

# **City of Lakewood**

## **Five-Year FY 2010-2015 Consolidated Plan for Housing and Community Development**



**Tacoma-Lakewood  
HOME Consortium**

**May 2010**

This document was prepared in accordance with the requirements established by the Department of Housing and Urban Development for local jurisdictions requesting federal housing assistance through provision of the National Affordable Housing Act of 1990, as amended.

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(Tacoma Human Services Commission, Tacoma Community Redevelopment Authority, Lakewood CDBG Citizens Advisory Board, and the Tacoma and Lakewood City staff wish to acknowledge the numerous individuals who participated and contributed their valuable assistance in the preparation and production of this joint document.)



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# JOINT INTRODUCTION

## (Tacoma-Lakewood HOME Consortium)

The 2010-2015 Consolidated Housing and Community Development Plan for the Tacoma and Lakewood HOME Consortium provides a consolidated framework for addressing housing, community and economic development, and human services needs within these cities. The plan is required by the US Department of Housing and Urban Development (HUD) to apply for funds from three federal programs: the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and, for the City of Tacoma, Emergency Shelter Grants (ESG).

Through the planning process that leads to development of the Consolidated Plan, the cities, both individually and together, identified their priorities for addressing blight, eliminating threats to public health and safety, conserving and expanding their inventories of affordable and decent housing, expanding economic opportunities and addressing human services. These priorities are then funded through a combination of CDBG, HOME and/or ESG funds.

CDBG funds can be used to support housing assistance programs, physical improvements, economic development activities and public services. The cities of Lakewood and Tacoma may use CDBG funds, in addition to city general funds, for public services projects.

HOME funds can be used to support a variety of housing assistance programs to increase availability of affordable housing for both homeowners and renters. These may include down-payment assistance and housing repair and rehabilitation services as well as support of housing development by community-based housing developers.

ESG funds can be used to support rehabilitation and/or conversion of buildings for use as emergency shelters for the homeless. Funds can also be used for related social services and operating costs.

The joint planning process, to determine priorities and targeted uses, has included:

- Establishment of a committee (in Lakewood, the CDBG Citizen's Advisory Board, appointed by the Lakewood City Council; in Tacoma, the Tacoma Community Redevelopment Authority and the Human Services Commission, appointed by the Tacoma City Council) to provide for public oversight and comment in the planning process and to make funding recommendations.
- Opportunities for public participation in identifying needs in the community and strategies to address those needs.

- An analysis of population demographics, the needs of low income persons, including those who are homeless or face other barriers to finding housing, and a housing market analysis.
- Analysis of impediments to fair housing.
- An analysis of non-housing community development needs including infrastructure, public facilities and public service and human service needs.

This Consolidated Plan covers both the City of Tacoma and the City of Lakewood. The City of Lakewood became an entitlement city on July 1, 2000 for CDBG funds appropriated directly by HUD. Lakewood collaborates with the City of Tacoma jointly for the HOME Investment Partnerships (HOME) consortium planning and implementation, for which the City of Tacoma serves as the local lead agency. By working collaboratively to identify areas where common strategies can be developed, the Consortium seeks to improve housing and community conditions in the substantially urban core of the metropolitan area.

The City of Tacoma and the City of Lakewood, partners implementing the HOME Consortium, have agreed on common goals for the Five-Year Consolidated Plan. The several objectives common to both parties within those goals are listed below.

#### Goal 1: Provide Decent Affordable Housing

- Preserve existing owner-occupied housing stock. *(Tacoma: Preserve existing affordable owner and rent housing.)*
- Expand/sustain affordable homeownership opportunities.
- Provide assistance to preserve quality and habitability of rental housing. *(Tacoma: Provide support to preserve quality and habitability of rental housing.)*
- Provide assistance for a continuum of housing for persons with special needs, homeless persons and people at risk of homelessness.
- Reduce barriers to affordable housing.
- Develop new affordable housing. *(Tacoma: Develop new affordable housing in support of neighborhood and downtown revitalization.)*

#### Goal 2: Provide a Suitable Living Environment

- Revitalize targeted neighborhoods.
- Maintain/improve community facilities and public infrastructure.

#### Goal 3: Expand Economic Opportunities

- Focus investment on housing development and infrastructure improvements in support of economic development in targeted neighborhoods. *(Tacoma: Focus on housing development and infrastructure improvements in support of economic development in targeted neighborhoods.)*

- Support economic development activities that provide or retain livable wage jobs for low and moderate income persons. *(Tacoma: Support economic development activities that provide or retain livable wage jobs.)*

So that residents and community-based organizations will be able to readily find information about the communities in which they reside or work, the plans are intended to be parallel in several ways. They share:

- This introductory discussion of CDBG and HOME funds and the planning process for their use.
- A common format for the inventory and discussion of housing and community development resources, along with common needs and assets, where appropriate.
- Use of data from sources that are, to the greatest extent possible, consistent.
- Common formats for the plans to increase ease of use and comparison between the two cities, the County and the State where data are available.

# EXECUTIVE SUMMARY

The 2010-2015 Consolidated Plan for the Tacoma and Lakewood HOME Consortium provides a framework for addressing housing and community development needs in these cities over a five-year period. The plan is required by the US Department of Housing and Urban Development (HUD) to apply for funds from three federal programs: Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and, for the City of Tacoma, Emergency Shelter Grants (ESG).

The joint Consolidated Plan for Tacoma and Lakewood has allowed sharing of key public information, identification of individual and shared housing and community development needs and resources, and consideration of regional assets and strategies to meet the needs of lower income households. The Consolidated Plan also identifies the unique needs and assets in Lakewood.

The Plan was built on a broad citizen participation process, an analysis of existing data and plans on population and housing, consideration of available resources and assets, and prioritization of needs and strategies. The Plan is organized in several sections: population and economy, housing needs and market analysis, housing resources, homeless and special needs, community development, and the strategic plan. The following summarizes key findings.

## NEEDS ASSESSMENT

### POPULATION AND ECONOMY

The City of Lakewood is part of the fabric of Puget Sound and is influenced by economic trends in neighborhood counties and cities. Lakewood grew as a residential and recreational community for people working in Tacoma and those associated with the neighboring military bases. Lakewood was only recently incorporated (1996) and the first census for the new city was in 2000. The population at that time was 58,211.

Lakewood is a city of both wealth associated with the estates and housing built around the lakes, and poverty, associated primarily with the areas along the I-5 corridor. The median household income in Lakewood as of the 2005-2007 American Community Survey was \$45,096, considerably lower than Pierce County (\$54,440). The biggest nearby employers are the military (Joint Base Lewis McChord), health care systems and the school district. Most of Lakewood residents commute to work.

Sixteen percent of the population in Lakewood lived below the federal poverty level (2005-2007 ACS) and this was highest for single women with children. Almost half (48%) of Lakewood households with children under the age of 18 were headed by a single parent, mostly women. This indicates a potentially greater need for support in housing and services in meeting the demands of caring for children.

Almost one-third (32%) of Lakewood households were composed of single individuals and 10% were individuals 65 and older. Aging of the baby-boomers will present new demands for housing and services whether they remain in their own housing or move to new independent or assisted housing.

Lakewood has a very diverse population and is home to many recent arrivals in the United States which is reflected in the fact that almost 22% of Lakewood residents over 5 years of age spoke a language other than English in the home (2005-2007 ACS). Isolation because of inability to speak English can contribute to problems in accessing services, securing employment with livable wages and negotiating day-to-day challenges of living.

## **HOUSING NEEDS AND MARKET ANALYSIS**

A substantial share of housing in Lakewood is rental housing – 49% of the housing in Lakewood was occupied by renters (2005-2007 ACS). The military base influences multifamily housing development and demand for rental housing within commuting distance for the nearly two-thirds of the growing military personnel assigned to Joint Base Lewis McChord. Military retirees in Lakewood have also influenced single family housing development and the growing population of retirement age.

Housing costs in Lakewood (2005-2007 ACS) were below those in Pierce County as a whole. The owner-specified value (census determination) in Lakewood was \$222,800 compared to \$248,900 in the county. The median gross rent in Lakewood was \$726 compared to \$819 per month in the county. Housing costs and the housing market are changing and uncertain at the end of 2009. Even with recently declining costs, income has not kept pace with housing costs over the last few decades. For example, between 1970 and 2006 (2006 constant dollars) median household income in Lakewood declined by 6%, median gross rent declined by 7% and the median owner's value grew by 50%.

Home prices are relatively more affordable in Lakewood, Tacoma and Pierce County than in neighboring King County, which encourages people to look for housing in Pierce County and continue to commute to work. However, recent studies show that households living in metropolitan areas, with incomes between \$20,000 and \$50,000 spend 57% of their household budget for housing and transportation. Lower housing costs outside the metropolitan area are offset by the cost of commuting to work.

The lower average rent in Lakewood means that units are relatively more affordable, but the low rent and high recent vacancy rates can be disincentives to landlords to improve properties. The City of Lakewood has focused extensive resources on improving conditions, including code enforcement

activities. The City, through its Consolidated Plan and work with regional partners, is seeking to improve housing quality and maintain housing affordability.

Maintaining housing affordability is an ongoing challenge. Almost half (48%) of all renter households in Lakewood in 2000 had housing problems, either because of cost-burden or because of overcrowding. Households that were living in units they owned or were buying also faced problems – 24% of all owner households were cost-burdened or lived in overcrowded conditions. For both renter and owner households, the lower the income, the greater the extent of housing cost-burden. Larger, low income families were much more likely to be living in overcrowded conditions as well as paying more for housing than they could afford.

## **HOMELESS AND SPECIAL NEEDS POPULATIONS**

Homelessness persists as a significant problem for all communities in Pierce County. An estimated 2,083 people were counted as homeless in a single-day January 2009. This count is thought to substantially underestimate the extent of homelessness, which might be 4 to 5 times higher during the year. The count does not consider the many who are living in temporary situations (with relatives and friends) or who are otherwise at risk of homelessness.

The causes of homelessness are varied, but lack of affordable housing is key among them, as is inadequate income. Many homeless individuals are working but unable to afford housing. Contributing to causes of homelessness include mental illness, substance abuse, and domestic violence. Many of the homeless, both sheltered and unsheltered, are children.

Housing planners have been working to provide a continuum of housing and services to meet the individual needs of homeless families and individuals. The “Housing First” strategy is a model for moving people directly from the streets into permanent housing backed by needed support services.

Non-homeless persons with special needs include the frail elderly, people with disabilities, people with HIV/AIDS, victims of domestic violence, people with mental illness, and those with alcohol and other addictions. Decline of services tied to funding reductions affects support across all ages – children and youth, adults and the elderly. Decreased funding for support and services for persons with special needs reduces their ability to live independently and safely and increases the risk of homelessness.

## **COMMUNITY DEVELOPMENT NEEDS**

The City of Lakewood has some significant community development needs. The City was incorporated in 1996, joining together areas that were served by separate water, sewer and utility purveyors. New development, including increased density, renovating or replacing dilapidated housing, and increasing

jobs and services must be supported by substantial infrastructure improvements. Construction of a sewer system is underway in Tillicum and Woodbrook, which will provide part of the needed infrastructure for growth.

Other community development needs include support for public facilities, especially in low income areas physically isolated from Lakewood proper by I-5. Continued focus on crime reduction and prevention remains a priority for residents. Economic development, including bringing more jobs in Lakewood, has become a high priority for the City.

## **FIVE-YEAR STRATEGIC PLAN**

The following are the goals and objectives contained in the five-year strategic plan.

### **Goal 1: Provide Decent Affordable Housing**

- A. Preserve existing affordable owner-occupied housing.*
  - 1. Provide a range of home repair assistance to qualified lower income homeowners.
  
- B. Expand/sustain homeownership opportunities.*
  - 1. Reduce the financial burden of new homeowners through assistance with down payment for home purchases.
  - 2. Provide housing counseling to homeowners and potential homebuyers.
  - 3. Collaborate with partners and housing providers toward the goal of expanding homeownership opportunities.
  
- C. Provide assistance to preserve quality and habitability of rental housing.*
  - 1. Provide incentives to preserve properties.
  - 2. Collaborate with partners and housing providers to develop and implement strategies to preserve affordable rental housing.
  - 3. Support the crime-free housing activities.
  - 4. Support fair housing activities such as landlord/tenant counseling.
  
- D. Provide assistance for a continuum of housing for persons with special needs, homeless persons and people at risk of homelessness.*
  - 1. Develop partnerships with housing providers and human services agencies for providing emergency shelters, transitional housing and affordable permanent housing.
  - 2. Support the efforts of the Ten-Year Regional Plan to End Chronic Homelessness in Pierce County.

- E. *Reduce barriers to affordable housing.*
  - 1. Support fair housing activities such as outreach and education.
- F. *Develop new affordable housing.*

Goal 2: Provide a Suitable Living Environment

- A. *Revitalize targeted neighborhoods.*
  - 1. Assist with sewer connections for single family owner-occupied units in targeted areas.
  - 2. Support code violation enforcement activities and activities to remove slums and blight.
- B. *Maintain/improve community facilities and public infrastructure.*
  - 1. Support public infrastructure such as streets, sidewalks, street-lighting, street-related improvements, and park facilities and improvements, and the removal or architectural barriers that impeded American Disabilities Act accessibility.
  - 2. Support community facilities providing emergency services and basic needs.
- C. *Supportive delivery of human services to target low income clientele.*
- D. *Develop and improve parks and open space in low income residential neighborhoods.*

Goal 3: Expand Economic Opportunities

- A. *Support economic development activities that provide or retain livable wage jobs for low and moderate income persons.*
  - 1. Develop and low-interest loan program, tax credits and other mechanisms to serve as incentives for businesses to create or retain jobs for low and moderate income persons.
  - 2. Develop a technical assistance program for supporting businesses for the purpose of creating or retaining jobs for low and moderate income individuals.
  - 3. Provide businesses with access to low-interest loans to expand economic opportunities through on-site infrastructure improvements, rehabilitation, acquisition, and other commercial improvements for the purpose of creating or retaining jobs for low and moderate income persons.
- B. *Support the city's redevelopment activities.*
- C. *Focus investment on housing development and infrastructure improvements in support of economic development in targeted neighborhoods.*

# **INTRODUCTION**

(City of Lakewood 5-Year Consolidated Plan 2010-2015)

## **PURPOSE**

The City of Lakewood 5-Year Consolidated Plan for Housing and Community Development provides a framework for action to meet the needs of residents of the City, with emphasis on assisting its populations with greatest need. The plan outlines needs, goals and strategies for assisting lower income households and serves as the basis for allocating HUD Community Development Block Grant (CDBG) and HOME Investment Partnership Act funds. An action plan is prepared annually which outlines the specific program activities to be carried out in meeting the goals set out in the Consolidated Plan.

## **INSTITUTIONS AND COORDINATION**

### **INSTITUTIONAL STRUCTURE**

Activities under the Consolidated Plan are carried out in cooperation with several regional partners, community-based non-profit organizations and private developers. The Consolidated Plan represents an implementing strategy for the Housing Element of the City of Lakewood's Comprehensive Plan. While the structure used in the first ten years of the Lakewood Consolidated Plan will continue to be the primary vehicle for implementing activities, the City is constantly assessing the strengths and weaknesses of the institutional framework with the goal of refining its partnership to improve coordination and collaboration. The strategies of this plan include a number of new initiatives to expand regional and local partnerships.

The City's first few years as a CDBG Entitlement community and member of the Tacoma-Lakewood HOME Consortium focused on development a strong working relationship with the City of Tacoma and its housing and planning staff, particularly in implementation of affordable housing activities under the Plan.

The current system in place reflects the strength of the cooperation between the two cities. Significant progress has been made in creating opportunities for lower income households to obtain and retain affordable housing meeting their needs. The Lakewood Housing Rehabilitation Program, for example, is

jointly administered with the City of Tacoma serving as the lead entity through the HOME Consortium Agreement. In addition, Lakewood CDBG funds have been allocated to rehabilitate public housing units operated by the Pierce County Housing Authority. The City continues to support local non-profit organizations with funds to implement high priority projects and is a partner in the Pierce County Continuum of Care Committee and the Pierce County Homeless Coalition. Finally, the City continues to work with the private sector by supporting efforts to encourage private landlords to improve rental properties and is working towards the development of strategies involving local businesses in creating (and retaining) jobs for lower income persons.

## **COORDINATION**

The City has coordinated fully with appropriate agencies, groups, organizations and other interested parties throughout the process of developing the Consolidated Plan. As noted later in the section on Citizen Participation, this coordination effort has included a variety of methods of providing information to, and obtaining feedback from, a range of social services agencies, non-profit and neighborhood groups, realtors and lenders, landlords and apartment managers, housing providers, and economic development experts (both public and private). This has also included coordination with other entities providing services and housing for low and moderate persons in general and persons with special needs and the homeless.

## **POLICIES**

### **NATIONAL POLICIES**

The US Department of Housing and Urban Development (HUD) has established broad guidelines for use by local jurisdictions in development of Consolidated Plans. The Plans are intended to be the result of a collaborative process to establish a unified vision for housing and community development. The Plans are built on analyses of local assets and needs, and coordination of responses to meet those needs.

The three national goals for the CDBG Program and the Consolidated Plan (as included in the HUD Guidelines for Preparing a Consolidated Plan Submission for Local Jurisdictions) are:

*DECENT HOUSING – which includes:*

- *assisting homeless persons obtain affordable housing;*
- *assisting persons at risk of becoming homeless;*
- *retention of affordable housing stock;*

- *increase the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability;*
- *increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence; and,*
- *providing affordable housing that is accessible to job opportunities.*

*SUITABLE LIVING ENVIRONMENT – which includes:*

- *improving the safety and livability of neighborhoods;*
- *increasing access to quality public and private facilities and services;*
- *reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods; o restoring and preserving properties of special historic, architectural, or aesthetic value; and,*
- *conservation of energy resources.*

*EXPANDED ECONOMIC OPPORTUNITIES – which includes:*

- *job creation and retention;*
- *establishment, stabilization and expansion of small businesses (including microbusinesses);*
- *the provision of public services concerned with employment;*
- *the provision of jobs to low-income persons living in areas affected by those programs and activities, or jobs resulting from carrying out activities under programs covered by the plan;*
- *availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices;*
- *access to capital and credit for development activities that promote the long-term economic and social viability of the community; and,*
- *empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.*

HUD has added two additional areas of emphasis:

- Ending chronic homelessness.
- Expanding home ownership for minority households.

Program activities funded with CDBG program funds must primarily benefit lower income persons. Other eligible categories include the elimination of slums and blight, and urgent community needs.

## **CITY OF LAKEWOOD POLICIES**

The City of Lakewood Comprehensive Plan, first prepared in 2000 and amended in 2003, provides support and guidance for strategies in the Consolidated Plan. The pertinent goals and policies in the Comprehensive Plan are summarized below.

### **RESIDENTIAL LANDS AND HOUSING**

The Comprehensive Plan calls for the preservation of the quality of single family neighborhoods while supporting infill and development, including innovative design options and investment in physical improvements that foster growth and targeted land-use densities. Increased density should be achieved by development of mixed use areas especially in the central business, neighborhood business, and Lakewood Station districts.

The improvement and maintenance of quality multifamily housing in Lakewood is supported by policies guiding regulations on appearance, scale and location of new buildings and encouragement of public-private partnerships resulting in revitalization or replacement of some existing apartment complexes. They call for access to amenities, services, open-space, transportation and employment, and permit and encourage housing for persons with special needs, including homeless, persons with disabilities, and victims of domestic violence.

Affordable, quality housing is specifically encouraged by multiple housing policies, including the selection summarized in the following:

- Public programs for home renovation and first-time homebuyers assistance.
- Support for efforts to increase homeownership.
- Provision of density bonuses and modified height restrictions, and examination of the viability of inclusionary zoning.
- Assistance with upfront rental costs for qualifying households.
- Aid to developers of affordable housing by identifying and maintaining an inventory of potentially suitable sites.
- Establish relationships with lenders and other partners to eliminate barriers to and promote production of affordable housing, and streamline the regulatory process.
- Encourage and assist owners of vacant or blighted land to upgrade their properties or partner with developers of affordable housing, and develop public policy strategies to modernize and/or upgrade existing mobile home parks.

The Comprehensive Plan also encourages partnerships with Pierce County and neighboring jurisdictions to create affordable housing opportunities and to coordinate and leverage funding for that purpose. The Plan further specifies continued cooperation with the Pierce County Housing Authority to redevelop and upgrade housing in Lakewood to meet the needs of Lakewood's residents.

## **LIVING ENVIRONMENT**

The Plan addresses the living environment in Lakewood by setting a goal to continue to enforce aesthetic standards, life safety regulations, and crime prevention in housing design. Policies include active code enforcement, considering public safety in land-use decisions and design techniques, and continued support for the crime-free multi-family housing program.

Several policies address housing relocation, including annual reports on potential loss of affordable housing and the provision of relocation assistance plans if the loss is due to area-wide redevelopment or deteriorating housing conditions.

## **HEALTH AND HUMAN SERVICES**

The Comprehensive Plan promotes health and human services through several policies including support for the Lakewood Community Collaboration or successor affiliation. Policies support continued collaboration among agencies on program objectives and coordination of funding sources. Community involvement is encouraged to give Lakewood citizens a strong voice in decision-making about how to create a safer and healthier community.

# **CITIZEN PARTICIPATION**

## **SUMMARY OF PARTICIPATION PROCESS**

The City of Lakewood's 2010-2015 Consolidated Plan was developed with substantial input from and coordination with the City of Tacoma, the Pierce County Housing Authority, Pierce County, citizens and neighborhood groups, Lakewood City Council members, Lakewood's Mayor and City Manager, City staff, service providers and community-based organizations working to meet the needs of homeless and low income persons in Lakewood, and Pierce County. (Refer to Figure 1 for map showing Lakewood neighborhoods and census tracts.)

The Citizen Participation process implemented by the City of Lakewood meets and exceeds HUD's requirements for public input. Elements in the City's Citizen Participation process include:

- Focus groups held with key neighborhood groups.
- Interviews with key stakeholders and individuals knowledgeable of needs and resources in Lakewood.
- Review of existing planning documents for local area agencies.

