood

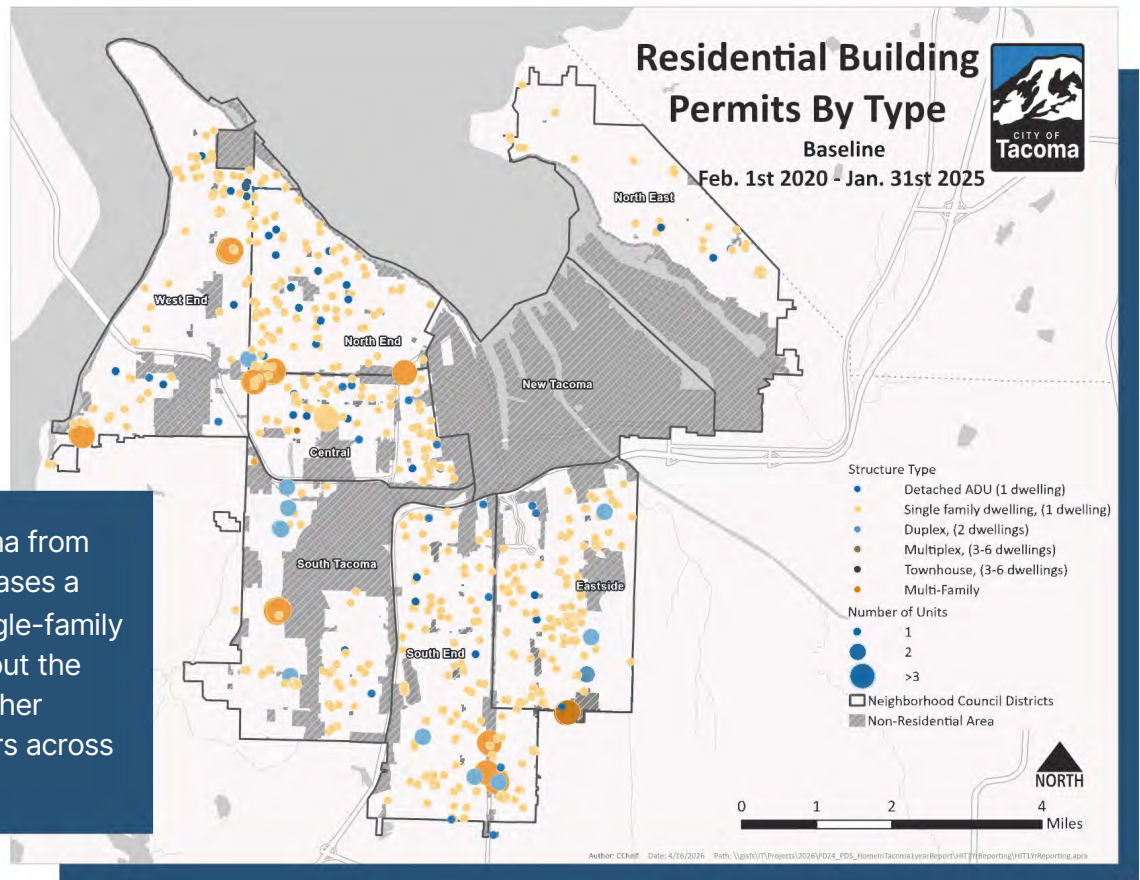


When looking at the number of units by housing type, **housing density is highest in Eastside (25% of all units), West End (21% of all units), and South End (18% of all units).**