- Meetings with the CDBG Citizens Advisory Board and the Human Services Funding Advisory Board.
- Meetings with the Tacoma Community Redevelopment Authority on plan development.
- Meetings held with the City Council, the Mayor and City Manager.
- A notification in *The Tacoma News Tribune* by the City of Lakewood of acceptance of proposals for CDBG and HOME funding for fiscal year 2010/2011 between November 2 and December 9, 2009.

The draft Consolidated Plan was made available to the public for review and comment beginning April 1, 2010 (advertised in *The Tacoma News Tribune*), and a public hearing was held by the Lakewood City Council on April 19, 2010. Comments received in response to this 30 day review period were incorporated in the final Consolidated Plan, with copies of letters received and a summary of substantive comments included in the appendix of the final plan. The final Consolidated Plan document was scheduled for approval by the City Council on May 3, 2010 after the public comment period (ending April 30, 2010).

## **ELEMENTS OF CITIZEN PARTICIPATION**

### **FOCUS GROUPS**

The City conducted focus groups (actually large meetings) with neighborhood groups and key stakeholders who could provide information on needs, priorities and strategies for the Consolidated Plan. Comments helped direct the focus of research and were included directly in the body of the Plan. Focus groups were also held with regional providers with valuable input for both Lakewood and Tacoma, HOME Consortium partners.

- The Tacoma/Pierce County Human Services Coalition included representatives of key agencies in Pierce County providing services to youth, victims of domestic violence, low income individuals and families, elderly persons, military families, displaced homemakers, ethnic minorities, homeless and hungry persons, and persons leaving incarceration and the families of persons incarcerated. Schools and school-based programs for low income youth and families, the Tacoma/Pierce County Health Department, and other governmental agencies providing health and human services were also included.
- Lakewood Human Services focus group was a separate meeting attended by housing providers, operators of food banks and community services, the Korean Women's Association, Centro Latino, Community Health Care, Safe Streets, Associate Ministries, Tacoma/Pierce County Habitat for Humanity, the Tacoma Rescue Mission, Communities in School and others who brought their opinions on needs to the discussion.

- A focus group of housing providers was convened by the Tacoma-Pierce County Affordable Housing Consortium and was attended by 19 providers and developers of low income housing, special needs housing, and military housing in Pierce County. In addition to providers, representatives of lending institutions and redevelopment agencies were able to contribute information on current needs and barriers.
- The meeting of economic development experts brought together public and private sector representatives from educational institutions, the County, business development organizations, staff from the City of Lakewood and the City of Tacoma, financial institutions and development coalitions.
- A meeting of realtors and lenders to discuss barriers and opportunities in providing affordable housing and economic opportunities in Lakewood, particularly in the current economic downturn.
- Lakewood City staff participated in a meeting to discuss needs. Those attending included Community Policing Unit, risk management, code enforcement, health, community development, building safety, public safety and the Lakewood Fire Department.

## **NEIGHBORHOOD GROUPS**

Neighborhoods were consulted during the planning process. During regularly scheduled meetings, the Associations were asked to comment on needs pertinent to the Consolidated Plan both generally in Lakewood and in the neighborhood. Meetings were held with the Tillicum, Northeast, Pacific/Springbrook, Lake City and Lakeview associations.

## **STAKEHOLDERS AND OTHERS CONSULTED**

Phone interviews were conducted with stakeholders able to provide critical input on the needs of homeless and lower income residents of the City. These included each of the members of the City Council, the Lakewood City Manager, the Mayor, City of Lakewood staff, the Pierce County Housing Authority, Greater Lakes Mental Health, and other providers who could speak to the needs of Lakewood and Pierce County residents.

The City of Lakewood sought comment internally from City departments addressing the needs of homeless, low income and special needs populations. Other public agencies consulted include the Tacoma/Pierce County Health Department, the Human Services Community Collaboration and the Washington State Labor and Industries. The City of Lakewood coordinates with the Pierce County Housing Authority on both the five-year and the annual plans.

## DOCUMENTS REVIEWED

A variety of existing planning documents were reviewed to inform development of the Consolidated Plan. These are referenced throughout the Plan and include:

- United Way of Pierce County Human Services Assessment 2006-2007.
- Pierce County Continuum of Care application.
- School District Report card from the Office of the Superintendent of Public Instruction.
- The Pierce County Housing Authority Five-Year Plan.
- City of Lakewood Comprehensive Plan
- City of Lakewood Six-Year Comprehensive Transportation Improvement Program 2009-2014.
- Puget Sound Regional Council (PSRC), Vision 2040.
- Tillicum Neighborhood Plan (draft) (2009).
- Woodbrook Business Park Development Report (2009).
- City of Lakewood Human Services Strategic Plan (2006).
- 2008-2011 Area Plan: Pierce County Human Services Aging and Long-Term Care Plan.
- Washington State Office of Financial Management and Department of Labor and Industry employment forecasts.
- Washington State Department of Commerce, Homeless Enumeration Data Base, 2009.
- Washington State Employment Security, 2001, Pierce County Economic Profile.
- U. S. Census documents including the American Community Survey.
- Washington State Office of Financial Management, 2004, Economic Impacts of the Military Bases in Washington.
- Washington Center for Real Estate Research, Washington State University, 2009, Spring 2009 Central Puget Sound Real Estate Research Report.
- Low Income Housing Institute, 2009, Out of Reach 2009: America's Housing Wage Climbs, Washington.
- The Road Home: Pierce County's Ten-Year Plan to Reduce Homelessness by Fifty Percent by 2015.
- Washington Department of Community, Trade and Economic Development, Emergency Shelter Assistance Program Report.

# AMERICAN COMMUNITY SURVEY

Changes in the methodology of gathering information for the US Census are reflected in this 2010-2015 Consolidated Plan. The decennial count of 2000 will be updated again in 2010. However, the long form, which was provided in the past to a percentage of households every 10 years to gather detailed information, has been replaced by the American Community Survey (ACS). The American Community Survey samples a percentage of households each year and, beginning in 2005, provides data on a regular basis. The advantage of the annual sampling methodology is that data are more current, eliminating the necessity of waiting 10 years for updates. Over time, the information will be invaluable in keeping up with trends.

There are, however, limitations in use of the ACS data, especially in the first years. The American Community Survey relies on sample data, rather than a count of the whole. So, data are shown more reliably as percentages, rather than numbers. There were also changes in the way some questions were worded and in the time-periods about which respondents were asked to provide data. These, among other differences, restrict the ability to compare ACS data with historical census data.

This Consolidated Plan relies on the 3-year estimates obtained from 2005-2007. The 3-year period is most appropriate for smaller cities, such as Lakewood, because the sample is large enough over that period of time to provide reasonably accurate estimates. The same time period was provided throughout and for all tables and figures comparing Lakewood with Tacoma, Pierce County and the State of Washington.

Where numbers are provided in this plan, they are based on the decennial census or on annual State (State of Washington, Office of Financial Management) projections of population and households. Data from the 2005-2007 American Community Survey are presented as percentages and averages, rather than as numbers. In some cases, the 2000 census provided the only basis of information. Maps included in this plan, for example, are based on the 2000 census.

# POPULATION AND ECONOMY

## BACKGROUND

Lakewood and the surrounding area were long-inhabited by American Indians, primarily the Nisqually, Puyallup and Steilacoom tribes. Evidence suggests that this area was inhabited for 9,000 years. Abundant natural resources contributed to that stability and encouraged regional trade in those early periods. Europeans first arrived in the mid 1800s and established industries – fur trading, farming and sawmills notable among them.<sup>1</sup> One of the lakes, for which Lakewood is named, was created by a dam constructed by early settlers and another was created later for real estate speculation.

The military has been a neighbor since the first European settlers arrived. Fort Nisqually was established south of the present city boundaries to protect trade and settlers (abandoned in 1868). A National Guard Training Camp was established on the banks of American Lake in 1913 and Camp Lewis (now part of Joint Base Lewis McChord) followed in 1917 – both were sites for training troops in preparation for World War I. McChord Air Force Base was added in the 1930s. Joint Base Lewis McChord forms the southern boundary of Lakewood and remains a substantial influence in the City, Pierce County and Washington State.

Lakewood is marked by several outstanding physical features – some assets and others barriers. Lakewood has grown around numerous lakes – notably American Lake, Gravelly Lake, Steilacoom Lake and several smaller ones. These have historically been a draw for recreation as well as residential development. Lakewood has been primarily a residential community, home to military personnel and retirees and people commuting to jobs elsewhere in Puget Sound.

These commutes were facilitated in the early days by a trolley to Tacoma, “old” Highway 99 (Pacific Highway Southwest), and now by the presence of Interstate 5 (I-5), which marks the eastern boundary for much of Lakewood. I-5 bisects the city in some areas. Springbrook and Woodbrook, for example, are completely separated from the rest of Lakewood by these major roads. Tillicum is also isolated, bordered by I-5, American Lake, and the Tacoma Country and Golf Club. This physical isolation is a problem in meeting community goals and providing services in some of the poorest areas of Lakewood.

Lakewood incorporated as a city in 1996 and faces a number of challenges in becoming the place envisioned and initially set out in the Comprehensive Plan. Bounded by the cities of Tacoma, Steilacoom, and University Place and by the military bases, Lakewood is looking to redevelopment to create strong

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<sup>1</sup> City of Lakewood Comprehensive Plan Background Report. 1997.

residential neighborhoods and vibrant business and commercial areas. Military aircraft operations associated with Joint Base Lewis McChord also influence development patterns in Lakewood.

When incorporated, the new City of Lakewood set out to encourage development of a balanced community. That included preserving existing neighborhoods and, at the same time, promoting increased density in some areas, as required by the State Growth Management Act. It also included promoting economic opportunities for residents with targeted industrial development. The Towne Center, developed since incorporation, gives Lakewood a central focus area – a “downtown.” Development continues in Lakewood, including extensive improvements underway in Tillicum and Woodbrook. A strong partnership with Joint Base Lewis McCord will bring additional development to Lakewood as the base completes proposed troop expansion and facility consolidation.

## POPULATION

### POPULATION GROWTH

*Lakewood’s population has not changed substantially since 1990. However, Lakewood is subject to economic and other influences common to Puget Sound, including expansion of the neighboring military base.*

The population of Lakewood was estimated at 58,840 in 2009 and has remained relatively unchanged since incorporation. The April 2009 official population estimate for Lakewood was just 1% greater than the 2000 census. Lakewood is the second largest city in Pierce County and ranked 15<sup>th</sup> largest in Washington in 2009. The first official census of the new City of Lakewood was in 2000. The upcoming 2010 census will provide new information and the City has been working to lay the groundwork for an accurate count.

**Table 1: Population 1990 to 2009**

Location	Year			Change 2000-2009
	1990	2000	2009*	
Lakewood	58,412	58,211	58,840	1%
Tacoma	176,664	193,556	203,400	5%
Pierce County	586,203	700,820	813,600	16%
Washington State	4,866,692	5,894,121	6,668,200	13%

Source: US Census (1990 and 2000); State of Washington OFM estimates (2009).

The 2022 population allocations adopted by the Pierce County Council, as an outcome of work in 2003 with the countywide Growth Management Coordinating Committee, estimated Lakewood’s 20-year growth to be 72,000.

Lakewood, lying just to the south of Tacoma, shares with Tacoma a pattern of growth slower than the rest of Pierce County. The population in unincorporated areas of Pierce County grew by 21% between 2000 and 2009. Incorporated areas outside of Tacoma and Lakewood grew by 27%, some of which is due to annexations during that time.<sup>2</sup> Both Lakewood and Tacoma have a limited amount of land suitable for development, whereas rural areas in the county provide more opportunity for housing construction at lower costs.

State and regional influences affect growth throughout Pierce County. Given the ease of commuting along the Interstate 5 corridor, Lakewood is part of the economic and residential fabric of Puget Sound.

- Washington State, Office of Financial Management projects that the population in Pierce County will grow by 50% between 2000 and 2030.<sup>3</sup>
- Historically, population growth in Puget Sound (King, Pierce, Snohomish, Kitsap, and Thurston counties) accounted for a disproportionate share of growth in Washington State – almost 80% of state growth between 1960 and 1970. This slowed in the last 10 to 20 years to just over half of the state’s growth. Population growth in Pierce County accounted for 20% of growth in Puget Sound counties between 1990 and 2000 and is projected at that level through 2030. However, population levels are strongly influenced by economic expansions and contractions. Pierce County is also influenced by troop levels and activities at Joint Base Lewis McChord.<sup>4</sup>
- Military growth at Fort Lewis resulted in an estimated increase of almost 30,000 personnel and dependents between 2000 and 2009. In 2007, about 30% of Fort Lewis personnel lived on base and the remaining in nearby communities – 16% in Lakewood.<sup>5</sup>
- Improvements in Tillicum, notably construction of a new sewer system, will likely provide an impetus for additional residential development and increase the population. Planned on- and off-base transportation changes could also impact development.

## LAND USE AND POPULATION DENSITY

Figure 1 on the following page shows Lakewood neighborhoods, census tracts and block groups. This map will serve as a reference for other maps in the 2010-2015 Consolidated Plan. As of the 2000 census (the most recent available for this report) the areas of highest population density were located along I-5 and in north Lakewood in areas containing multifamily housing. Least populated were residential areas around the lakes in central Lakewood, which also correspond to more affluent neighborhoods. As of April 2009 estimates, Lakewood had 2,942 people per square mile, compared with more densely populated Tacoma (4,090 people per square mile) and Seattle (7,185 people per square mile).

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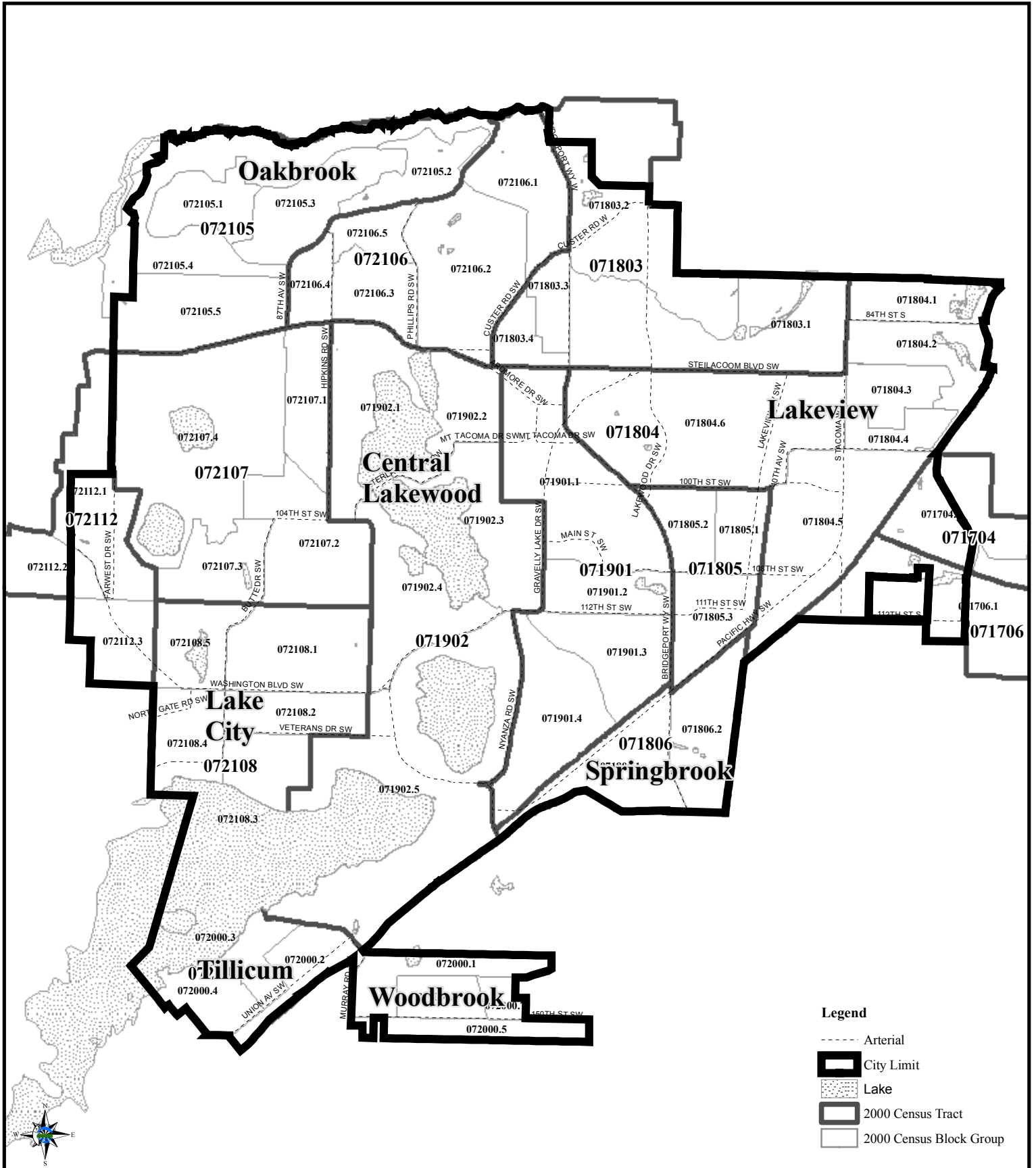
<sup>2</sup> OFM April 2009 estimates.

<sup>3</sup> Washing State County Growth Management Population Projections 2000 to 2030, Final 2007 GMA Population Projections, OFM/Forecasting, October 2007, medium series.

<sup>4</sup> Washing State County Growth Management Population Projections 2000 to 2030, Final 2007 GMA Population Projections, OFM/Forecasting, October 2007, medium series.

<sup>5</sup> I-5 Transportation Alternatives Analysis and Operations Model briefing document October 2009.

Figure 1  
 City of Lakewood 2000 Census Index Map



Lakewood’s Comprehensive Plan (2003) proposes increased density and mixed-use residential and commercial developments in several areas. When accomplished, this will transform Lakewood from a primarily residential area into a community with industry, employment, services and a mix of housing to support its residents. As those changes are implemented, the pattern of land use and residential densities will change accordingly.

- The Central Business District (CBD) will serve as the center of commercial and cultural activity and will contain higher density residential development, including condominiums and housing for seniors.
- The Lakewood commuter rail station (Lakewood Station) in Lakeview will serve as a transportation hub, and will contain high density housing, employment, shopping and services.
- Redevelopment in Tillicum with the installation of the new sewer system could support new housing and an improved business district.

## AGE OF RESIDENTS

*The population is growing older in large part because of aging baby boomers, whose entry into retirement over the next twenty years will change demand for housing and services.*

The median age of the population in the United States was 35.3 years in 2000, a jump of two plus years from the previous census. More recently (2005-2007 American Community Survey) the median age of people across the nation was 36.4. This increase is due in large part to the aging of the baby boomers (those born between 1946 and 1964). The “boomers” pushed up the percent of the population between the ages of 45 and 64 years and will soon increase the share of those 65 and over. The surge in births following World War II reversed a period of lower birth rates in the late 1920s and early 1930s.<sup>6</sup> Subsequent waves of the baby boom (their children and their grandchildren) will also influence demographically-based services (e.g., schools).

The 2005-2007 American Community Survey estimated that the median age of the population in Washington was 36.8 years. The median age of the population in Lakewood was a little higher at 37.2.

**Table 2: Median Age**

Location	Year		
	1990	2000	2005-07
Lakewood		35.0	37.2
Tacoma	31.8	33.9	35.7
Pierce County	31.3	34.1	35.4
Washington State	33.1	35.3	36.8

Source: US Census 1990 & 2000; ACS 2005-07.

<sup>6</sup> US Census.

The American Community Survey (2005-2007) found that:

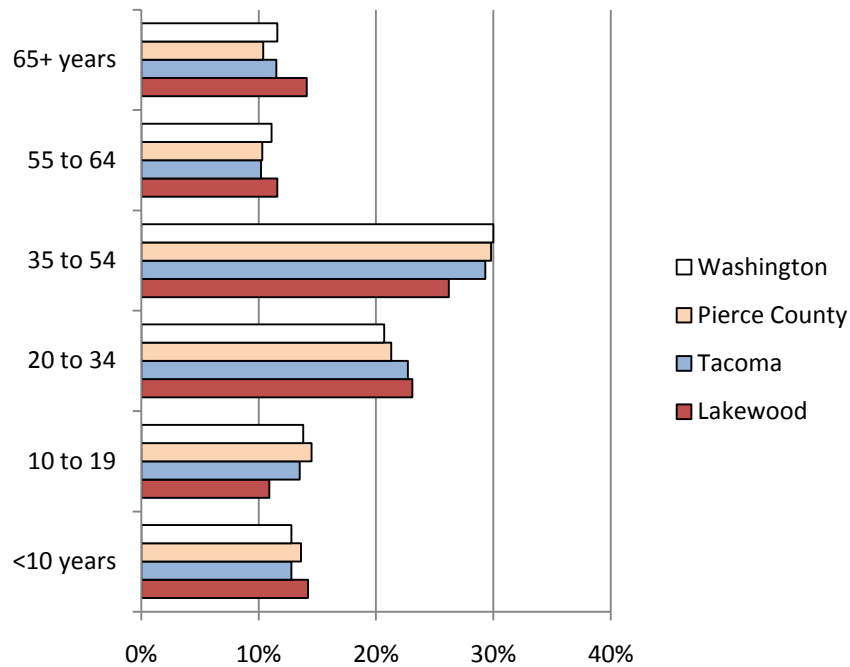
- 14% of Lakewood’s population was of retirement age, a larger percentage than was true of Tacoma, Pierce County or Washington State.
- 61% of the population was working age (20 to 64).
- 25% of the population was under the age of 20.

**Table 3: Age of Population 2005-2007**

Age	Location			
	Lakewood	Tacoma	Pierce County	Washington
Less than 10	14%	13%	14%	13%
10 to 19	11%	14%	15%	14%
20 to 34	23%	23%	21%	21%
35 to 54	26%	29%	30%	30%
55 to 64	12%	10%	10%	11%
65+ years	14%	11%	10%	12%

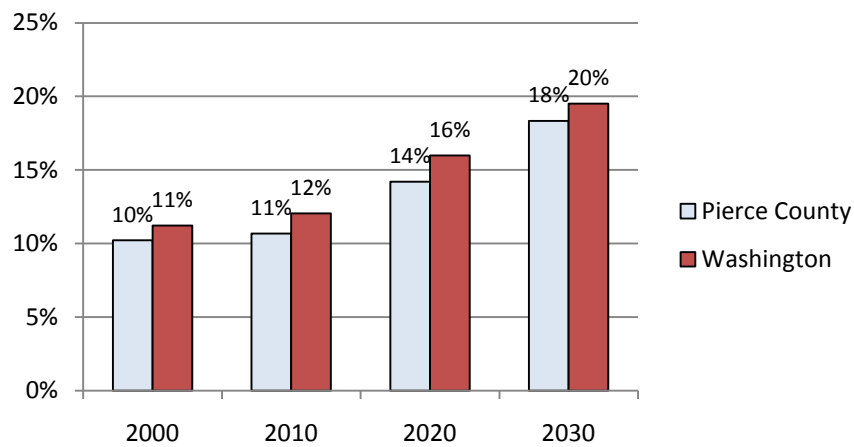
Source: American Community Survey 2005-2007.

**Figure 2: Age of Population 2005-2007**



Source: American Community Survey 2005-2007.

**Figure 3: Population 65+ as Percent of Total 2000-2030**



Source: Washington OFM, Forecasting October 2007.

People make choices about retirement locations based on preference or necessity. As a result, some communities will be more impacted than others. For example, in 2009 OFM estimated that 24% of the population in San Juan and Clallam counties was 65 and older. Lakewood has been a choice for retirement location for many, including military retirees, which accounts for the slightly higher percentage of people 65 and older in Lakewood than in Tacoma and Pierce County.

By 2030, 20% of the population in Washington will be 65 or older; 18% of Pierce County residents will be that age.<sup>7</sup> A greater share of the elderly in the population requires planning for housing, transportation and services. Older residents are more likely to be isolated or homebound and in need of additional support to live safely in their homes.

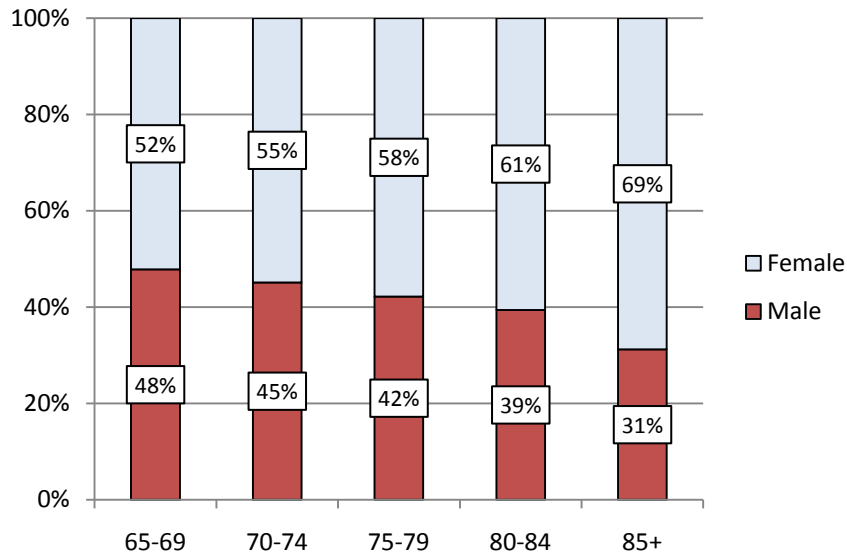
The discussion of needs of the elderly and planning to meet those needs underline planning principles benefitting the whole community – diverse housing types and location, transportation alternatives, and availability of goods and services. A 2006 national study framed the question about preparedness for aging and their caregivers as “whether cities and counties can ensure their communities are ‘livable’ for all ages – not only good places to grow up, but good places to grow old.”<sup>8</sup>

A consideration in planning for present and future populations, especially for housing and services for the elderly, is that life expectancy has not been equal for men and women. As of the 2000 census, two-thirds of seniors 85 and older were women. Many surviving spouses are living on incomes reduced after the death of a partner.

<sup>7</sup> 2005-2007 American Community Survey.

<sup>8</sup> 2010-2011 Update to the Area Plan (Draft), Pierce County Human Services, Aging and Long Term Care.

**Figure 4: Washington Population 65+ by Age and Gender 2000**



Source: US Census.

**Community Input**

*People mentioned that continued focus and support should be directed toward the elderly and people with disabilities, many of whom were likely to be isolated and in need of assistance to stay safely in their homes.*

**RACE/ETHNICITY**

*Lakewood is home to a diverse population, some of whom are isolated because of limited English.*

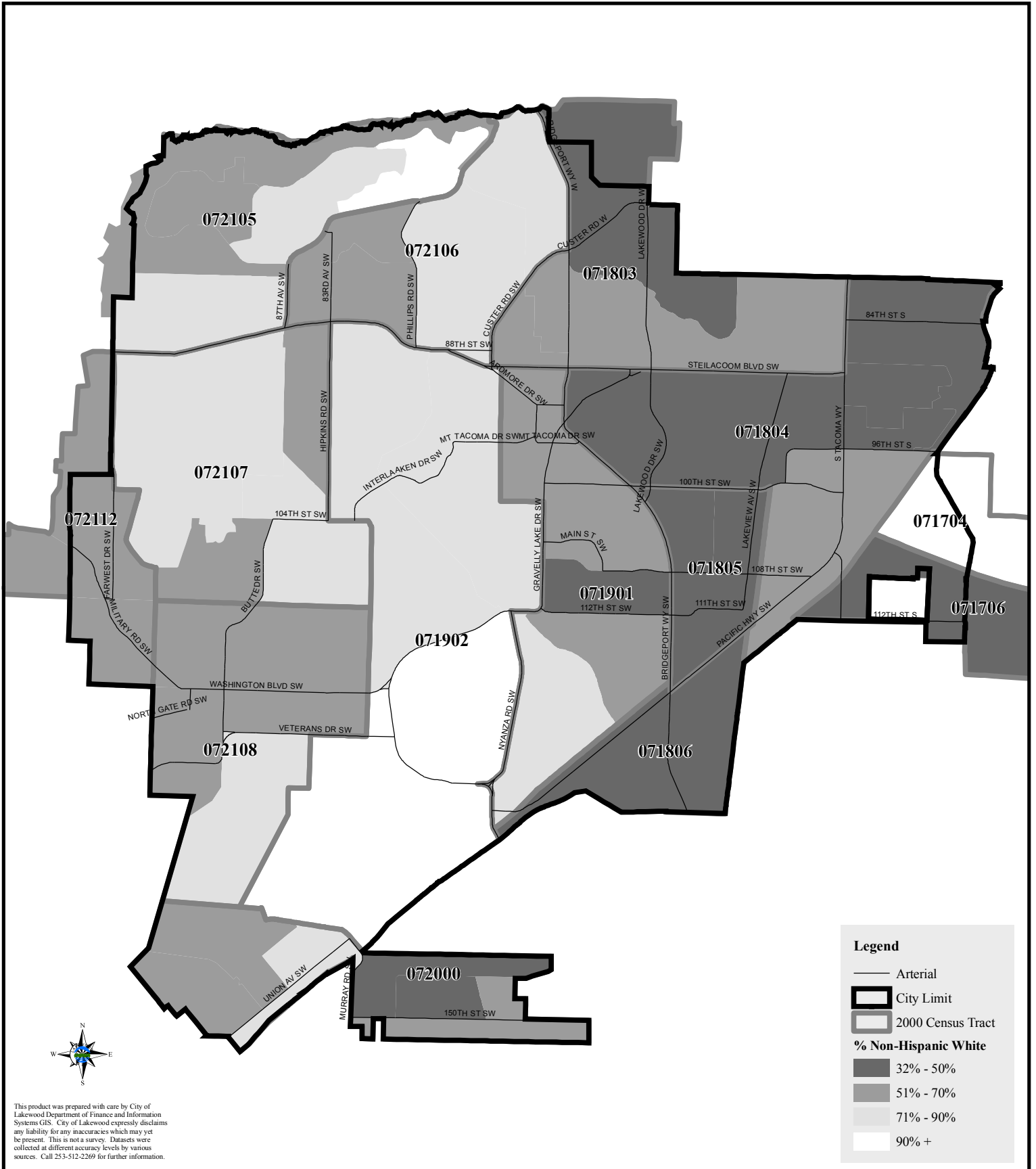
**Table 4: Race and Ethnicity of Population 2005-2007**

Race*	Location			
	Lakewood	Tacoma	Pierce County	Washington
White	65%	69%	78%	81%
Black /African American	11%	12%	7%	3%
American Indian/Alaska Native	2%	2%	1%	1%
Asian	11%	8%	6%	7%
Native Hawaiian/Pacific Islander	1%	1%	1%	<1%
Other race	4%	3%	2%	4%
Two or more races	5%	6%	5%	3%
Ethnicity**				
Hispanic	11%	8%	7%	9%

\*Race alone; may also be Hispanic. \*\*May be of any race.

Source: American Community Survey 2005-2007.

**Figure 5**  
**Percent Population Non-Hispanic White by Block Group**  
**City of Lakewood 2000 Census**



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Lakewood has a very diverse population. Over one-third of residents as of the 2005-2007 American Community Survey identified themselves as some race other than white alone; and 11% identified themselves as Hispanic (could be any race).

In recent decades, the census has provided more opportunities for people to describe themselves in terms of race and ethnicity. People are now able to consider the complexity of their racial or ethnic ancestry which results in a more accurate picture. However, it makes comparison of race and ethnicity from census year to census year problematic.

The requirements of the Consolidated Plan include analysis of disproportionate concentrations of minority populations in entitlement communities. Such disproportionate concentrations may indicate lack of housing choice, difficulties in accessing jobs, or other potential problems that might be addressed through this plan.

Figure 5 on the preceding page relies on 2000 census data (the most recent available for areas within Lakewood) and displays the percent of the population identified as both non-Hispanic and white alone. Overall, 62% of the population in Lakewood was non-Hispanic white in 2000. As the map shows, central and western Lakewood were more predominantly non-Hispanic white than eastern portions. The areas with block groups below 45% non-Hispanic white population were Woodbrook, Springbrook, and Lakeview.

## **LINGUISTIC DIVERSITY AND ISOLATION**

A multilingual population is an asset in any community, as is a richly diverse population. However, the inability to speak English can be isolating and add to hardships, especially for recent immigrants and refugees from other countries. They must cope with learning English, adapt to a new lifestyle, find employment, develop job skills, introduce children to a new education system, and adjust to other challenges of acclimation. Some are also coping with posttraumatic stress as a result of war or other events in their native country.

Whether new to the country or longer-term residents, people with limited English language skills face barriers in accessing services and understanding important life transactions. This includes comprehending legal rights, understanding how to qualify for and buy a home, responding to discrimination in housing, communicating with health-care professionals, and performing routine day-to-day activities without effort. Limited English-speaking ability can also be a critical barrier in emergencies.

As of the 2005-2007 American Community Survey, 22% of Lakewood residents over 5 years of age spoke a language other than English in the home. Thirteen percent of Lakewood residents spoke English less than “very well.” This is in the neighborhood of 6,800 people who have limited understanding of English

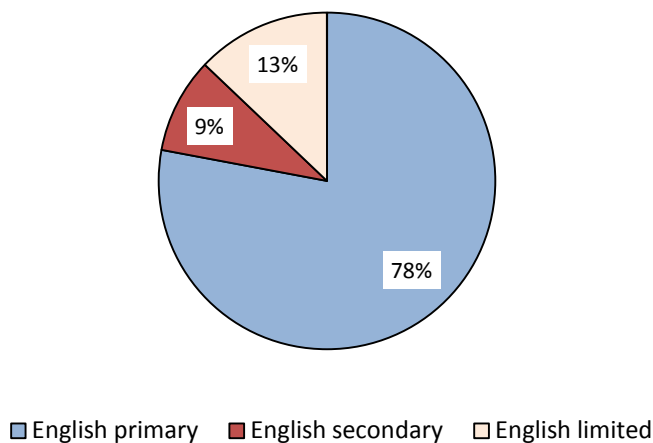
(ACS does not permit exact estimates). A greater percent of Lakewood residents aged 5 and older had limited English skills than was true of Tacoma and Washington State (both with 8%) and Pierce County (5% with limited English language skills).

The most frequently spoken languages in Pierce County of those who spoke English less than “very well” were (in order) Spanish, Korean, Vietnamese, Tagalog, Mon-Khmer/Cambodian, and Russian. (Data were not available for cities because of small samples.)

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**Figure 6: Language Spoken at Home, Population 5+, Lakewood**

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■ English primary   
 ■ English secondary   
 ■ English limited

English primary=English spoken in the home.  
 English secondary=English not spoken in the home, but speak English well.  
 English limited=English spoken less than very well.  
 Source: American Community Survey 2005-2007.

The 2000 census defined “linguistically isolated households” as those in which all household members over the age of 14 spoke no English or spoke English less than very well. Using that definition, there were 1,172 households in Lakewood that were linguistically isolated (Figure 7). (More recent data were not available.) Almost two-thirds (62%) of these households spoke an Asian or Pacific Island language. Another 28% spoke Spanish.

Even though languages may come with less effort to children, they face real hardships in school without a good comprehension of English. The Clover Park School District, which serves Lakewood, Fort Lewis, and McChord Air Force Base, reported 1,086 ELL (English Language Learners) in the 2009-10 school year.<sup>9</sup> The district reported 40 languages spoken by students in the 2007-08 school year.<sup>10</sup> The top three languages of students, other than English, were Spanish, Korean and Samoan. (Note that the Clover Park School District also serves parts of Tacoma and areas in unincorporated Pierce County.)

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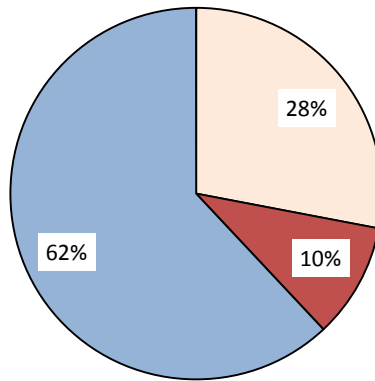
<sup>9</sup> www.cloverpark.k12.wa.us.

<sup>10</sup> Educating English Language Learners in Washington State, 2007-08.

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**Figure 7: Linguistic Isolation, Lakewood Households 2000**

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□ Spanish   ■ Other Indo-European   ■ Asian/Pacific Island

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Source: US Census.

***Community Input***

*Many participants in community meetings felt that people with limited English were potentially isolated, more in need of services, and less likely to access them.*

## HOUSEHOLDS

*Almost half (48%) of households with minor children in Lakewood were headed by a single parent. People living alone made up nearly one-third (32%) of households.*

There were 23,792 households living in Lakewood at the time of the 2000 census. While the majority (59%) of households in Lakewood (2005-2007 ACS) consisted of family households, this percentage was lower than in Pierce County and Washington (67% and 64% family households respectively). Both Lakewood and Tacoma had a greater percentage of non-family households than the county and state. Almost one-third (32%) of all households in Lakewood consisted of people living alone, and 10% of all households consisted of single people aged 65 and over.

Twenty seven percent of all Lakewood households had minor children (under the age of 18) living at home. Almost half (45%) of all family households had minor children living at home. This varied, however, by type of family:

- 34% of married couples had minor children living at home.
- 75% of female family householders with no husband present had minor children living at home.
- 59% of male family householders with no wife present had minor children living at home.

**Table 5: Types of Households as a Percent of the Total 2005-2007\***

Type of Household	Location			
	Lakewood	Tacoma	Pierce County	Washington
Family households	59%	57%	67%	64%
With own children <18	27%	29%	33%	31%
Married	41%	38%	49%	50%
With own children <18	14%	16%	21%	21%
Male (no wife)**	5%	4%	5%	4%
With own children <18	3%	3%	3%	2%
Female (no husband)**	13%	15%	12%	10%
With own children <18	10%	10%	8%	7%
Non-family households	41%	43%	33%	36%
Living alone (single person)	32%	34%	26%	28%
Single age 65+	10%	10%	8%	8%

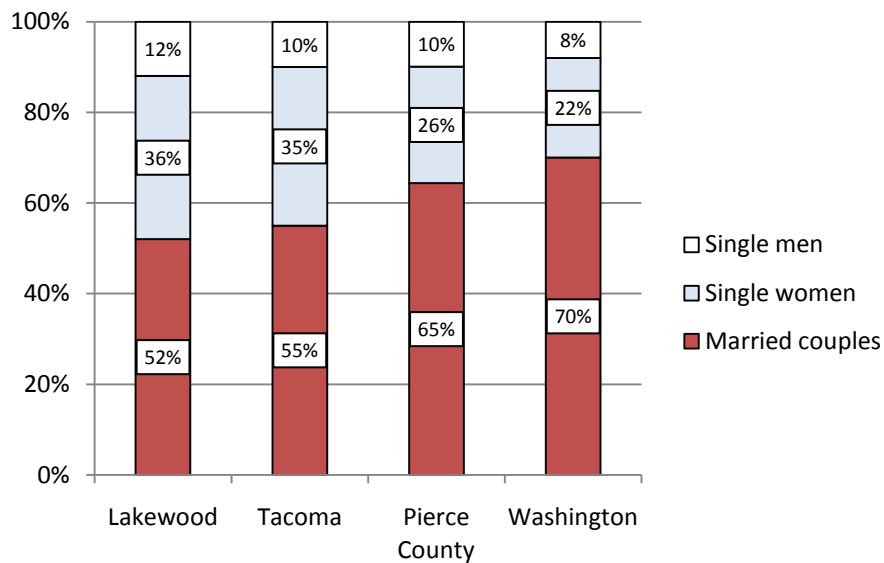
\*Percents shown are of total households.

\*\*Living in family household with no spouse present.

Source: American Community Survey 2005-2007.

Figure 8 looks just at households with their own minor children at home. Just over half (52%) of those households in Lakewood were married couples. The remainder (48%) consisted of unmarried householders, and the majority of those were women. Not included in these estimates are households in which a grandparent or grandparents have primary responsibility for minor grandchildren.

**Figure 8: Households with Minor Children by Family Type 2005-2007**



Source: American Community Survey 2005-2007.

Single parents can face considerable challenges in raising children and meeting the financial obligations of running a household. They may also have higher needs for affordable community services (including transportation, child care and recreation) and have more difficulty accessing those services.

The average size of households in Lakewood was 2.3, a little lower than Tacoma, Pierce County and the state, and consistent with the greater percentage of people living alone in Lakewood than in the county and the state. The declining average household size is a trend experienced nationally. Households are getting smaller for several reasons, including smaller families, childless couples, single parent households, and an increased number of “empty-nesters” as baby boomers age.

**Table 6: Average Household Size 2005-2007**

Type of Household	Location			
	Lakewood	Tacoma	Pierce County	Washington
All households	2.3	2.4	2.6	2.5
Family households	3.0	3.1	3.1	3.1

Source: American Community Survey 2005-2007.

## GROUP QUARTERS

In addition to people living in households discussed above, there were 1,488 people living in group quarters in Lakewood at the time of the 2000 census, the most recent data available. This was equal to almost 3% of the total population in Lakewood at the time. The 2010 census will reflect changes, including the termination of the Washington State Department of Corrections women’s pre-release program, formerly housed at the Western State Mental Hospital.

Western State Hospital in Lakewood is a regional facility serving 19 counties in Washington and provides both outpatient and residential care for individuals with mental illness. The presence of the hospital as a regional asset makes it possible for individuals with mental illness to live independently or semi-independently and receive the services they need to do so.

The sizable military population at Joint Base Lewis McChord results in a large number of people in military quarters in Pierce County. The now combined bases border directly on Lakewood and have a strong influence on the city. The number of active duty military personnel (excluding dependents) residing in Pierce County increased 68% between 2000 and 2009. This includes personnel on and off base. A further increase is anticipated in the near future.<sup>11</sup>

Both the Washington Corrections Center for Women and the McNeil Island Corrections Center (for men) are located in Pierce County. Several colleges and universities, including the University of Washington-

<sup>11</sup> Washington OFM, 2009 Population Trends.

Tacoma, Pacific Lutheran University, and the University of Puget Sound result in dormitory housing for students in Pierce County.

***Community Input***

*Human service providers felt that populations most at risk included returning veterans, the elderly, very low income persons, people facing foreclosure, victims of domestic violence, people with language barriers, and individuals attempting to reintegrate after leaving correctional facilities.*

*Human services providers are seeing a growing number of single women householders and single women with infants. At the same time, there is a decrease in funding to provide services. This reduces the ability to intervene early with nutrition and parenting skills development.*

## **ECONOMY AND EMPLOYMENT**

### **EMPLOYMENT TRENDS**

*Lakewood's economy is tied to that of neighboring cities, counties, and the military base. Service sector jobs have increased in the region, while goods producing jobs have declined.*

Lakewood has been primarily a residential community. Most Lakewood residents who work commute to jobs outside of Lakewood. In 2000 (the most recent data available), just 22% of Lakewood workers 16 and older both lived and worked in Lakewood.<sup>12</sup> This is low compared to Tacoma – 47% of workers aged 16 and older both lived and worked in Tacoma. A good share of workers commuted outside of Pierce County for employment in both jurisdictions (19% of Lakewood workers and 28% of Tacoma workers commuted outside of Pierce County).

In many communities in the United States and in Puget Sound, rising housing costs can force workers to commute longer distances than they would like. The cost of housing can make it impossible for people to live close to where they work. This presents several challenges for communities: to maintain a supply of affordable housing options, to maintain economic and employment options for residents, and to encourage development of job skills so residents can obtain jobs that pay wages that allow them to work where they live.