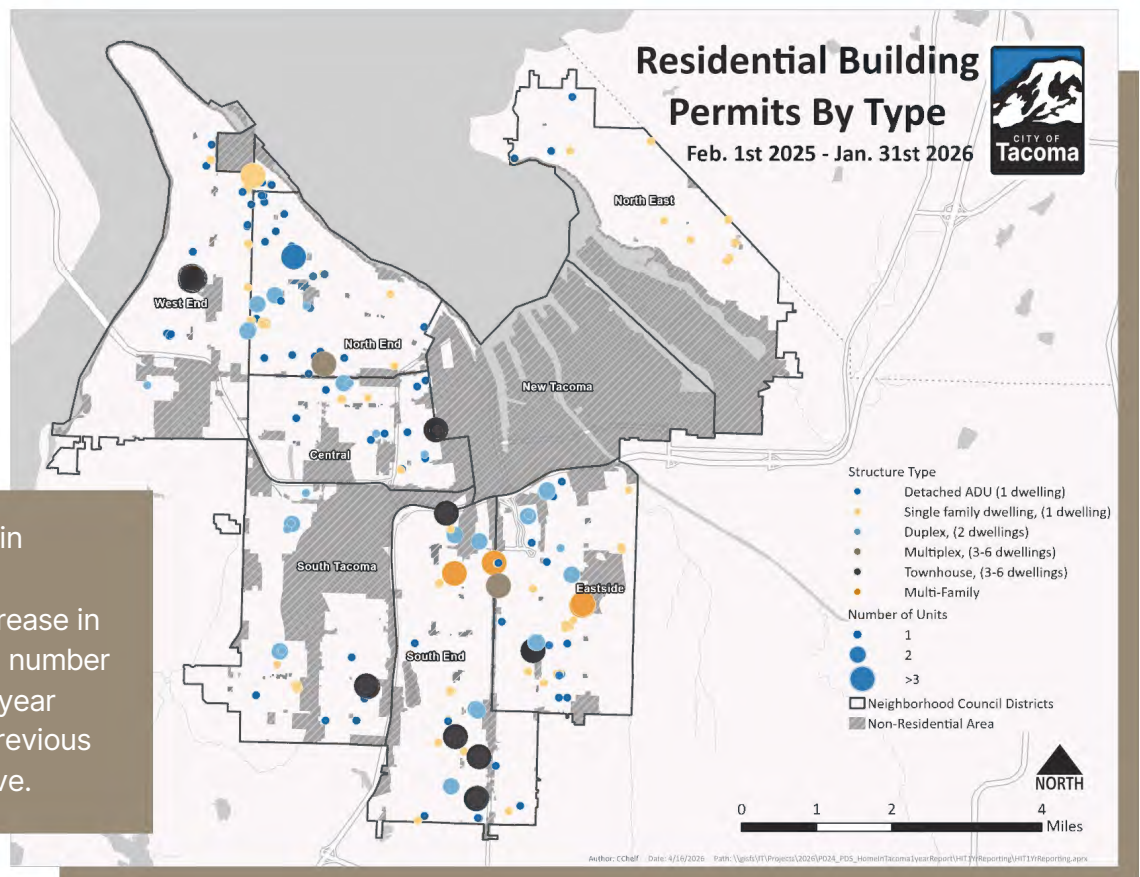
Total Number of Units by Structure Type and Neighborhood in HIT Year One



This map of Tacoma from 2020-2025 showcases a high volume of single-family dwellings throughout the city, with some higher density unit clusters across the districts.



This map of Home in Tacoma Year One showcases the increase in housing density by number of units in a single year compared to the previous five-year map above.



Program Outcomes & Takeaways

Data Considerations

In interpreting Home in Tacoma Year One results, several contextual factors are important to consider:

- 1. Limited Data:** The available data is limited with regulations taking effect February 1, 2025. Residential development is a multi-year process, so the first year of activity and outcomes should be understood as indicative rather than definitive of longer-term trends.
 - a. A majority of projects are still in progress, meaning additional housing units will be delivered over time.
 - b. There is not sufficient data to report on the use of affordability incentives, project costs, housing costs, rental vs. ownership, parking, trees, and other factors that often change throughout the permitting process.
 - c. It is too early to make any conclusions about general compatibility of new development in existing neighborhoods.
- 2. Behavior Change:** Regulatory frameworks, financing models, builder experience, and market expectations have been oriented toward single-family development for decades, and shifting toward “missing middle” housing will take time.
 - a. Awareness and understanding of the zoning changes will continue to evolve, and application activity may increase as familiarity grows.
- 3. Broader Market Conditions:** There has been a general slowdown in residential development activity both nationally and locally due to elevated construction costs, labor constraints, and economic uncertainty.
 - a. These factors likely influence both the timing and feasibility of development, independent of zoning changes.



Takeaways

In the first year of Home in Tacoma zoning reform:



Permit applications and total units increased significantly compared to the average of the previous five years.



More housing units are being proposed per application, indicating a shift toward higher-density development.



A broader mix of housing types is being built, with townhouses, duplexes, and multi-family projects contributing a larger share of units.



Development activity is distributed across the City, with higher concentrations in certain neighborhoods.



The majority of projects are still in the permitting process, and additional housing units are expected to be delivered in future years.



Recommendations & Next Steps

As Home in Tacoma moves beyond its first year, the following will be prioritized:

- Continue to monitor permit and unit trends to better understand long-term impacts on housing supply and development patterns.
- Improve data tracking and reporting capabilities, particularly related to completed projects and housing outcomes such as affordability, compatibility, ownership, tenure, and unit type.
- Develop dashboard tools and regular reporting updates to provide ongoing transparency to City Council and the public.
- Evaluate opportunities to refine zoning, permitting processes, and outreach efforts to support continued housing production.



For additional information, scan the QR code or visit:
tacoma.gov/homeintacoma.