Economic development in Lakewood, a long-term prospect, calls for stimulating redevelopment of some older commercial areas and stimulating job creation by supporting growth plans of private sector

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<sup>12</sup> 2000 US Census.

employers.<sup>13</sup> Retail outlets are challenged in Lakewood by having to compete for customers with those in Tacoma and on base, which can offer considerable savings to military customers.

Jobs and the economy in Lakewood are subject to broader economic trends in the Puget Sound region and beyond. The economy in Washington slowly recovered following the strong downturn in 2001, with non-farm employment rising to a peak in the spring and summer of 2008. However, employment has declined since then in Washington and in Pierce County (Tacoma Metropolitan Division).<sup>14</sup>

- Nonagricultural wage and salary private-sector employment fell by 12,700 jobs (about 5%) in Pierce County between October 2008 and October 2009.
- There were 5,700 fewer goods producing jobs, of which the largest share was in construction (3,600 fewer jobs).
- There were fewer service providing jobs as well, which impacted retail trade and entertainment. There was a slight gain in educational and health services.

There has been a decline in past years in manufacturing jobs and an increase in service sector and retail jobs. This is projected to continue. Service sector jobs (profession and business, health, and information) made up 42% of regional employment in 2005 and will occupy 53% of regional employment by 2040, according to Puget Sound Regional Council (PSRC) forecasts. Manufacturing jobs are projected to decline by 9% between 2005 and 2040.<sup>15</sup>

**Community Input**

*Economic development experts and staff offered the opinion that housing is an important component of economic development – supplying workforce housing, and raising the conditions of housing in the area would also improve business conditions.*

*There was concern that smaller businesses, including those in areas with major construction projects (such as in Tillicum), would have difficulty surviving during construction, especially when faced with competition from larger businesses.*

## PIERCE COUNTY EMPLOYERS

Major employers in Pierce County (those with at least 1,000 employees) are listed in Table 7. Fort Lewis was the largest employer in Pierce County in 2009, followed by local school districts and the McChord Air Force Base (Joint Base Lewis McChord in 2010). Government and health care services are also substantial sources of employment.

<sup>13</sup> City of Lakewood Comprehensive Plan. (2003).

<sup>14</sup> Washington State Employment Security, Labor Market & Economic Analysis, *Nonagricultural Wage and Salary Employment in Washington State*. ([www.worforceexplorer.com](http://www.worforceexplorer.com))

<sup>15</sup> Puget Sound Regional Council (PSRC). Vision 2040.

Military installations are clearly a key source of employment in Pierce County and have a tremendous impact (direct and indirect) on the local and regional economy. The number of employees associated with Joint Base Lewis McChord increased by 32% between 2004 and 2009 and will see an additional increase in the near future.

Thirty percent of all economic activity in Pierce County was dependent on military bases in the State of Washington in 2003.<sup>16</sup> Even in 2003 (prior to recent increases) the military base payroll in Pierce County accounted for 20% of the countywide wage and salary disbursements. Health care expenditures in Pierce County (through TriCare, which reimburses private providers) amounted to \$31.1 million.

**Table 7: 2009 Pierce County Employers (1,000 plus Employees)**

Organization	Employees	Industry
US Army Fort Lewis	42,231	Military
Local public school districts	13,736	Education
US Air Force McChord	10,301	Military
Washington State employees	7,889	Government/public offices
Multicare Health System	6,204	Health services
Franciscan Health System	4,406	Health services
US Army Madigan Hospital	4,023	Military health care
Pierce County government	3,299	Government/public offices
Washington State higher education	2,912	Colleges
Washington State National Guard	2,476	Military
City of Tacoma*	2,394	Government/public offices
Fred Meyer Stores	2,321	Retail
Emerald Queen Casino**	1,915	Casino gaming
Walmart	1,820	Retail
Boeing (Frederickson site)	1,537	Aerospace
US Postal Service	1,482	Government/public offices
Tacoma Public Utilities	1,313	Public utility
Safeway Stores	1,261	Retail (grocer)
Costco	1,134	Wholesale
State Farm Insurance	1,124	Insurance
Russell Investments***	1,042	Investment management
Intel Corporation	1,000	Computer electronics

\*Excludes Tacoma Public Utilities.

\*\*2008 data were used when employers did not supply 2009 FTE data.

\*\*\*Relocating from Tacoma to Seattle in 2010.

Source: Economic Development Board for Tacoma-Pierce County.

Military retirees may be eligible for benefits associated with the bases, such as on-base commissaries, health benefits through the TriCare system, free-travel on military aircraft, making the decision to retire near the base attractive. Pensions of military retirees in 2003 in Pierce County totaled \$524.9 million. Many of these retirees have selected Lakewood as home.

<sup>16</sup> Sommers, P. (2004). *Economic Impacts of the Military Bases in Washington*. State of Washington Office of Financial Management.

Military contracts are another source of economic prosperity in communities. In 2003, 44% of McChord contracts were in Pierce County and the same was true of 40% of the contracts from Fort Lewis. The military also supports schools in several ways and provides housing assistance for personnel living off base. Military personnel shop in neighboring communities, although the researchers had no way to determine the extent of purchases. In sum, the total impact of the military in Pierce County, based on direct and multiplier impacts, was estimated to be the equivalent of over 74,000 jobs in 2003.

## EDUCATION AND WORKFORCE DEVELOPMENT

*The on-time graduation rate for students in the Clover Park School District in the 2007-2008 school year was 69%. Workers without a high school education earned 30% less than those with a high school diploma in Pierce County (2005-2007 ACS).*

Eighty-nine percent of Lakewood's population 25 or older had at least a high school diploma as of the 2005-2007 American Community Survey; 24% had a bachelor's degree or higher. That means that 11% of the population 25 and older had not received a high school education. The census captures educational attainment without consideration for when it was accomplished. This would include students returning to school after dropping out or gaining an equivalency (GED).

Washington (and the nation) is now looking more closely at on-time graduation as a more meaningful indicator of success and preparedness to enter the workforce. The Clover Park School District reported an on-time graduation rate of 69% for the 2007-2008 school year (compared to 72% for the state). Over 30% of the students did not graduate on time. While there are problems with trying to calculate on-time graduation (e.g., tracking students who move out of district or state), the low on-time graduation rate is a cause for concern.

*People who do not graduate or struggle to graduate from high school will have greater difficulty in obtaining employment paying good wages. They may also face significant obstacles to moving on to higher education and higher wage jobs.<sup>17</sup>*

The Alliance for Excellent Education reviewed the costs and benefits of education and observed the following in the June 2008 updates.<sup>18</sup>

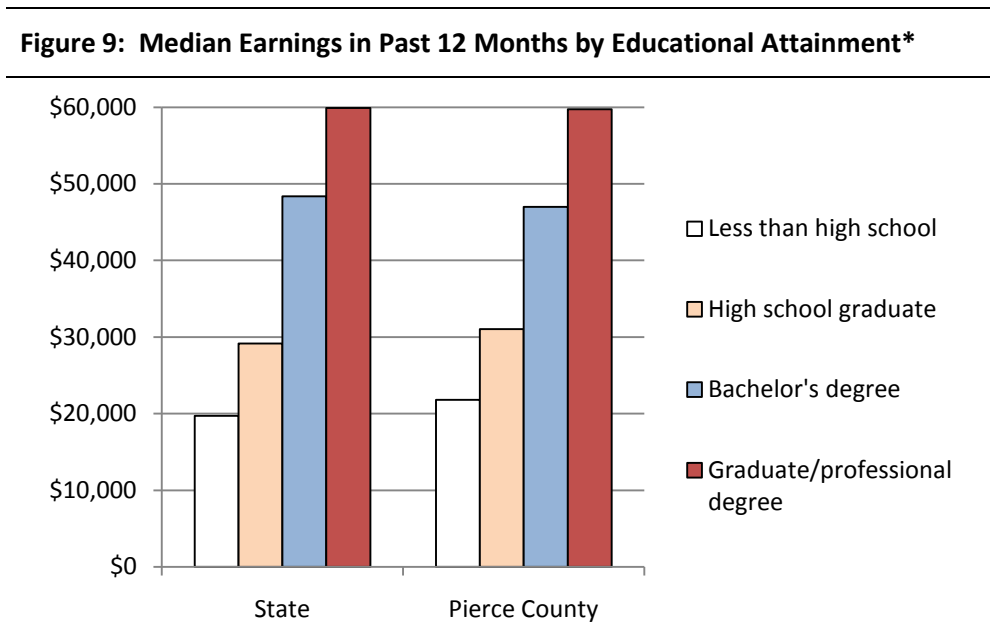
- *Washington's economy would see a combination of savings and revenue of almost \$111 million in reduced crime spending and increased earnings each year if the male high school graduation rate increased by just 5 percent.*
- *More than \$3.1 billion would be added to Washington's economy by 2020 if students of color graduated at the same rate as white students.*

<sup>17</sup> Puget Sound Regional Council. *Puget Sound Regional Competitiveness Indicators 2008-2009 Update*.

<sup>18</sup> Alliance for Excellent Education. *Potential Economic Impacts of Improved Education in Washington*. June 2008. ([www.all4ed.org](http://www.all4ed.org))

- Nearly 28,000 students did not graduate from Washington’s high schools in 2008; the lost lifetime earnings in Washington for that class of dropouts alone totals nearly \$7.3 billion.

Figure 9 shows earnings by level of educational attainment in the state and in Pierce County. The earning differences by education were dramatic, with little difference between the state and the county. (The margin of error in ACS estimates does not allow displaying median earnings for Tacoma and Lakewood by level of education.)



\*Population 25 years and older; 2007 inflation-adjusted dollars.  
Source: 2005-2007 American Community Survey.

Median earnings for people with a diploma were 42% higher than those without a diploma. Those with a bachelor’s degree earned 51% more than those with just a high school diploma, and those with a graduate degree earned 27% more than those with a bachelor’s degree alone. There were considerable disparities in median earnings by gender – overall median income was higher for men than women in each of the educational attainment levels shown in Table 8.

**Table 8: Median Earnings in Past 12 Months by Educational Attainment and Gender, Pierce County**

Education Level	All	Male	Female
Less than high school	\$21,830	\$25,194	\$16,977
High school graduate	\$31,057	\$38,245	\$23,686
Bachelor’s degree	\$46,988	\$58,954	\$37,425
Graduate/professional degree	\$59,748	\$70,959	\$50,191

\*Population 25 and older; earnings past 12 months in 2007 inflation-adjusted dollars.  
Source: 2005-2007 American Community Survey.

**Community Input**

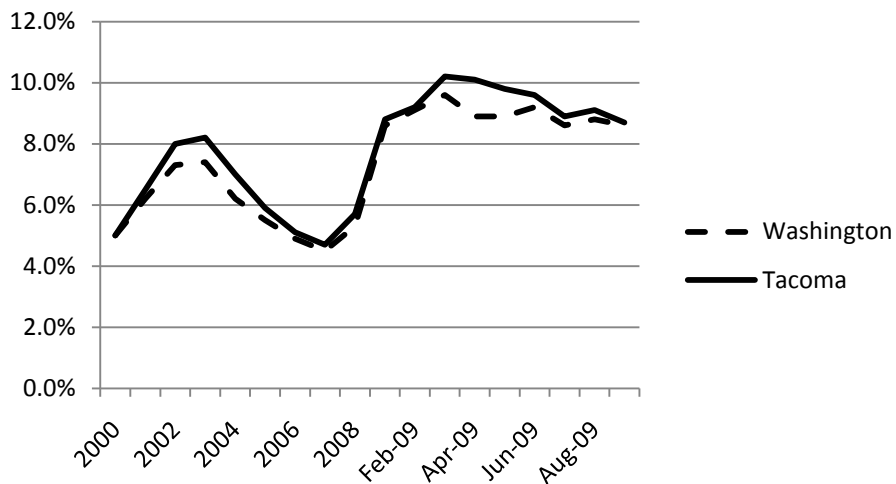
Economic development professionals advocated for a focus on education (at a minimum helping individuals obtain a diploma or GED) as a key component of economic development.

**UNEMPLOYMENT**

Unemployment in Puget Sound was high in 2009. Job creation will lag economic recovery by some months or even years, which might leave many without benefits to cover them during an extended unemployment.

Unemployment rates fluctuated considerably due to the economic downturns in the recent decade. Unemployment in the state and Pierce County (Tacoma Metropolitan Division) declined after a recent peak in employment in early 2008. However, this was followed by a sharp rise in unemployment in 2009.

**Figure 10: Unemployment Rates\* State and Tacoma\*\* 2000-2009**



\*Not seasonally adjusted  
\*\*Tacoma Metropolitan Division  
Source: US Bureau of Labor Statistics ([www.bls.gov/data/](http://www.bls.gov/data/))

Unemployment rates in the state and the Tacoma Metropolitan Division are shown in Table 9. These recent data show the uncertainty in employment from month to month. The eventual loss of unemployment benefits adds to the concern. An increase in jobs tends to lag behind economic recovery, which might leave a substantial number of people without benefits waiting for positions to become available. It should be noted, too, that official unemployment rates are low to the extent that they do not include people who have become discouraged with finding employment and others who are marginally employed or working part-time due to economic or other reasons.

**Table 9: Unemployment Rates 2009**

Date	Tacoma*	Washington
Sep 2009	8.7	8.6
Jul 2009	8.9	8.6
May 2009	9.8	8.9
Mar 2009	10.2	9.6
Jan 2009	8.8	8.6

\*Tacoma Metropolitan Division

Source: US Bureau of Labor Statistics

**Community Input**

*Neighborhood representatives advocated for jobs programs, specifically for immediate employment on City-sponsored projects, such as working in parks. Some suggested employing the homeless who need jobs now and including youth in a jobs program.*

*Job training (and re-training) and skills development were indicated by professionals as a way of readying the workforce when recovery brings new jobs.*

## INCOME

The median household income in Lakewood was \$45,096 (2005-2007 American Community Survey), similar to Tacoma, but below the county and state during the same period. Most measures of income for Lakewood were lower than those in Pierce County and Washington State.

**Table 10: Measures of Income\* 2005-2007**

Measure	Location			
	Lakewood	Tacoma	Pierce County	Washington
Median household	\$45,096	\$44,533	\$54,440	\$53,940
Median family	\$54,792	\$55,914	\$64,399	\$65,428
Median earnings male**	\$39,090	\$43,064	\$47,302	\$49,807
Median earnings female**	\$34,507	\$36,488	\$36,840	\$37,367
Per capita	\$27,518	\$24,575	\$26,275	\$28,290

\*2007 inflation-adjusted dollars.

\*\*Full-time, year-round work.

Source: American Community Survey 2005-2007.

One-quarter of Lakewood households had incomes of less than \$25,000 a year, as shown in Table 11. Median household income varied by race and ethnicity of the householder (Figure 11). Households with an African American or Hispanic householder had lower incomes in all locations shown in the chart.

Median household incomes in Lakewood (2005-2007 ACS) by race and ethnicity of householder were:

- White (alone), non-Hispanic: \$48,400
- Black/African American (alone), may be Hispanic: \$41,018
- Asian (alone), may be Hispanic: \$46,458
- Hispanic (may be any race): \$36,846

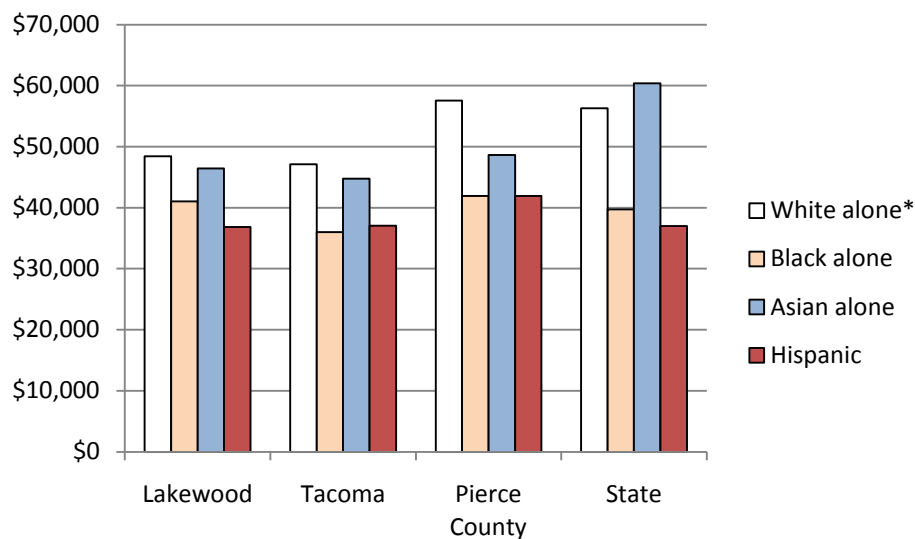
**Table 11: Median Household Income Range\* 2005-2007**

Measure	Location			
	Lakewood	Tacoma	Pierce County	Washington
Under \$15,000	14%	16%	11%	11%
\$15,000 to \$24,999	11%	11%	9%	10%
\$25,000 to \$34,999	12%	12%	10%	10%
\$35,000 to \$49,999	17%	16%	16%	15%
\$50,000 to \$74,999	22%	19%	21%	20%
\$75,000 or more	24%	26%	33%	34%

\*2007 inflation-adjusted dollars.

Source: American Community Survey 2005-2007.

**Figure 11: Median Household Income by Race/Ethnicity 2005-2007**



\*White alone, non-Hispanic.

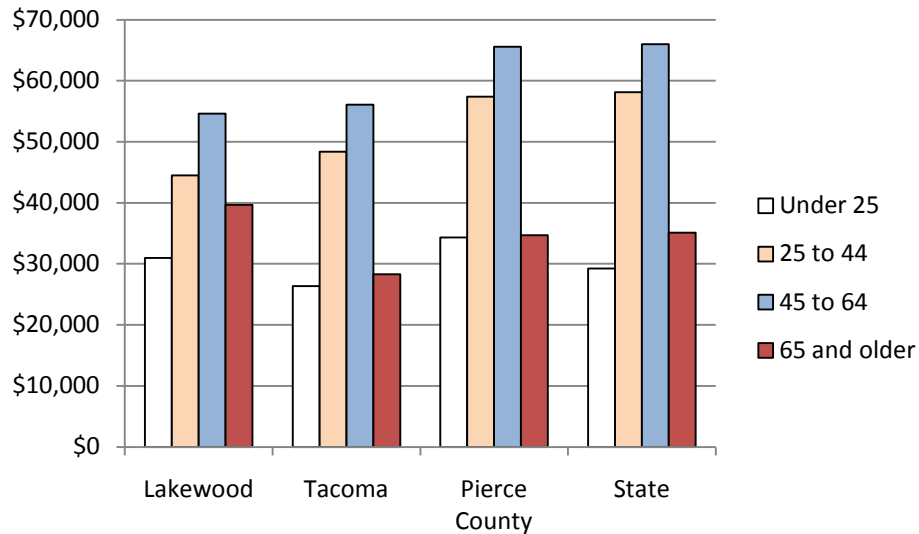
Source: American Community Survey 2005-2007.

Median income also varied by age of householder (Figure 12). Households in which the householder was under 25 or over 65 had the lowest incomes. The median income of households with a householder of retirement age in Lakewood was high compared to Tacoma, the county and the state.

Median household incomes by age of householder in Lakewood (2005-2007 ACS) were:

- Under 25: \$30,986
- 26 to 44: \$44,489
- 45 to 64: \$54,606
- 65 and older: \$39,690

**Figure 12: Median Household Income by Age of Householder 2005-2007**



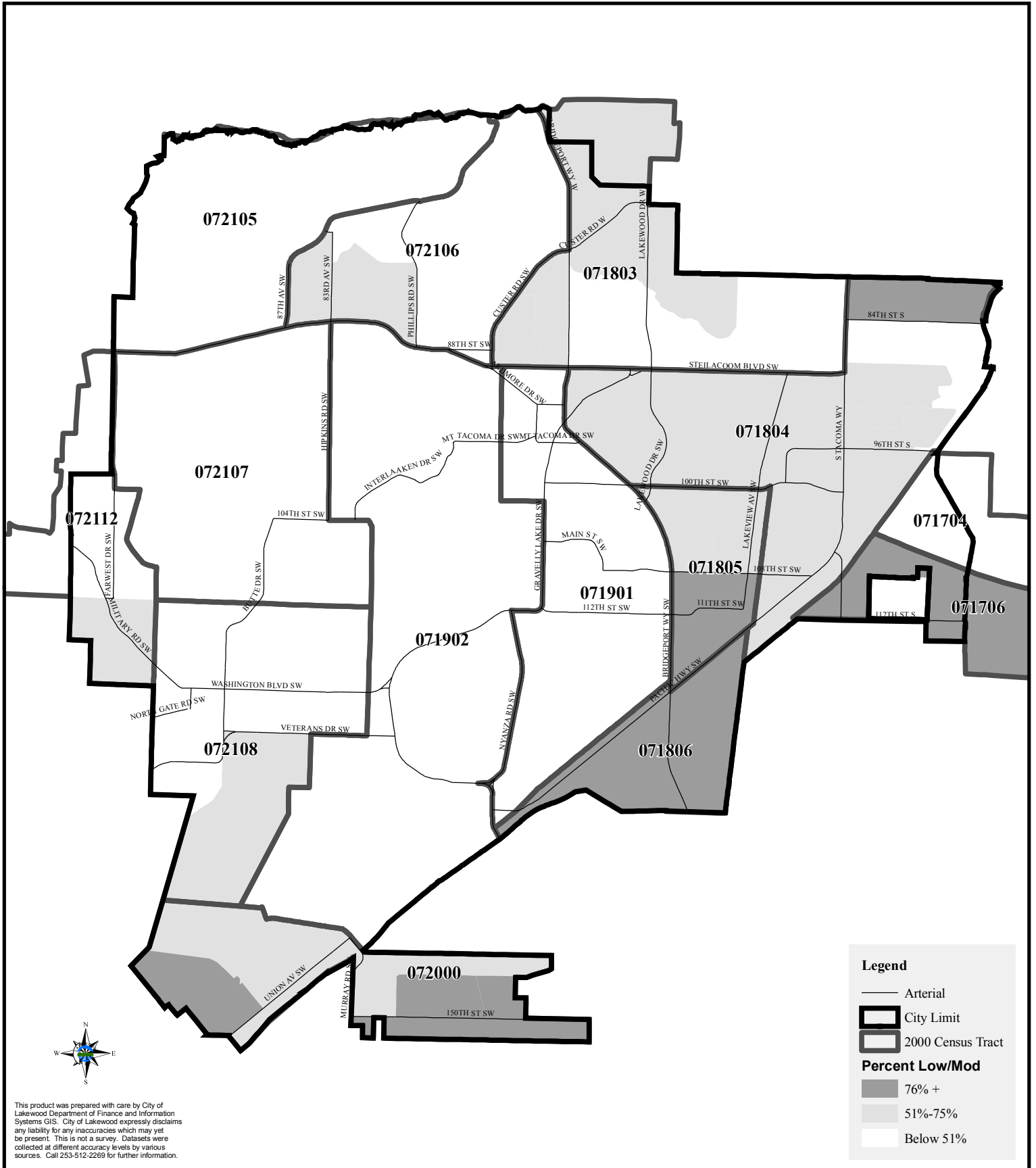
Source: American Community Survey 2005-2007.

## LOW INCOME NEIGHBORHOODS

Figure 13 on the following page shows low income areas in Lakewood in 2000 (the most recent data available at the block group level). These are block groups in which 51% or more of the population was living in households in which the median family income was at or below 80% of area median family income. Households at this income level are considered by HUD to be low income. Areas in which more than half of the population is low income are areas in which there is a likely need for housing, services, and other strategies contained in the Consolidated Plan.

More than three-quarters of the households in areas of Tillicum/Woodbrook and all of Springbrook had incomes below 80% of area median income (low income). Most other areas in which more than half of the households had low incomes were found in east Lakewood and along the I-5 corridor.

**Figure 13**  
**Percent Households Low Income by Block Group**  
**City of Lakewood 2000 Census/HUD**



## POPULATION BELOW POVERTY

*Many more people than are counted experience poverty for a few weeks or months during the year.*

The number of people and families living below the official poverty level is often used as an indicator of need for assistance. Official poverty estimates are based on a set of thresholds first established in 1963-1964 based on US Department of Agriculture (USDA) food budgets. The thresholds, adjusted based on household size and composition, are updated annually for inflation using the Consumer Price Index (CPI).<sup>19</sup> The thresholds do not vary by location in the United States and are considered a yardstick, rather than a precise measure.

These are point-in-time counts and mask the fact that people transition in and out of poverty. This means that more people than are counted experience poverty at some point during the year. The Survey of Income and Program Participation (SIPP) found that 31% of the population had at least one 2-month period poverty (between 2004 and 2007) and that chronic poverty was relatively low (about 2% during the 4-year period).<sup>20</sup>

The American Community Survey found 16% of Lakewood residents living in poverty during the previous 12 months. Poverty rates were higher for children under 18 (23% lived in poverty) than older individuals. Families with a female householder (no husband) with related children experienced poverty at the highest rates – 40% of those with children under 18 and 57% of those with children under age 5.

**Table 12: Percent of Population Living in Poverty 2005-2007**

Population Group	Location			
	Lakewood	Tacoma	Pierce County	Washington
Individuals (all)	16%	16%	11%	12%
Under 18	23%	21%	14%	15%
18 and older	14%	14%	10%	11%
65 and older	10%	14%	9%	9%
Families	13%	12%	8%	8%
With children <18	22%	17%	13%	13%
Female householder (family)*	33%	28%	25%	26%
With children <18	40%	32%	31%	34%
With children <5	57%	43%	44%	43%

\*No husband present.

Source: American Community Survey 2005-2007.

<sup>19</sup> Proctor, B., et.al. (2003). *Poverty in the United States: 2002*. US Census.

<sup>20</sup> DeNavas-Walt, Carmen, Proctor, B. and Smith, J. U.S. Census Bureau, Current Population Reports, P60-236, *Income, Poverty, and Health Insurance Coverage in the United States: 2008*, U.S. Government Printing Office, Washington, DC, 2009.

People who are employed may also be living in poverty (ACS 2005-2007).

- In Lakewood, 27% of the civilian population 16 years and older in poverty in the last 12 months were employed.
- This compared with 28% in Tacoma and Pierce County and 33% in the state.

Educational attainment is correlated with poverty (ACS 2005-2007).

- In Lakewood, 26% of people 25 and older with less than a high school diploma were living in poverty.
- This compared with 30% in Tacoma and 22% in the county and the state.

***Community Input***

*Neighborhood participants mentioned the working poor and young military families as being on the edge and struggling to survive, especially in this economy.*

# HOUSING NEEDS/MARKET ANALYSIS

## HOUSING TRENDS

The turbulent economy in the first decade of 2000 introduced factors that have impacted and will continue to impact housing and housing affordability in the years to come.

- Loans for purchases, refinancing and new construction are more difficult to obtain, even though interest rates are down.
- Foreclosures have caught up to Washington after a period of stability relative to other places in the United States and are likely to continue, at least in the short term. Pierce County has been particularly impacted by foreclosures.
- Sales are sluggish and housing prices have declined, making housing more affordable to median income buyers. First-time median income buyers in Pierce County, however, were still priced out of the market.
- Rental costs have declined slightly in the last year after a period of growth in the early part of the decade. Vacancy rates have increased.
- The costs of utilities, particularly for electricity and heat, have sharply increased.
- Gasoline prices make each mile of a commute fairly costly, which offsets the benefits of cheaper housing in locations further from employment.
- Unemployment is elevated in Washington and Puget Sound, with recovery in job creation lagging economic recovery. This puts people at risk of housing uncertainty and even homelessness.
- More people are living on the edge of unemployment or underemployment and are stretching scarce dollars for basic needs. Loss of a job, loss of means of transportation, or unavoidable medical expense can be catastrophic.

## NUMBER AND TYPE OF UNITS

There were an estimated 25,449 units of housing in Lakewood as of April 2009, according to the Washington Office of Financial Management. This represented a 2% growth since 2000. Most of the

growth in housing in Pierce County occurred outside of Lakewood. The estimated increase in housing units in Pierce County was several times that in Lakewood and three times that in Tacoma.

**Table 13: Number of Housing Units**

Type of Unit	Year		
	2000	2009	Change 2000-2009
Lakewood*	25,449	25,873	2%
Tacoma	81,102	86,289	6%
Pierce County*	277,060	326,768	18%

\*Corrected 2000 federal census.

Source: US Census (2000); State of Washington OFM estimated (2009).

A substantial share (42%) of the housing in Lakewood was multifamily. This is a larger percentage than in Pierce County (26% multifamily) and Tacoma (36% multifamily). Since most multifamily units are rentals, this contributes to a slightly higher share of the population renting in Lakewood than in Tacoma. Still, the majority of housing units were single family (54%), mostly detached units. A small, though important, percentage of units in Lakewood were mobile homes (predominantly) or other movable or non-traditional housing unit, such as vans, RVs, boats, etc.

**Table 14: Housing Type as a Percent of Total 2005-2007**

Type of Unit	Location			
	Lakewood	Tacoma	Pierce County	Washington
Single family	54%	63%	67%	66%
Detached	50%	61%	63%	63%
Attached	4%	2%	4%	3%
Multifamily	42%	36%	26%	27%
2-4 units	10%	9%	8%	7%
5-9 units	8%	6%	5%	5%
10-19 units	17%	8%	7%	6%
20 plus units	7%	13%	7%	9%
Mobile homes/other	4%	<1%	7%	8%

Source: American Community Survey 2005-2007.

## MOBILE HOMES

The number of mobile homes in Lakewood has declined in recent years. Mobile homes can be an affordable housing option for low income households, both as rentals and as owner-occupied units. However, if not maintained, the condition of the units can easily deteriorate even to the point of being unsafe. Many of Lakewood's mobile homes are in need of substantial repair or are unsuitable for rehabilitation.

The deteriorating condition of mobile homes in Lakewood remains an ongoing concern. Several of the parks are in areas zoned commercial, such as those along Pacific Highway Southwest. As property values increase, there will be corresponding pressure to consolidate properties and redevelop. The antiquated condition of many mobile homes will prevent relocation. In addition, there is very little property in Lakewood for the relocation.

Washington State now requires that manufactured homes be allowed in all residential neighborhoods. Rather than centering in mobile home parks, manufactured homes may be placed on lots in any neighborhood, allowing for an infill of affordable housing, or in new small “mobile home” subdivisions. The units must meet building codes and residential development standards. The City permits manufactured homes in all residential areas, although many of these areas will still be out of financial reach of current mobile home residents. Still, manufactured housing is a strategy for providing affordable housing as well as preserving existing neighborhood character.

## **PLANNED DEVELOPMENT**

Lakewood is currently installing a sewer system in Tillicum, which is a significant infrastructure improvement. This will set the stage for redevelopment in this neighborhood, including housing improvements and new housing construction, along with other neighborhood amenities. The City strongly supports economic development in this area and along the Pacific Highway, which will further stabilize the neighborhood.<sup>21</sup>

Planned development in Woodbrook, while not anticipated to be predominantly housing oriented, will encourage businesses and job development in that area. Development in other neighborhood business areas continues to be a focus, bringing higher density housing, linked to transportation, businesses and jobs. The development of the Sound Transit base will bring an increase in mixed use housing along with employment opportunities for nearby residents.

The merger of Fort Lewis and McChord Air Force Base in 2010 into Joint Base Lewis McChord, along with the new Cross-Base Highway (SR 704) and the I-5 interchange improvement will also impact development in Lakewood, especially Tillicum and areas close to the base. A recent study identified a shortfall in community housing (off-base) within a 20-mile commute radius of 3,626 family units and 559 units for unaccompanied personnel as of 2009. This shortfall was projected to increase to 5,558 family units by 2013, with the shortfall in units for unaccompanied personnel remaining about the same as in 2009.<sup>22</sup>

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<sup>21</sup>Tillicum Neighborhood Plan (draft). 2009.

<sup>22</sup> Robert D. Niehaus, Inc. (2009). *2008 Joint Housing Requirements Update Fort Lewis-McChord AFB Washington*.

There were no annexations adding property or housing to Lakewood between 2000 and 2009.<sup>23</sup> Residential building permits were issued in Lakewood for 620 units from 2005 through October 2009, the majority (73%) for multifamily units. This represented 3% of the permits issued in Pierce County.<sup>24</sup>

## HOUSING CONDITION

### AGE OF UNITS

Housing in Lakewood is relatively newer than housing in Tacoma, Pierce County and the state – very little (just 4%) was constructed prior to 1940. However, like the county and state, roughly three-quarters of housing in Lakewood was built after 1960.

This is consistent with Lakewood’s being a bedroom community and recreational area for those commuting to and from Tacoma. Housing production in the area prior to 1940 was focused in Tacoma and then, as with typical suburban growth patterns, moved to the edges of the city (Tacoma) and areas in the county where land and development costs were lower. A good share (43%) of the current housing in Lakewood was built between 1960 and 1979.

**Table 15: Age of Housing as a Percent of Total 2005-2007**

Year Built	Location			
	Lakewood	Tacoma	Pierce County	Washington
2000 or later	5%	5%	13%	11%
1980 to 1999	27%	21%	34%	33%
1960 to 1979	43%	26%	29%	29%
1940 to 1959	22%	20%	13%	15%
Before 1940	4%	28%	11%	12%

Source: American Community Survey 2005-2007.

The age of housing is not necessarily an indication of housing condition. If well-maintained, older houses and neighborhoods can be both safe and highly valued. Often centrally located, these neighborhoods are frequently the target for redevelopment and improvement as people buy and restore homes. Gentrification can significantly raise the value of properties in the neighborhood. On the other hand, older properties and neighborhoods that are not maintained, while sometimes offering more affordable housing, can pose health and safety issues for residents. In either case, preservation of existing housing stock, where possible, is one of the best strategies for ensuring affordable housing in a community.

<sup>23</sup>Washington State Office of Financial Management. (2009). *2009 Population Trends*.

<sup>24</sup>State of the Cities Data System (SOCDS) ([socds.huduser.org](http://socds.huduser.org))

## BUILDING CONDITION AND MAINTENANCE

Lakewood conducted a limited survey of selected residential areas in May 2004 in Lake City. That survey found housing to be generally in sound condition. A prior survey conducted as part of the preparation of the first Comprehensive Plan in 1997 found that 85% of single family homes and 93% of multifamily housing to be in good or fair condition.

There are several areas of ongoing concern in terms of housing and neighborhood condition:

- Many of Lakewood’s mobile homes are in very poor condition and beyond hope of rehabilitation. Yet they provide affordable housing for many people, including those purchasing the units in which they live.
- Some landlords, many of whom are absentee landlords, fail to adequately maintain properties, leading to accumulation of trash and unsightly and perhaps unsafe living conditions for tenants.
- While disposing of trash and garbage is mandatory, residents cannot always afford the cost of hauling it to a dump site or the fees for collection.
- Poverty can put housing maintenance on a back burner in favor of more immediate needs. The City has used block grant and other funds to assist with housing maintenance and improved whole neighborhoods in the process. However, the need remains substantial.

The City has an active code enforcement division to promote the health, safety, and appearance of existing buildings and neighborhoods. The division responds to complaints and also initiates investigations. This includes dilapidated buildings and property, trash accumulation, abandoned vehicles and appliances, and nuisances, to name typical situations.

The City supports efforts to improve housing in many ways, including minor and major home repair and rehabilitation efforts, and participates in partnerships to promote better housing. Units are considered to be in “standard condition” when they meet current applicable codes. It is preferable to have all housing in compliance with safety and energy codes. However, the City recognizes that, in many cases, small improvements can allow residents to remain in their homes more safely and more comfortably, even if the unit is not brought up to code. Units are in “substandard condition but suitable for rehabilitation” when repairs extend the life of the building, contribute to the safety of the occupant, improve condition or livability of the structure, or bring the unit up to HUD Quality Standards.

### **Community Input**

*Deteriorating mobile homes and the possibility of relocating displaced residents was a concern. Removing dilapidated units, especially those located in otherwise developable areas, is a priority; yet, units house some of the lowest income residents who would potentially be without shelter.*

*Neighborhood participants felt that deteriorating housing conditions in some neighborhoods was a major concern. Housing that is affordable may be in pretty poor condition. Some landlords do not willingly maintain property or may not have the assets to do so.*

## OVERCROWDING

Another indication of housing problems is the extent of overcrowding, defined as more than one person per room. The 2005-2007 American Community Survey estimated that 3% of Lakewood households had more than one person per room. This is similar to overcrowding in Pierce County and Washington State. Overcrowding is more likely problematic for low income households requiring larger units and unable to find affordable options.

## LEAD-BASED PAINT AND LEAD HAZARDS

The Residential Lead-Based Paint Hazard Reduction Act of 1992 seeks to identify and mitigate sources of lead in the home. A high level of lead in the blood is particularly toxic to children aged 6 and younger. Childhood lead poisoning is the number one environmental health hazard facing American children. Lead can damage the central nervous system, cause mental retardation, convulsions and sometimes death. Even low levels of lead can result in lowered intelligence, reading and learning disabilities, decreased attention span, hyperactivity and aggressive behavior.

Children who live in homes with lead-based paint can become exposed by inadvertently swallowing lead contained in household dust. This is particularly a problem when houses are remodeled using practices such as scraping or sanding old paint. Lead-based paint is not the only culprit. Lead has also been identified in many other sources, including some vinyl blinds, pottery, lead in water pipes, lead in dust brought into the home from work sites, certain hobbies (like lead solder in stained glass work), and some herbal remedies.

The Centers for Disease Control and Prevention (CDC) recommends that children ages 1 and 2 be screened for lead poisoning. CDC also recommends that children 3 to 6 years of age should be tested for lead if they have not been tested before and receive services from public assistance programs; if they live in or regularly visit a building constructed before 1950; if they live in or visit a home built before 1978 that is being remodeled; or if they have a brother, sister, or playmate who has had lead poisoning.

A 2005 study of childhood lead exposure in Washington<sup>25</sup> assigned much of Tacoma a priority 1 or priority 2 rating in terms of risk of lead exposure. Lakewood received lower priorities. That study assigned similarly high risk levels in major urban areas, primarily on the basis of age of housing and socioeconomic factors. (Central Washington communities had additional risks most likely associated with agricultural pesticides, which also correlated with high Hispanic populations.) An additional

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<sup>25</sup> *Lead Hazards in Housing: Childhood Lead Exposure in Washington's Communities*. 2005. CTED.

potential contributor in Tacoma is the ASARCO lead smelter which left higher than normal soil lead levels, although the smelter fallout has not been linked to lead poisoning in children.

The Tacoma-Pierce County Health Department maintains information on children tested positive for elevated blood lead levels and reports that information to the Washington Department of Health. Between 2004 and 2009, 4,646 children were tested for lead by health care providers in Tacoma and 10 children were tested by health care providers in Lakewood. Of all the children tested, 21 (less than 1%) had blood lead levels of 10 micrograms per deciliter or higher, all from tests performed by Tacoma health care providers. The source of the lead was uncertain. Note that while the children were tested in Tacoma or Lakewood facilities, the resident address of the children was not part of the record. The City of Lakewood found lead poisoning in one child and another with an elevated blood lead level in 2008.

The age of the housing units is a leading indicator of the presence of lead-hazards, along with building maintenance. Lead was banned from residential paint in 1978. Potentially, all units built before 1978 could pose a hazard. Realistically, lead-based paint is only a risk if it is disturbed and children are exposed to the dust. Poorly maintained units, or units under renovation, are more likely to pose a risk.

Recent surveys have attempted to provide a more accurate estimate of lead-based paint (LBP) hazards. The 1999 national survey found that 67% of housing built before 1940 had significant LBP hazards. This declined to 51% of houses built between 1940 and 1959, 10% of houses built between 1960 and 1977 and just 1% after that.<sup>26</sup> However, the Clickner study also noted that there were regional differences in the probability of a hazard; the risk was more prevalent on the east coast (43%) than on the west coast (19%). While these regional differences may apply, west coast housing also contains lead and both time and lack of maintenance increase the chance of hazards.

**Table 16: Potential Lead-Based Paint Hazards Lakewood 2000**

Date Built	Total Units	Potential Hazards	
		Percent	Number
Before 1940	1,106	67%	741
1940 to 1959	5,960	51%	4,570
1960 to 1979	11,798	10%	1,180
1980 to 2000*	6,481	1%	65
Total units	25,345		6,556

Source: US Census; Clickner, et.al.

Using the above percentages of potential hazards by date of construction and then applying the 2000 CHAS tables (see Tables 28 and 29) that provide the percentage of low income households by tenure, it is estimated that about 1,149 low income renter households and 727 low income owner households are living in units with potential lead hazards in Lakewood.

<sup>26</sup> Clickner, R. et al. (2001). *National Survey of Lead and Allergens in Housing, Final Report, Volume 1: Analysis of Lead Hazards*. Report to Office of Lead Hazard Control, US Department of Housing and Urban Development.

The City of Lakewood inspects all homes funded with HUD funds in the Down Payment Assistance Program. Every home built prior to 1978 upgraded in the Major Home Repair and Housing Rehabilitation Program with HUD funds is inspected and tested. Homes that test positive for lead-based paint and are identified as having lead hazards are stabilized and/or abated by Washington State certified lead-based paint firms employing HUD Safe Works Practices.

## HOUSING TENURE

A large share (49%) of Lakewood housing was rented as of the 2005-2007 American Community Survey. Some of this is due to the greater percentage of multifamily housing in Lakewood than the county as a whole (42% multifamily in Lakewood compared to 26% in Pierce County). Tenure in Lakewood is consistent with other cities along the I-5 corridor, which ranged from 47% (Renton) to 53% (Everett) renter-occupied units. Other neighboring cities renter-occupancy rates were: Lacey 51%, Olympia 50%, Seattle 49%, Kent 49%, and Federal Way 40%.

**Table 17: Tenure as Percent of Total 2005-2007**

Tenure	Location			
	Lakewood	Tacoma	Pierce County	Washington
Renter-occupied	49%	45%	36%	34%
Owner-occupied	51%	55%	64%	66%

Source: American Community Survey 2005-2007.

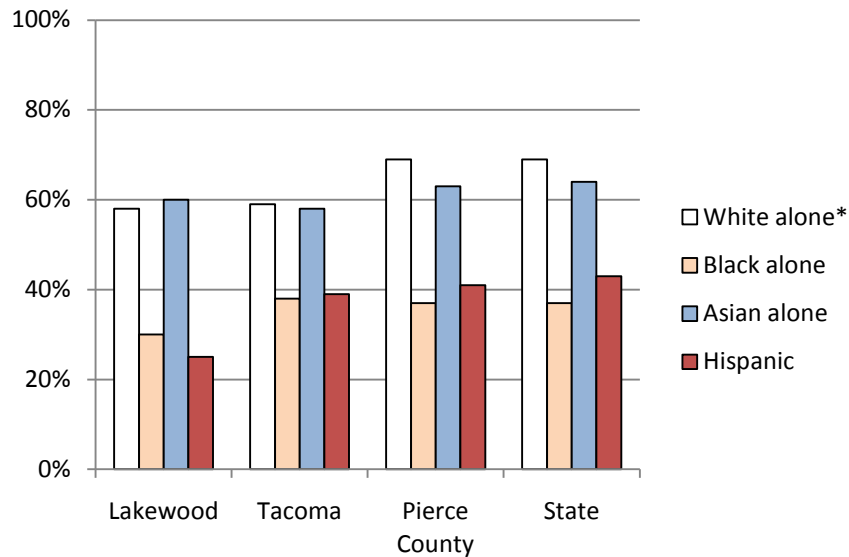
Tenure is not exclusively an issue of multifamily housing versus single family housing. While most rentals were in multifamily buildings, some detached single family houses in Lakewood and a large share of condominiums and other attached single family units in Lakewood were renter-occupied.

- 3% of detached single family housing units were rented.
- 50% of attached single family housing units were rented.

Not surprisingly, home-ownership was greater for older householders than younger – 15% of Lakewood householders under the age of 35 were owner-occupants compared to 64% of householders 35 and older. Among householders of retirement age, 84% of householders 65 and older and 85% of householders 75 and older lived in housing they owned. An aging population of home-owners will present opportunities for community solutions to easing that process, such as home maintenance, retrofitting housing to accommodate reduced mobility, and ease of connection to services.

Tenure in Lakewood varied considerably by race and ethnicity, as it did in Tacoma and Pierce County. In Lakewood 58% of white householders (non-Hispanic) owned the home in which they lived (as did 60% of Asian householders) compared to 30% of African American householders and 25% of Hispanic householders.

**Figure 14: Percent Owner-Occupancy by Race/Ethnicity 2005-2007**



\*White alone, non-Hispanic

Source: American Community Survey 2005-2007

## MARKET ANALYSIS

### HOUSING COSTS

**Table 18: Housing Values and Costs 2005-2007**

Type of Cost	Location			
	Lakewood	Tacoma	Pierce County	Washington
Median value owner-occupied	\$222,800	\$224,100	\$248,900	\$261,200
Median monthly owner costs				
With mortgage	\$1,587	\$1,579	\$1,649	\$1,611
Without mortgage	\$510	\$486	\$482	\$442
Median gross rent	\$726	\$763	\$819	\$799

Source: American Community Survey 2005-2007.

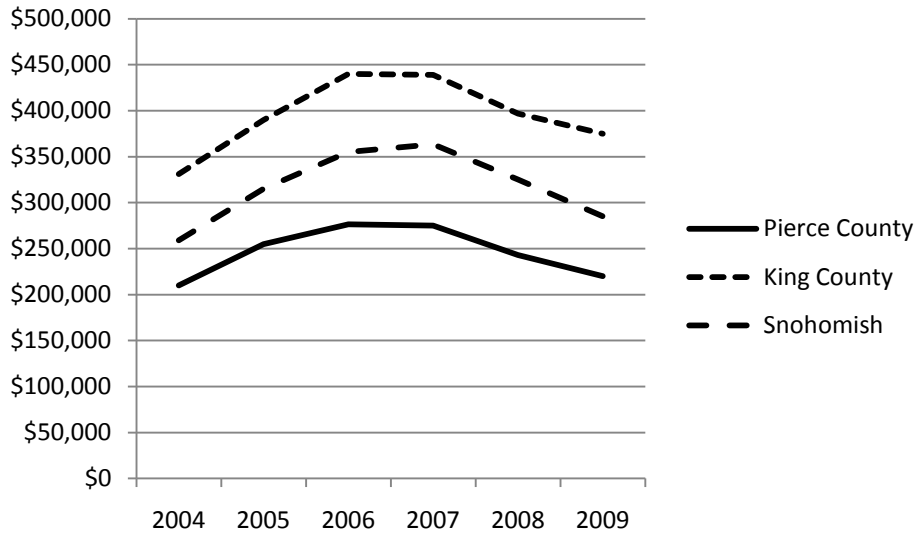
The 2005-2007 American Community Survey found median monthly housing costs and values generally lower in Lakewood than in Pierce County and the state. These are values reported on the survey by owners and renters. The value shown is the respondent's estimate of what the property would sell for if it were on the market. Owner costs (owner-occupied units) include mortgage, taxes, insurance, condo fees, and utilities. Gross rent includes utilities, whether included in the rent or paid by the tenant. These values serve as the basis for census-derived estimates of affordability and cost burden discussed later in this section.

## RECENT SALES

*Housing prices have come down in 2008 and 2009 making housing more affordable for purchase to many families at median income, but not to first-time home buyers at median income.*

The median prices of concluded sales in Pierce County declined over the last two years. The median price of homes and condominiums sold in Pierce County in the last quarter of 2009 was \$220,000, down 9% from a year earlier (\$243,000) and 20% from 2007 last quarter sales (\$275,000). While prices are lower in Pierce County, this mirrors the trend in King and Snohomish counties.

**Figure 15: Median Home Prices Last Quarter 2004-2009**



Source: Multiple Listing Service reported in *Central Puget Sound Real Estate Research Report, Year-End 2009*.

Housing prices remain uncertain. Inventory is moving, but the market is still plagued by job losses and uncertainty about the direction of future prices. Lower-priced housing makes it possible for first-time homebuyers to take advantage of lower interest rates and the \$8,000 tax credit available in 2009 and

2010. However, the upper the end of the market is impacted by higher inventory levels and the requirement for higher down payments for larger loans.

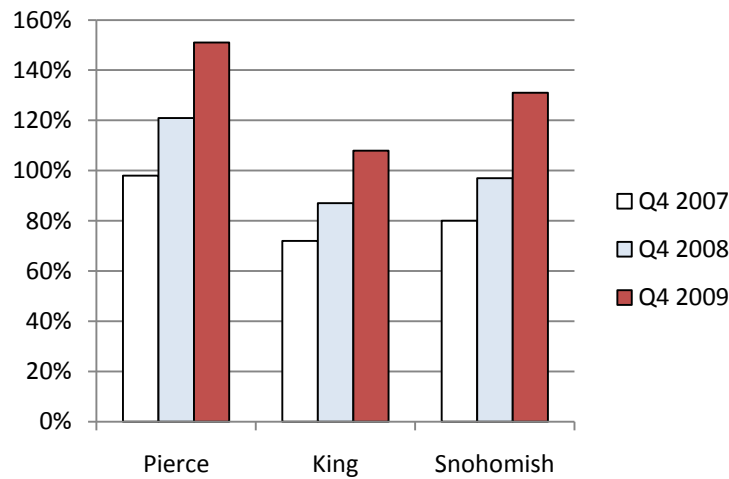
**Table 19: Median Second Quarter 2009 Home Prices, Pierce County**

Bedrooms	2008	2009
2 bedrooms	\$195,000	\$155,000
3 bedrooms	\$252,000	\$219,100
4+ bedrooms	\$325,200	\$275,000

Source: *Washington State's Housing Market – Second Quarter 2009*. Washington Center for Real Estate Research.

Declining housing costs in Puget Sound made housing more affordable to buyers in Pierce County in 2008 and extending into the first quarter of 2009. The Washington Center for Real Estate Research determined that families at median income could afford a median priced house in Pierce County in the first quarter of 2009, in fact median family income was 139% of that required to buy a median-priced home. This excludes single individuals (non-family) and assumes 20% down with a 30-year fixed mortgage at prevailing rates. Compared to King County, housing in Pierce County is considerably more affordable, although by the first quarter of 2009 median-priced housing was affordable to families with median income in King County as well.

**Figure 16: All-Buyer Affordability 2008-2009**

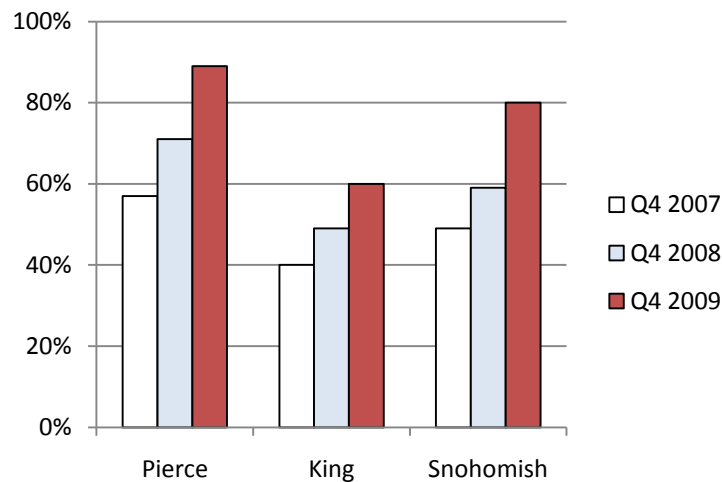


Source: *Central Puget Sound Real Estate Research Report, Year-End 2009*, Washington Center for Real Estate Research.

Even with declining housing prices, housing was still not affordable to first-time buyers at median income. This calculation is based on 85% of the median home price (less expensive home), 70% of median household income (includes single individuals), 10% down and 30-year fixed mortgage with

private mortgage insurance. First-time buyers in Pierce County described in this scenario would only have about 89% of what they needed to purchase.

**Figure 17: First-Time Buyer Affordability 2008-2009**



Source: *Central Puget Sound Real Estate Research Report, Year-End 2009*, Washington Center for Real Estate Research.

Foreclosures and short sales (sales in attempt to avoid foreclosure in which proceeds are less than the amount owed on the loan) are a substantial part of what is available on the market, estimated to be as many as one in four properties for sale in Tacoma in January 2009.<sup>27</sup>

The internet abounds with information on foreclosures. One web site estimated 1,161 foreclosures in Tacoma in December 2009 and 138 in Lakewood.<sup>28</sup> Another had a listing of 2,400 foreclosed properties in Pierce County and 858 pre-foreclosures, also in December 2009, which can be accessed for a fee.<sup>29</sup> The internet is changing the way properties are marketed, whether in danger of foreclosure or not. Determining the actual number and location of foreclosures and impending foreclosures is a difficult task, complicated by out-of-state banks and other lenders and by the foreclosure process itself.

**Community Input**

*Service providers and others in the community saw the need for credit repair, counseling and assistance to help people secure housing (renters and buyers), along with the need for training in financial literacy and life skills.*

*There is a need to help people avoid the risk of foreclosure – both owners and renters. Households with lowest incomes are most in jeopardy of becoming homeless as a result of foreclosures. Renters may not see foreclosure coming.*

<sup>27</sup> Northwest Multiple Listing Service, January 2009. (nwrealtor.com)

<sup>28</sup> www.trulia.com/real-estate/Tacoma-Washinton/market-trends

<sup>29</sup> www.foreclosure.com

## RECENT RENTAL MARKET

Market uncertainty impacts rentals as well as sales. Vacancy rates increased in Pierce County from about 4% in the first quarter 2008 to 6% in the first quarter of 2009, according to survey data compiled by the Washington Center for Real Estate Research.<sup>30</sup> The average rent for apartments with five or more units in Pierce County was \$839 in the first quarter of 2009. The average rent for units in Lakewood was lower than in the county as a whole and vacancies were higher at almost 7%.

Rents and vacancies are impacted now and will be in the future by several factors:

- New rental units entering the market will have to compete for tenants.
- New condos will also affect the rental market. Renters may opt to purchase units rather than continue to rent. Owners may also offer condos for rent, if they are unable to market them.
- Many first-time homebuyers are able to purchase because of lower unit prices, continued low interest, and the added incentive of an \$8,000 tax credit in 2009 and 2010.
- Many owners of single family houses, as well as condos, are electing to rent units rather than compete in the sluggish sales market. The American Community Survey (2005-2007) found that 3% of detached single family and 50% of attached single family (including condos) in Lakewood were rented.

**Table 20: Average Rents and Vacancies 2008 and 2009**

Location	First Quarter 2008		First Quarter 2009	
	Average Rent	Vacancies	Average Rent	Vacancies
Lakewood	\$761	4.3%	\$778	6.9%
Tacoma North Central	\$760	4.2%	\$798	5.8%
Tacoma South	\$758	4.7%	\$791	6.1%
Pierce County	\$806	4.4%	\$839	6.1%

Source: Washington Center for Real Estate Research, *Central Puget Sound Real Estate Research Report, Year-End 2009*.

## HOUSING AFFORDABILITY

*Housing is affordable at 30% of household income, but low income households struggle to find safe and suitable housing in range of what is affordable to them.*

Housing is considered affordable when the cost of housing plus utilities equals no more than 30% of household income. Escalating housing and utilities costs have forced many households to pay

<sup>30</sup> Washington Center for Real Estate Research, *Central Puget Sound Real Estate Research Report*, Spring 2009.

considerably more for housing than is affordable or even feasible. While housing costs have increased regionally, income has not increased at the same rate in recent decades.

The costs comparison in Table 21 was prepared by HUD using data from the census. Median income (both household and family) was lower in 2000 compared to 1970 (in 2006 dollars). Gross rent was lower by 7% in 2000, but the median owner-occupant estimated value was 50% higher. (Data from the American Community Survey were not available for Lakewood in this HUD-prepared table beyond 2000.)

**Table 21: Median Measures Lakewood Suburban Area Income & Housing\***

Year	Median Income		Median Housing Measures	
	Household	Family	Gross Rent	Owner's Value
1970	\$46,818	\$53,070	\$691	\$114,928
1980	\$43,055	\$51,564	\$585	\$156,583
1990	\$42,642	\$49,789	\$612	\$133,886
2000	\$44,081	\$51,498	\$644	\$172,800
Change 1970-2000	-6%	-3%	-7%	50%

\*2006 dollars.

Source: socds.huduser.org using US census

Because regional trends influence costs throughout Puget Sound, data for Tacoma are shown as a reference in Table 22. In Tacoma, both household and family median income rose between 1970 and 2006 (each roughly 10% over that period of time, measure in 2006 dollars), but median gross rent rose by nearly 40% and the median owner's value rose by 143%.

**Table 22: Median Measures Tacoma Income & Housing\***

Year	Median Income		Median Housing Measures	
	Household	Family	Gross Rent	Owner's Value
1970	\$40,062	\$52,389	\$525	\$78,136
1980	\$40,392	\$51,769	\$538	\$108,629
1990	\$41,187	\$50,730	\$637	\$101,340
2000	\$45,831	\$55,139	\$680	\$144,351
2006 ACS	\$44,262	\$58,221	\$732	\$190,000
Change 1970-2006	10%	11%	39%	143%

\*2006 dollars.

Source: socds.huduser.org using census and American Community Survey.

Housing costs in Tacoma and Lakewood are influenced by regional housing costs. The high cost of housing in Seattle, for example, increases the attractiveness of areas outside of Seattle for people shopping for housing. The median gross rent in the greater metropolitan statistical area (Seattle-Bellevue-Tacoma) was \$854 in 2006 (American Community Survey), an increase of 30% since 1970 (in 2006 dollars). The median owner's value was \$347,500, up 222% since 1970. Both median household and median family income in the metropolitan statistical area were 20% higher in 2006 than in 1970.

Increasing housing costs are especially burdensome for low and moderate income households, many of whom are paying more than 30% of household income for housing and utilities. Even when low income households are able to secure housing meeting the 30% of income affordability guideline, they are strapped to meet other expenses that are also increasing in this economy, such as health care, transportation, education, food, and clothing.

<b>AMERICAN COMMUNITY SURVEY DEFINITIONS</b>	
<b>Income:</b>	Combined income from several sources (wages and salaries, self-employment, interest and dividends, social security and retirement, supplemental security, public assistance, and other).
<b>Households:</b>	Number of households is equal to the number of occupied housing units. The population in households is smaller than the total populations because it excludes persons in institutions and some congregate housing.
<b>Median Household Income:</b>	Combined income for the total household, family and non-family. The median is the mid-point in the range (50% below and 50% above the value).
<b>Family Household:</b>	Household in which at least one other person is related to the household (including natural-born, step, and adoptive children, and in-laws). Persons not considered related include a roomer or boarder, housemate, unmarried partner, and foster child.
<b>Median Family Income:</b>	Combined income for the total family household, excluding non-family. The median is the mid-point in the range (50% below and 50% above the value).
<b>Gross Rent:</b>	The sum of contract rent, utilities (electricity, gas and water), and fuels (oil, coal, kerosene, wood, etc.)
<b>Owner's Value:</b>	The amount reported by owner-occupants about what the home and lot would sell for if on the market at that time.

The National Low Income Housing Coalition displays annually the relationship between modest housing costs (Fair Market Rents set by HUD, based on actual area housing costs) and the income required to afford that housing. Table 23 shows that comparison in Tacoma/Pierce County for 2009.<sup>31</sup> (Note that Fair Market Rents and Area Median Income levels established by HUD are for Pierce County.)

**Table 23: Housing Costs, Income and Affordability – Tacoma/Pierce County 2009**

Housing/Income Factor	Number of Bedrooms				
	Zero	One	Two	Three	Four
Fair Market Rent (FMR)*	\$636	\$743	\$926	\$1,349	\$1,518
Income needed to afford	\$25,440	\$29,720	\$37,040	\$53,960	\$60,720
Hourly wage to afford (40 hours/week)	\$12.23	\$14.29	\$17.81	\$25.94	\$29.19
Hours/week to afford at minimum wage**	57	67	83	121	137

\*Fiscal Year 2009 (HUD)

\*\*\$8.55 in Washington.

Source: National Low Income Housing Coalition ([www.nlihc.org](http://www.nlihc.org))

<sup>31</sup>National Low Income Housing Coalition. (2009). *Out of Reach 2009*.

- Fair Market Rent (FMR) for a 2-bedroom unit in Tacoma/Pierce County in 2009 was \$926.
- In order to afford that rent (including utilities), a household would need to have an income of \$37,040 a year.
- If this was a single wage-earner, that person would need to earn a wage of \$17.81 an hour.
- If the wage-earner was earning minimum wage, that person would need to work 83 hours a week.

Minimum wage in Washington was \$8.55 an hour in 2009. A person employed at minimum wage would only be able to afford (at 30% of earnings) housing that costs \$444.60. If this was a single mother with a child, working at minimum wage, she would pay almost two-thirds of her income (63%) for the apartment, leaving little for food, child care, transportation, health care, school supplies, and other expenses.

The monthly Supplemental Security Income (SSI) payment for a person in Washington in 2009 was \$674. If SSI was the only source of income, the individual would only be able to afford \$202 for housing. Fair Market Rent for a one-bedroom unit in Tacoma/Pierce County in 2009 was \$743, which is more than 100% of their income. People receiving the \$339 monthly GAU (General Assistance-Unemployable) allowance in Washington face even greater challenges.

Table 24 shows income limits and housing affordability in Tacoma and Pierce County in 2009. The HUD-determined Area Median Income (AMI) was \$68,100 in 2009. The values shown in the table are for a 4-person household. The incomes shown are the top of the range and corresponding affordable housing cost for that income level.

**Table 24: 2009 Low Income Ranges, Tacoma/Pierce County**

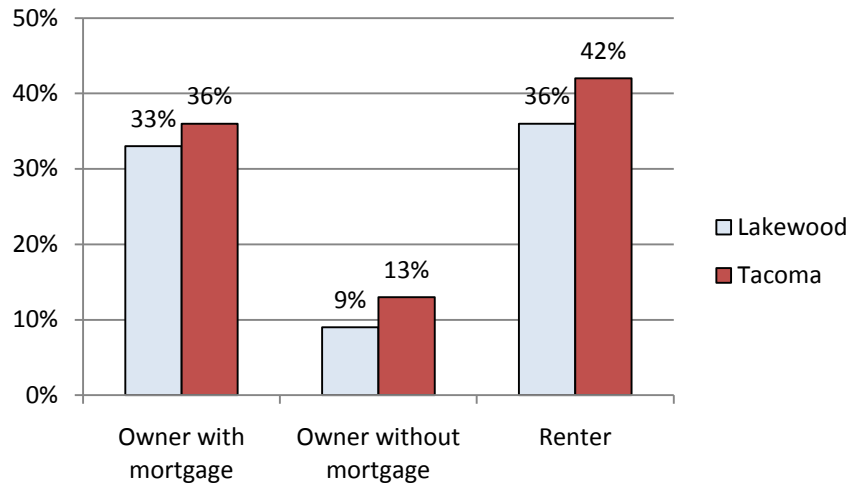
Definition	% of Area Median Income	Top of Annual Income Range	Maximum Monthly Housing
Extremely low income	0% to 30%	\$20,450	\$511
Very low income	31% to 50%	\$34,050	\$851
Low income	51% to 80%	\$54,500	\$1,362

Notes: HUD estimated AMI (Area Median Income) for Tacoma/Pierce County was \$68,100 in 2009.

Source: [huduser.org/datasets](http://huduser.org/datasets)

The median income for Lakewood renter households (2005-2007 American Community Survey) was \$33,507. The income for households living in units they owned or were buying was \$64,016. Figure 18 shows that one-third of Lakewood households living in housing with a mortgage were paying 35% or more of their income for housing and 36% of renters were paying more than 35% of their income for housing (Figure 18).

**Figure 18: Households Paying 35+% of Income for Housing 2005-2007**



Source: American Community Survey 2005-2007.

Looking at median income and housing costs alone does not portray the extent of cost-burdened households. Table 25 was taken from 2000 CHAS data, which were the most recent available. Over 8,000 renter households and 3,000 owner households in Lakewood had incomes at or below 80% of area median income in 2000.

**Table 25: Low Income Households by Tenure Lakewood 2000**

Income Range	Renters	Owners	Total
0% to 30% of AMI	2,854	783	3,637
31% to 50% of AMI	2,402	650	3,052
51% to 80% of AMI	3,120	1,623	4,743
Total low income	8,376	3,056	11,432
% of total	67%	27%	48%

Source: HUD CHAS tables based on 2000 US Census.

Extremely low income households (those with incomes at or below 30% of area median income) are hard-pressed to find housing they can afford, are more likely to live in unsuitable housing or in overcrowded conditions, and are most at risk of homelessness. Meeting the cost of housing on a limited budget leaves little for child care, medical insurance or basic health care, adequate food, or other necessities.

Table 26 was adapted by United Way of Pierce County from an analysis of national costs and expenditures prepared by the Catholic Campaign for Human Development showing the impact of costs at that time on the budget of a low income family. The budget starts with an annual income of \$18,392 per year, the national figure for a household of four living in poverty (at that time).

**Table 26: Budgeting for Poverty in Pierce County**

Item	Cost/Year	Remaining	Source
Earnings		\$18,392	Federal poverty level for a family of 4.
Rent	\$8,832	\$9,560	NLIHC, 2003 FMR
Utilities	\$1,775	\$7,785	Dept. of Labor, Bureau of Labor Statistics, <i>Consumer Expenditure Survey 2000</i> .
Transportation (gas, insurance)	\$1,522	\$6,263	Dept. of Labor, Bureau of Labor Statistics, <i>Consumer Expenditure Survey 2000</i> .
Food (in excess of food stamps)	\$1,388	\$4,875	Dept. of Labor, Bureau of Labor Statistics, <i>Consumer Expenditure Survey 2000</i> .
Health care (after Medicaid)	\$1,828	\$3,047	Dept. of Labor, Bureau of Labor Statistics, <i>Consumer Expenditure Survey 2000</i> .
Child care (for Two children)	\$3,311	(\$264)	Urban Institute. <i>Getting Help with Childcare Expenses, 2003</i> .

Source: Catholic Campaign for Human Development. (2003). *Budgeting for Poverty*. (www.usccb.org) Adapted for Pierce County by United Way of Pierce County.

With a minus at the end of the budget, this still leaves out costs of clothing, education, and other necessities. It also omits any modest savings for emergencies or unexpected expenses, such as car repairs.

The 2009 Job Gap Study examines costs, wages and job availability in the northwest (Washington, Idaho, Montana, Oregon and Colorado). The study found that the living wage in 2009 for a single adult was \$13.56/hour and \$28.67/hour for a single adult with two children.<sup>32</sup> A living wage is:

*...a wage that allows families to meet their basic needs, without public assistance, and that provides them some ability to deal with emergencies and plan ahead. It is not a poverty wage.*

**Community Input**

*Economic development experts, staff and community members saw affordable housing as a key component of economic development. This includes increasing housing affordable to people who work in the community and improving existing housing conditions in the neighborhood, making both living and shopping in the neighborhood attractive.*

## Transportation

*Budgets for working families have to set aside about as much for transportation as housing. Lower housing costs farther from work means higher commute costs.*

Transportation costs, while not usually considered as part of housing costs, are increasingly being viewed together with housing. A recent study determined that when housing and commute costs are

<sup>32</sup> Smith, G., A. Fredericksen, and T. Miller. 2009 *Job Gap: Searching for Work That Pays*. Northwest Federation of Community Organizations. Seattle, WA. (www.nwfco.org)

combined, the combination of the two is considerably greater than 30% of income for working families. The study drew information from 28 metropolitan areas across the country, including Seattle.<sup>33</sup>

- A typical household budget (for the combined 28 metropolitan areas sampled for this study) included 27% for housing and 20% for transportation. Working families with incomes between \$20,000 and \$50,000 spent 57% of their earnings for the combination of transportation and housing, split about evenly between housing and transportation.
- In Seattle it was a little higher – working families (with incomes between \$20,000 and \$50,000) spent 61% of their income on transportation and housing (31% on housing and 30% on transportation).

While lower housing costs make commuting seem an attractive option, the savings is offset by transportation costs. In addition, traffic congestion makes the option of commuting less desirable, increasing fuel expenditures and commute times, among other consequences.

## Food Insecurity

According to national studies, food insecurity is up. Food insecurity is defined as “inadequate or unsure access to enough food for active, healthy living.”<sup>34</sup> Eligibility requirements for food stamps (now SNAP or Supplemental Nutrition Assistance Program) were expanded in 2008 to permit applications by persons at 200% of poverty (up from the previous limit of 130% of poverty).

In October 2009, almost 13% of Washington residents were receiving food stamps.<sup>35</sup> “Pierce County, the epicenter of home foreclosures in the state, saw a 40% increase,” according to the Seattle Times article, which also quoted proponents stating that food stamps increase economic activity. For every \$1 billion in food stamps, \$1.8 billion in economic activity is generated.

The Supplemental Nutrition Assistance Program (SNAP) is one of five national programs offering food assistance. Others are the National School Lunch Program, the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), the Child and Adult Care Food Program, and the School Breakfast Program.

The number of students eligible for free and reduced-cost lunches is used as an indicator of poverty as well as nutritional needs. Nearly two-thirds (63%) of the students in the Clover Park School District were in the free and reduced cost meal program as of May 2009. Some of these are on military bases outside the city limits, but within the Clover Park School District boundaries. In the most recent school year (as

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<sup>33</sup> Lipman, Barbara. (2006). *A Heavy Load: The Combined Housing and Transportation Burdens of Working Families*. Center for Housing Policy.

<sup>34</sup> Andrews, Margaret, M. Nord. *Food Insecurity Up in Recessionary Times*. Amber Waves. December 2009. ([www.ers.usda.gov](http://www.ers.usda.gov))

<sup>35</sup> Sanjay Bhatt. *Food Stamps Grow at Record Rate*. Seattle Times, December 21, 2009.

of May 2009), there were five elementary schools with more than 90% of their students in the free and reduced cost meal program – Lakeview (93%), Oakwood (91%), Southgate (92%), Tillicum (93%), and Tye Park (91%).<sup>36</sup>

Students are also eligible for free and reduced-cost meals at the middle and high school level, but the percent of students participating is generally lower. Eligible high school students, especially, may be reluctant to apply. At the middle school level, Lochburn was the highest at 80%, although 74% of the students at Woodbrook and Mann participated in the program. Just about half (48%) of students at Clover Park High School participated as of May 2009.

More people looked for and received food assistance in Lakewood, Tacoma and all of Pierce County in 2009 compared to 2008.<sup>37</sup>

- 58% more clients were served in Lakewood in 2009 than 2008.
- There was a 149% increase in meals served in 2009 compared to 2008.

***Community Input***

*Human service providers have seen an increase in need while funds have decreased – more single pregnant and parenting women eligible for WIC (nutrition and parenting skills development).*

*Some neighborhood participants and many service providers commented that more people are showing up for food assistance, that there are more people in need of housing and basic services.*

## **HOUSING AFFORDABILITY AND WAGES**

Figure 19 on the following page shows several levels of income up to and a little beyond median, average wages in Pierce County, and examples of monthly housing costs. Housing is affordable when it costs no more than 30% of household income, according to HUD standards, and wages are shown scaled to the affordable monthly housing cost. Many vital jobs in the community do not pay a sufficient wage to afford housing for a single wage earner, let alone a single wage earner with dependents. Transportation, food and other necessities take increasingly larger chunks from stretched budgets, especially noticeable at the lower end of the wage scale.

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<sup>36</sup> Office of the Superintendent of Public Instructions (OSPI), School Report Cards (k12.wa.us)

<sup>37</sup> Emergency Food Network.

Figure 19: Pierce County Affordability Scale 2009		
Income and Wages	Affordable Monthly Amount	Rental/Mortgage
	\$1,856	\$310,000 mortgage
RN (\$35.56/hour) = \$73,954 annual	\$1,849	
Median Income (FMI = \$68,100)	\$1,703	
Police officer (\$30.33/hour) = \$63,096 annual	\$1,577	
	\$1,535	\$256,000 mortgage
Fire fighter (\$29.43/hour) = \$61,222 annual	\$1,531	
	\$1,396	\$232,900 mortgage
Kindergarten teacher = \$54,741 annual	\$1,368	
Low Income (80% FMI = \$54,500)	\$1,362	
	\$1,026	\$171,000 mortgage
Meter reader (\$19.39/hour) = \$40,327 annual	\$1,008	
	\$851	
Very Low Income (50% FMI = \$34,050)	\$804	2-bedroom, 1 bath apartment
	\$707	1-bedroom apartment
Retail sales (\$12.93/hour) = \$26,908 annual	\$673	
Hotel desk clerk (\$10.71/hour) = \$22,294 annual	\$557	
Extremely Low Income (30% FMI = \$20,450)	\$511	
Minimum wage (\$8.55/hour) = \$17,793 annual	\$445	
SSI disability \$674/month = \$8,088 annual	\$202	

Sources: FMI FY 2009, HUD; Washington State Occupational Employment and Wage Estimates, Tacoma Metro Area, March 2009; average rental costs, Washington Center for Real Estate Research, Spring 2009; City of Tacoma.

## AFFORDABILITY MISMATCH

*The 30% housing affordability guideline is a maximum, not a minimum. Lower-priced housing is not necessarily occupied by lower-income households.*

Another consideration in an analysis of housing affordability is the actual availability of housing in communities. Comparing the cost of housing and the ability of households to meet the cost is one measure of mismatch in supply and demand. Another is actual occupancy. Units are not allocated on the basis of need – just because there are units renting or sold at a price affordable to low-income households does not mean those are the households actually occupying the units.

Using the 2000 census, HUD provided an analysis of the availability of units priced within range of low income households and compared that with the income of the occupants. That analysis found that units within the appropriate affordability range were actually occupied by households with higher incomes in 2000. For example, there were 715 rental units in Lakewood with rents affordable to households with incomes at or below 30% of Area Median Income. Of those units, just 34% were occupied by households with incomes in that range. The others were occupied by households with higher incomes.

**Table 27: Affordability Mismatch, Lakewood 2000**

<b>Housing Units by Affordability Range</b>	<b>Rentals</b>	<b>Owned*</b>
Rent/price affordable at <30% of AMI		
Occupied units in price range	3,875	N/A
Occupants at <30% of AMI	61%	N/A
Vacant units for rent/sale	265	N/A
Rent/price affordable at >30% and <50% of AMI		
Occupied units in price range	11,950	4,058
Occupants at >30% and <50% of AMI	51%	29%
Vacant units for rent/sale	1,315	170
Rent/price affordable at >50% and <80% of AMI		
Occupied units in price range	15,450	16,520
Occupants at >50% and <80% of AMI	58%	36%
Vacant units for rent/sale	805	365

\*Includes units for sale.

Source: US Census; HUD.

Far fewer owner-occupied units were actually available and occupied by households within the appropriate income ranges. There were no owner-occupied units valued within range of households with incomes at or below 30% of Area Median Income. There were just 1,550 units with values within range of households with earnings below 50% of AMI, and just 35% of those were actually occupied by households with incomes below 50% of AMI. The others were occupied by households with higher incomes. Assuring the availability of affordable housing is just part of the equation. Reasonable cost is attractive to renters and buyers including those with considerably more buying power than that required by the particular unit.

## RENTER HOUSEHOLDS WITH PROBLEMS

Table 28 is based on CHAS (Comprehensive Housing Affordability Strategy) data prepared by HUD using the 2000 census. The table shows renter households in Lakewood by size and composition, by household income as a percent of median family income, and the percent of households in each category with housing problems.

**Table 28: Lakewood Renter Households (2000) by Type and Household Income Percent Cost-Burdened and with Housing Problems**

Household (HH) Income Level	Household Size and Composition				
	Elderly (1-2 people)	Small Related (2-4 people)	Large Related (5+ people)	All Others	Total Renters
<b>HHs at 0% to 30% of MFI</b>	<b>270</b>	<b>1,095</b>	<b>209</b>	<b>1,280</b>	<b>2,854</b>
% with housing problems	82%	94%	93%	86%	89%
% cost burden >30%	82%	90%	93%	86%	87%
% cost burden >50%	59%	71%	67%	68%	68%
<b>HHs at 31% to 50% of MFI</b>	<b>234</b>	<b>1,145</b>	<b>243</b>	<b>780</b>	<b>2,402</b>
% with housing problems	86%	69%	88%	75%	74%
% cost burden >30%	86%	63%	59%	73%	68%
% cost burden >50%	39%	16%	8%	19%	18%
<b>HHs at 51% to 80% of MFI</b>	<b>197</b>	<b>1,559</b>	<b>230</b>	<b>1,134</b>	<b>3,120</b>
% with housing problems	34%	37%	54%	33%	37%
% cost burden >30%	32%	23%	9%	28%	25%
% cost burden >50%	17%	<1%	0%	0%	1%
<b>HHs at 80% or more of MFI</b>	<b>205</b>	<b>1,945</b>	<b>285</b>	<b>1,650</b>	<b>4,085</b>
% with housing problems	15%	14%	51%	6%	13%
% cost burden >30%	7%	2%	9%	4%	3%
% cost burden >50%	0%	0%	0%	1%	1%
<b>Total renter households</b>	<b>906</b>	<b>5,744</b>	<b>967</b>	<b>4,844</b>	<b>12,461</b>
% with housing problems	57%	46%	70%	44%	48%
% cost burden >30%	55%	37%	40%	42%	40%
% cost burden >50%	31%	17%	16%	22%	20%

Notes: MFI is median family income. Housing problems include cost greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities. Cost includes rent and utilities. Totals may vary slightly from census data.

Source: HUD 2000 CHAS tables.

Housing problems are defined by HUD as cost burden (paying over 30% of income for rent and utilities), overcrowding, and/or lack of complete kitchen and plumbing facilities. RVs and other impermanent quarters (boats, vans) were excluded. Also shown is the percent of households paying 50% or more of family income for housing.

Almost half (48%) of all renter households in Lakewood had housing problems in 2000, most because they were paying more than 30% of their income for rent and utilities. The extent of households with housing problems increased markedly as family income decreased. Almost 90% of renter households at the lowest income level were paying more than 30% of their income for housing (87% were) and 68% were paying over 50% of their income for rent and utilities.

The most severely burdened with housing problems were large households (5 or more related people). In addition to the cost burden, overcrowding was more an apparent component of housing problems for large households. For example, 70% of all large renter households had housing problems; about 40% had a cost burden in excess of 30% of their income. The difference between the total number of households with any problems (70%) and those with a cost burden (40%) is attributable in large part to overcrowding (30% had problems mostly because of overcrowding).

Elderly renter households, even at higher income levels, were still burdened by the cost of housing. Over half (55%) of all elderly renter households paid in excess of 30% of their income for rent and utilities, and 31% paid more than half of their income for housing. Very low income elderly renter households were substantially more cost-burdened – 82% were paying more than 30% of their income for housing and 59% were paying over half of their income for housing. Housing costs that outpace incomes, especially fixed-incomes for the elderly, will result in an increased burden, and could jeopardize access to needed services and requirements of daily living

## **Disproportionate Problems by Race/Ethnicity – Renter Households**

Pacific Islander non-Hispanic households experienced housing problems to a greater extent than the whole (Table 28) in two income ranges. However, the total number of renter households was small.

- 60% of renter households with incomes between 51% and 80% of the area median income had housing problems compared to 37% of all renter households in that income range.
- 50% of renter households with incomes over 80% of the area median had housing problems compared to 13% of all renter households in that income range.

Native American non-Hispanic households experienced housing problems to a greater extent than the whole in one income range. Again, the number of renter households in this analysis was small.

- 100% of renter households with incomes at or below 30% of area median had housing problems compared to 89% of all renter households in that income range.

Asian non-Hispanic households had problems to a greater extent than the whole in one income range.

- 47% of renter households with incomes greater than 80% of area median had housing problems compared to 13% of all renter households in that income range.

Hispanic households experienced housing problems to a greater extent than the whole in two ranges.

- 59% of renter households with incomes between 51% and 80% of the area median income had housing problems compared to 37% of all renter households in that income range.
- 28% of renter households with incomes greater than 80% of area median had housing problems compared to 13% of all renter households in that income range.

## OWNER HOUSEHOLDS WITH PROBLEMS

**Table 29: Lakewood Owner Households (2000) by Type and Household Income Percent Cost-Burdened and with Housing Problems**

Household (HH) Income Level	Household Size and Composition				
	Elderly (1-2 people)	Small Related (2-4 people)	Large Related (5+ people)	All Others	Total Renters
<b>HHs at 0% to 30% of MFI</b>	<b>345</b>	<b>205</b>	<b>59</b>	<b>174</b>	<b>783</b>
% with housing problems	59%	78%	75%	51%	64%
% cost burden >30%	59%	78%	68%	51%	63%
% cost burden >50%	33%	78%	34%	40%	47%
<b>HHs at 31% to 50% of MFI</b>	<b>368</b>	<b>130</b>	<b>62</b>	<b>90</b>	<b>650</b>
% with housing problems	40%	65%	94%	72%	55%
% cost burden >30%	40%	50%	61%	72%	49%
% cost burden >50%	23%	31%	24%	72%	31%
<b>HHs at 51% to 80% of MFI</b>	<b>708</b>	<b>545</b>	<b>175</b>	<b>195</b>	<b>1,623</b>
% with housing problems	30%	62%	54%	46%	45%
% cost burden >30%	30%	58%	37%	46%	42%
% cost burden >50%	9%	17%	14%	15%	13%
<b>HHs at 80% or more of MFI</b>	<b>2,730</b>	<b>3,900</b>	<b>613</b>	<b>980</b>	<b>8,223</b>
% with housing problems	10%	15%	20%	11%	13%
% cost burden >30%	10%	14%	13%	10%	12%
% cost burden >50%	2%	1%	1%	1%	2%
<b>Total owner households</b>	<b>4,151</b>	<b>4,780</b>	<b>909</b>	<b>1,439</b>	<b>11,279</b>
% with housing problems	20%	24%	35%	25%	24%
% cost burden >30%	20%	22%	24%	24%	22%
% cost burden >50%	8%	7%	7%	12%	8%

Notes: MFI is median family income. Housing problems include cost greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities. Cost includes mortgage payment, taxes, insurance and utilities. Totals may vary slightly from census data.

Source: HUD 2000 CHAS tables.

Far fewer owner households had housing problems, as defined by HUD in these CHAS tables, than did renter households (Table 29). Overall, 24% of owner households had problems compared to 48% of all

renter households. As already mentioned, the median income of owner households is roughly twice that of renter households, and far fewer households at the lowest income ranges are able to live in housing they own. Looking at the percent of total owner households with housing problems, it is not surprising that problems diminish as income increases. Almost two-thirds (64%) of owner households in the lowest income range had housing problems, and 47% were paying over 50% of their household income for housing costs and utilities.

At the lowest income range (under 30% of AMI) small (2 to 4 people) and large (5 plus people) related households were the most severely burdened. More large households, in fact, had housing problems in all income ranges shown in the table. Even as income rose, overcrowding still contributed to housing problems for larger households.

## **Disproportionate Problems by Race/Ethnicity – Owner Households**

Hispanic owner households experienced housing problems to a greater extent than the whole in two income ranges.

- 100% of Hispanic owner households with incomes at or below 30% of area median had housing problems compared to 64% of all owner households in that income range.
- 74% of Hispanic owner households with incomes between 31% and 50% of AMI had housing problems compared to 55% of all owner households in that income range.

While the number of owner households was very small, Pacific Islander non-Hispanic households experienced housing problems to a greater extent than the whole in two income ranges.

- 100% of owner households with incomes at or between 51% and 80% of AMI had housing problems compared to 45% of all owner households in that income range.
- 37% of owner households with incomes over 80% of AMI had housing problems compared to 13% of all owner households in that income range.

A greater share of Native American non-Hispanic owner households experienced housing problems in two income ranges.

- 100% of owner households with incomes at or below 30% of AMI had housing problems compared to 64% of all households in that income range.
- 100% of owner households with incomes between 51% and 80% of AMI had housing problems compared to 45% of all households in that income range.

A greater share of African American non-Hispanic owner households experienced housing problems in one income range.

- 100% of owner households with incomes at or below 30% of AMI experienced problems compared to 64% of all households in that income range.

A greater share of Asian non-Hispanic owner households experienced housing problems in one income range.

- 24% of owner households with incomes at or above 80% of AMI experienced problems compared to 13% of all households.

## **BARRIERS TO AFFORDABLE HOUSING**

The barriers to affordable housing in Lakewood, as in other substantially developed communities, are a combination of low household income relative to rising housing costs (particularly for homeownership), the regional nature of the economy and transportation system in Puget Sound that promotes commuting between work and home, lack of low-cost vacant land for development, and lack of economic incentives for private market rehabilitation of failing housing stock, particularly rental.

### **REGULATORY BARRIERS**

The Washington State Growth Management Act (GMA) contains the following housing goal:<sup>38</sup>

*Encourage the availability of affordable housing to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock.*

The State requires that comprehensive plans and development regulations comply with the Growth Management Act. Lakewood's first comprehensive plan was adopted in 2000 and the City reviews the plan and regulations periodically, consistent with state requirements.

### **LOW HOUSEHOLD INCOME**

Median household income in Lakewood as of the 2005-2007 American Community Survey as in 1999 was 16% below that in the State of Washington and 17% below that in Pierce County. One-quarter of

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<sup>38</sup> RCW 36.70A.020

the households in Lakewood had incomes below \$25,000 a year, compared to 21% of households in the State of Washington. However, there are tremendous extremes in income in Lakewood. The low income areas (primarily along the I-5 corridor) are contrasted by significantly more prosperous neighborhoods that have developed over the years around the lakes in central Lakewood.

## **COST OF HOUSING AND DEVELOPMENT**

Even though median rental costs (2005-2007 ACS) were lower in Lakewood than in the state (by 9%) and Pierce County (11%), median monthly owner costs (with a mortgage) were more on a par. The value of single family property overall is increasing in Lakewood as elsewhere. The greater Puget Sound area, from Pierce County north through Snohomish County, was subject to strong inflationary pressure in its housing markets over the past decade. Prices continued to increase until the recent economic downturn, which saw a decline in prices after 2006. While median-priced housing was affordable in Pierce County to households at median income in the last quarter of 2008 and early 2009, it was still out of reach for first-time homebuyers at median income.

Even though development has stalled recently, the trend in single family development has been for larger units. Where existing housing is demolished and new housing is built, single family homes are typically being increased in size and amenities, which contributes to price inflation for these units and loss of more-affordable, smaller units. Higher costs of materials, labor, land and infrastructure reduce profitability in smaller, more affordable units.

The areas in which land and real estate are most affordable are also the areas that present the greatest difficulty for new development and the fewest incentives for investment. The installation of the sewer system in Tillicum is a major and costly improvement in Lakewood. The City is dedicated to encouraging additional infrastructure improvements to foster development. However, providing infrastructure improvements is a long and costly process.

Private developers, particularly small developers, are hampered in any community by permitting delays and costs of providing infrastructure. The economic picture in 2009 adds to barriers with financing more difficult and costly to obtain, foreclosures at a high point, and the outlook for the future uncertain.

## **QUALITY OF HOUSING STOCK**

The quality of the Lakewood's housing stock varies by type and by location. Single family homes in much of the city are in good condition. Two areas have a relatively high percentage of single family homes in need of substantial repair – Tillicum and Lakeview. Conditions in mobile home parks are perhaps the worst of all – a significant number of units included in these parks need replacement and would not

survive a move. Redevelopment of dilapidated housing, including many mobile home parks, is also subject to requirements of relocating residents to quality, affordable housing.

Conditions in much of Lakewood's multifamily housing stock are deteriorated. Lakewood has more multifamily housing (42% of the total units in the 2005-2007 American Community Survey) and less single family (54% of the total units) than the state (66% of housing units were single family). The construction of multifamily units was in part a market response to the demand for military personnel for off-base housing in Lakewood. High vacancy rates in the current market also discourage investment in rehabilitation of multifamily units.

Personnel at Joint Base Lewis McChord look for housing off-base, but within reasonable commute access. That demand has increased recently with troop increases, but people have choices in Pierce and Thurston counties outside of Lakewood, where housing is in better condition and neighborhoods are perceived to be safer.

Low rents and poor housing conditions in some of areas of Lakewood have contributed to higher crime, including drug-related activities. Concern about public safety and crime, in turn, contribute to instability in neighborhoods. Lakewood has made safe neighborhoods and crime reduction a priority since incorporation in 1996, resulting in a noted drop in crime.

## **IMPEDIMENTS TO FAIR HOUSING**

The federal Fair Housing Act prohibits discrimination in sales and rentals based on race, color, national origin, religion, sex, family status and disability. Washington State law further prevents discrimination on the basis of marital status, sexual orientation and military or honorable discharge veteran status.

The City of Lakewood's goal is to achieve for Lakewood residents the opportunity to live in safe, healthful and affordable housing free from discrimination consistent with fair housing requirements. The City conducted an analysis of impediments to fair housing in developing its first Consolidated Plan (2000-2005) and updated the analysis in 2005 and again in 2010.

Among the 33 complaints filed with HUD between 2005 and 2009, the most frequent bases were disability and or race. Most cases were closed or resolved as part of successful conciliation and settlement. There were 220 calls to the Fair Housing Center of Washington from 2005 to 2009. About 20% concerned landlord tenant issues, which was a reduced percentage compared to the previous 5-year period. Most of the callers to the Fair Housing Center alleged discrimination.

The Fair Housing Center conducted testing in Lakewood between 2005 and 2009, responding to complaints. Testing usually involves more than one visit to the same location by a pair of testers – one a

member of a protected class and the other non-protected. Of the 33 tests during the period, 22 found evidence of discrimination – 9 because of race, 7 because of disability, 4 because of national origin and 2 because of family status.

The City of Lakewood provides fair housing and landlord-tenant counseling and works with property owners and managers in the crime-free housing program. Fair housing information is provided to realtors, lenders and mortgage companies. These and other efforts to further fair housing will be continued consistent with the City's concern about provision of affordable, safe housing for Lakewood residents.

Fair housing recommendations included in the updated analysis of impediments to fair housing include:

- Provider education: Support efforts for education on fair housing practices and responsibilities for landlords, realtors and lenders.
- Consumer education: Support efforts to educate consumers about fair housing and landlord tenant issues; support efforts to educate advocates who work with consumers, particularly the most vulnerable consumers.
- Partnerships to promote fair housing: Continue to participate in partnerships between nonprofit, public and private organizations and consumers to reduce impediments to fair housing.

# HOUSING RESOURCES

Housing resources discussed in this section include publicly-funded housing assistance programs, such as those administered by the Pierce County Housing Authority (PCHA), and housing programs offered or supported by the City of Lakewood. Housing subsidies help to fill the gap between what people can afford to pay and actual housing costs. Such subsidies are predominantly rental programs. However, help with purchase, especially for first-time homebuyers, has been an important addition. Other subsidies, such as housing repair programs, help qualifying owners make improvements to increase safety and habitability while maintaining housing quality in neighborhoods.

In addition to programs discussed in this section, housing resources are available in Lakewood and in Pierce County to meet some of the needs of people who are homeless. Shelters, transitional, and permanent supportive housing for people who are homeless or who have special needs are discussed in the section pertaining to homelessness.

## PUBLICLY-SUPPORTED HOUSING

There are several options for housing support for households in Pierce County. While the number of assisted units is small in comparison to the demand, the Pierce County Housing Authority manages a number of programs and works in the community in other ways to provide affordable housing and bring stability to neighborhoods.

The Pierce County Housing Authority (PCHA) serves in excess of 5,000 households each year throughout Pierce County. The primary housing programs administered by PCHA are the Low Income Public Housing Program and Section 8 Rental Assistance. PCHA offers additional opportunities to public housing and Section 8 participants through the Family Self-Sufficiency Program and the Homeownership Program.

## WAIT LISTS FOR HOUSING

*Over 2,200 households had applied and were qualified for housing managed by the Pierce County Housing Authority. People wait years, when assistance is needed much sooner.*

While resources are available, they do not come near to meeting the needs. Housing authorities typically maintain long lists of eligible households waiting for openings in housing or housing programs.

Opportunities to apply and be added to the wait list are limited because lists are closed more often than open for new applications.

The Pierce County Housing Authority wait list contained names of 2,273 households countywide in 2009.<sup>39</sup> The wait list was closed at that time and has been closed for the past 3 years. The Housing Authority reviews the wait list annually, checking with households for continued interest, so that when housing is available, eligible applicants can be contacted. PCHA cannot currently project a date when the wait will be open for new applications.

The majority of households (roughly 80%) on the wait list were extremely low income (household income at or below 30% of area median). Elderly households comprised 7% of those on the wait list and about 14% were families with household members with a disability.

Moving from the wait list into housing is based on the date of application, unit size requirements, and preference status. Preference is given to households involuntarily displaced from housing, and beginning in 2010, to families that have lost housing due to circumstances beyond their control, such as loss of employment. Applicants on the wait list with a current Lakewood address are shown in Table 30.

**Table 30: Lakewood Housing Wait List 2010**

Type Applicant	Number of Bedrooms					Total Units
	0-1	2	3	4	5	
Family	41	96	47	7	2	193
Elderly	10	6	0	0	0	16
Disabled	26	9	0	0	0	35
Total	77	111	47	7	2	244

\*Zip codes 98499, 98498, and 98439 only.

Source: Pierce County Housing Authority.

## LOW INCOME PUBLIC HOUSING PROGRAM

Public housing programs are changing in the United States. Many public housing projects are undergoing major redevelopment, such as that in Salishan in Tacoma. Already substantially complete, the new Salishan will consist of mixed income housing, including market rate units, and contain both rental and owned housing. The acquisition of scattered site housing for use as public housing, such as the units owned by the Pierce County Housing Authority, is another strategy for meeting housing needs within the community, while avoiding concentrations of low income public housing.

The Pierce County Housing Authority manages 128 units of public housing throughout the county. This is a reduction in total units, from 147 in 2004. The Housing Authority is pursuing a policy of divesting itself

<sup>39</sup> Pierce County Housing Authority 5-Year and Annual Plan, January 2010.

of outlying and aging units in order to invest resources more efficiently. The Housing Authority works with qualifying families to help them buy the units, which accounts for the gradual reduction in units.

All PCHA low income public housing units are 3-bedroom and 4-bedroom single family houses. Only one of these houses is located in Lakewood, but vacant units are available to anyone qualifying on the PCHA wait list. Units are family housing; none are specifically designated for the elderly or disabled.

**Table 31: Scattered Site Public Housing  
Pierce County Housing Authority 2010**

Number of Bedrooms						Total Units
0	1	2	3	4	5	
			111	17		128

Source: Pierce County Housing Authority.

## SECTION 8 TENANT-BASED CERTIFICATES AND VOUCHERS

The bulk of the housing available through the Pierce County Housing Authority is in the form of Section 8 certificates or vouchers. Tenant-based Section 8 certificates and vouchers accompany the tenant. Certificate holders are free to locate wherever they can find suitable and affordable housing. Because they are able to relocate, the address of the applicant is not necessarily an indication of where the certificate holder will ultimately locate, although a substantial share of Section 8 housing is located in Lakewood. Units must meet HUD Housing Quality Standards and have rents at levels established by the guidelines.

The Section 8 program has not been fully funded for a number of years. As a result, the Housing Authority is under significant financial pressure to meet levels of need far greater than resources. The Housing Authority is working to increase supportive services to existing tenants to help them achieve self-sufficiency, move out of subsidized housing and open limited resources to new tenants currently on the wait list.

As of early 2010, there were 551 Pierce County Housing Authority Section 8 certificates or vouchers in use in Lakewood.

**Table 32: Section 8 Certificates in Lakewood  
Pierce County Housing Authority 2010**

Number of Bedrooms						Total Units
0	1	2	3	4	5	
2	226	214	87	22	2	551

Source: Pierce County Housing Authority.

People can face challenges in trying to locate suitable housing at an affordable price, even with the certificates that guarantee a payment to the landlord to supplement rent paid by the tenant. While vouchers offer people considerable flexibility in finding suitable housing, periods of rising prices and low vacancies reduce that flexibility.

Landlords may be reluctant to rent to people with vouchers because of the stigma attached to public housing in general. The Pierce County Housing Authority is working with landlords to educate them about the advantages of Section 8. Among those advantages are the ability to rely on regular payment of the portion of rent contributed by the Pierce County Housing Authority, annual inspections that reveal problems threatening the safety of tenants, and generally longer-term tenants than in the open market.

Landlords also have the flexibility to review the suitability of applicants using the same criteria applied to other applicants for units. Having accepted Section 8 tenants in the past does not obligate the landlord to accept all applicants. This added flexibility has contributed to increased willingness of landlords to work with Section 8 tenants.

## **SPECIAL PURPOSE VOUCHERS**

The Pierce County Housing Authority also administers vouchers targeted to special populations or purposes. These include:

- 70 Veterans Assisted Housing Program Vouchers reserved for homeless veterans receiving case management through the Veteran's Administration.
- A limited number of vouchers in partnership with Washington State Department of Social and Health Services for persons leaving nursing homes and hospitals and for persons with disabilities and others who risk homelessness without affordable housing support.
- Project Based Housing for homeless families (57 units) in Pierce County in partnership with agencies providing housing and support services to prevent continued homelessness.

## **FAMILY SELF-SUFFICIENCY PROGRAM**

The Family Self-Sufficiency Program (FSS) is a voluntary program designed to help families become self-sufficient by encouraging full-time work and training necessary to increase family income. FSS connects families with local agencies and schools for training, education, employment assistance and other supports. The program is open to Pierce County Housing Authority public housing residents and currently active Section 8 recipients.

FSS provides classes in budgeting and credit and assists the family in setting goals. If participants increase their earned income and pay a larger portion of rent over the next 5 years, an escrow account is established on behalf of the family using some of that additional rent. The funds are often used for down payments and education.

Some families can purchase a home with the help of Section 8. Eligibility for a housing voucher is determined by the Housing Authority based on the total annual gross income and family size, and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live.

Under this program, tenants can pay up to 35% of their adjusted income toward principal and interest for the home. The first mortgage is carried by a commercial lender with a silent second mortgage carried by the Housing Authority. Proceeds from sales of units may be used by the Housing Authority to meet the housing needs of low-income people in the county. Some of the money has been allocated in the past for capital improvements on affordable apartments owned by the Housing Authority.

## **READY TO RENT TRAINING PROGRAMS**

The Housing Authority provides “Ready to Rent” training to a limited number of clients waiting for housing and some Section 8 participants. This provides training addressing rental barriers such as poor credit, evictions, criminal history, and late rent payments. Households learn how to keep their homes clean, get along with neighbors and property owners, and become partners with landlords in successful tenancy. This program is instrumental in getting families with significant barriers into housing and maintaining suitable housing. PCHA plans to expand this program into prevention by providing training to clients at risk of evictions.

## **OTHER PCHA APARTMENTS**

The Pierce County Housing Authority owns and operates eight apartments in Lakewood that provide 407 units of rental housing at affordable rates. Most of these units are reasonably accessible to tenants with disabilities.

The presence of these units provides several benefits. Housing Authority staff work with neighboring property owners to establish rent guidelines and standards for screening tenants. In particularly blighted neighborhoods and areas with suspected drug activity, the Housing Authority works closely with the Lakewood Police Department and land owners to maintain properties and reduce risk to tenants. The Housing Authority has a zero-tolerance policy for drug use and dealing and other illegal activity.

The Housing Authority also partners with providers, such as Greater Lakes Mental Health, to provide project-based Section 8 vouchers for tenants with special needs, including mental illness, in several of the apartment buildings. All 16 units at Montgrove Manor are leased to Greater Lakes Mental Health. The agency provides on-site case management so that tenants are living in a monitored environment.

**Table 33: PCHA Apartments in Lakewood 2010**

<b>Name and Location</b>	<b>Number Units/Bedrooms</b>
Brookridge 7320 146 <sup>th</sup> St. SW Build 1976, purchased 1991 Condition: good	69 units 36 1- bedroom 32 2-bedroom 1 3-bedroom
Eagle's Lair 12710 56 <sup>th</sup> Ave. Ct. SW Built 1985 Condition: good	54 units 36 1-bedroom 18 2-bedroom
Evergreen Court 12809 47 <sup>th</sup> Ave. SW Build 1954 Condition: good	40 units 21 1- bedroom 19 2-bedroom
Lakewood Village 9100 Lakewood Dr. SW Built 1995 (turnkey) Condition: fair	136 units 30 1-bedroom 76 2-bedroom 30 3-bedroom
Lonepine 5218 Chicago Ave. SW Build 1970 Condition: good	28 units 20 1- bedroom 8 2-bedroom
Oak Leaf 4111 110 <sup>th</sup> St. SW Build 1967, purchased 1982 Condition: good	26 units 26 1- bedroom
Montgrove Manor 4001 109 <sup>th</sup> St. SW Build 1969 Condition: fair	16 units 16 1- bedroom
Village Square 10810 Lakeview Ave. SW Built 1978, purchased 1992 Condition: fair	38 units 20 1-bedroom 18 2-bedroom

Source: Pierce County Housing Authority.

## **OTHER SUBSIDIZED HOUSING**

There are several other apartments in Lakewood providing subsidized rent. These were developed by partnerships to provide an ongoing opportunity for families, seniors and persons with disabilities. Table

34 lists several of the apartments. This list does not include units with particular focus on supportive services for persons with special needs.

Two of the properties (Heritage Apartments and Freeport Apartments) were project-based Section 8 complexes managed by the HUD regional office in Seattle. Affordable housing developed under HUD and other programs may require a commitment to provide housing at below-market rents for a number of years in exchange for a benefit (such as a tax credit or an increase in the number of units allowed). At the end of that period, there is danger that affordable units will be lost to the community. While both Heritage and Freeport are beyond the original HUD contract, both are still available as affordable options.

**Table 34: Other Subsidized Affordable Housing in Lakewood 2009**

<b>Name and Location</b>	<b>Units/Population</b>	<b>Comments</b>
Heritage Apartments 9209 Washington Blvd. SW	14 2-bedroom Families	
Freeport Apartments 10211 47 <sup>th</sup> Ave. SW	14 2-bedroom Families	
Lakewood Meadows I & II 5229 & 5230 112 <sup>th</sup> St. SW	160 1 & 2-bedroom Seniors	Senior Housing Assistance (SHAG)
Manresa Apartments 5532 Boston Ave. SW	20 2-bedroom Families	Catholic Community Services
Willow Village 10225 47 <sup>th</sup> Ave. SW	1 & 2-bedroom Seniors	

Sources: [www.aptfinder.org](http://www.aptfinder.org); United Way of Pierce County; Catholic Community Services; HUD.

## **CITY OF LAKEWOOD HOUSING ASSISTANCE**

The City of Lakewood has provided housing assistance to date in several programs, including home repair and down payment assistance. The City also supports housing indirectly with General Fund dollars in collaboration with community partners. This assistance is primarily for low income families, the elderly and people with disabilities.

### **EMERGENCY MINOR HOME REPAIR PROGRAM**

Administered by the City of Lakewood, this program provides grants for emergency home repairs to qualifying low income homeowners who are at or below 50% of HUD median income. Qualified applicants may receive repair assistance up to \$3,500 on the first visit, with a lifetime maximum of \$5,000 to maintain their homes and make necessary repairs due to deferred maintenance. Ramps and

improvements for ADA accessibility to low income homeowners who need the accommodation to live safely in their own homes.

As Table 35 shows, in addition to being very low income or below, most recipients had disabilities and/or were female. Over one-third were elderly and most of those lived alone. People tended to be longer term Lakewood residents. While repairs were indeed minor, it sometimes made the difference in people being able to stay housed.

**Table 35: Lakewood Minor Home Repair Recipients FY 2005-2008**

Who was helped?	Elderly (65+), most (80%) living alone	38%
	People with disabilities	69%
	Female householder	66%
	Single parents (children under 18)	9%
What resources did they have?	Living alone on \$1,158/month or less*	37%
	Living alone on \$1,159 to \$1,929/month**	19%
	Two people on \$1,325/month or less*	10%
	Two people on \$1,326 to \$2,208/month**	13%
	Three people on \$1,488/month or less*	4%
What kind of house (owned)?	Mobile home	72%
	Single family	28%
How long had they lived there?	3 years or less	26%
	4 to 9 years	28%
	10 to 19 years	19%
	20 years or more	28%
What were typical repairs?	Roof, bathrooms, window repairs most common.	

Notes: Based on 185 separate households, some of whom received more than one grant, up to a \$5,000 lifetime maximum. \*30% of median FY 2008. \*\*50% of median FY 2008.

## MAJOR HOME REPAIR PROGRAM

The Major Home Repair Program, also administered by the City of Lakewood, provides up to \$25,000 for major home repairs to qualifying low-income homeowners in the form of a 0% interest loan. Payments may be deferred for up to 20 years, as long as the borrower continues to own and occupy the home.

## HOUSING REHABILITATION PROGRAM (HOME)

The Housing Rehabilitation Program provides up to \$65,000 to qualified low income homeowners in the form of a 0% interest loan. (The program offers a maximum loan of up to \$75,000 for repairs and alterations required to make a home ADA accessible.) Payments may be deferred for up to 20 years, as long as the borrower continues to own and occupy the home. This program is jointly administered with

the City of Tacoma. The Tacoma Community Redevelopment Authority is the governing body for the financing of the Housing Rehabilitation Program.

## **DOWN PAYMENT ASSISTANCE**

Up to \$7,000 in a 0% interest loan has been available to qualified applicants, to be used for down payment and closing costs in buying a home. Payments may be deferred for up to 20 years as long as the house remains owner-occupied. The borrower must invest at least one-half of the required down payment (one-half of the difference between the sales price and the first mortgage loan amount). A condition of the down payment assistance program is participation in homeownership counseling classes. These classes assist homebuyers with evaluating financing options, establishing or repairing credit histories, and learning basic home maintenance.

## **NEIGHBORHOOD STABILIZATION**

Lakewood received a HUD grant (through the State of Washington Department of Commerce Housing Division) to assist with the demolition and removal of blighted structures and the purchase of foreclosed or abandoned homes. The property can be rehabilitated or redeveloped and resold with the intent of stabilizing neighborhoods and stem declining housing values. The purpose is to maintain the quality of property (land or units) and neighborhoods and reduce the incidence of blight caused by abandoned and vacant properties.

## **OTHER LAKEWOOD SUPPORT FOR HOUSING**

Lakewood partners with many organizations providing and improving housing. Lakewood's partnership with Tacoma/Pierce County Habitat for Humanity has increased ownership opportunities for low income households through new construction and housing rehabilitation. Partners with Habitat, including the City, work together with limited funding and broad community support, including student volunteers, to provide much-needed housing. Lakewood has also provided financial support for rehabilitation and improvements of properties owned by the Pierce County Housing Authority.

The Paint Tacoma-Pierce Beautiful Program, administered by the Associated Ministries, organizes community volunteers to paint the homes of low income elderly and low income people with disabilities in Lakewood and other locations in Pierce County. Since 1991, 126 homes have been painted in Lakewood under this program. The program is important in helping with home maintenance, but also helps owner-occupants maintain insurance coverage. Some insurance companies base ongoing coverage on the condition of exterior paint, with the assumption that paint is a barometer for overall condition of

the unit. If insurance is cancelled, owners would not be in compliance with mortgage requirements and could possibly lose their homes.

Human services funding provides added support for outreach and transitional housing programs provided by organizations such as the Lakewood Area Shelter Association, the Tacoma Rescue Mission, Good Samaritan Community Health and Catholic Community Services. Funding is also provided to assist individuals with disabilities and emergency respite shelter, as well as shelters for victims of domestic violence.

The City of Lakewood works with public and private landlords to improve their rental properties – through code enforcement and crime-free multi-housing program – and to open blighted properties to new ownership and development. As an incentive, a certification of the Crime Free Multi-Housing program is provided to managers who successfully complete the program, which are placed on a national registry of properties designated as “crime free” certified units. The city provides education to landlords and tenants regarding rights and responsibilities under landlord/tenant laws and fair housing laws.

***Community Input***

*The need for housing assistance and support is greater than ever. Focus group participants and many attending neighborhood meetings advised that it was critical to maintain that support, both rental and homeownership.*

*Economic development experts saw the link between housing and economic development. Encouraging enterprise in dilapidated neighborhoods made no sense. People thought improving and maintaining housing conditions was essential to thriving neighborhood business districts.*

*Housing improvement and assistance was a top priority to many city staff, along with infrastructure improvements. Housing was a top priority for those who attended the Lake City and Lakeview neighborhood meeting.*

# HOMELESSNESS AND SPECIAL NEEDS

## HOMELESSNESS

*The connection between poverty and homelessness is indisputable. Between 5% and 10% of people living in poverty experience homelessness in a given year.*

National studies estimate that 4 to 5 times more people will be homeless during the year than are homeless on a given night, indicating the depth of the problem and the difficult task ahead for groups wishing to end homelessness as we know it.<sup>40</sup> Studies reveal that:

- 25% of people who are homeless have been so continuously for 5 years.
- 25% have been in and out of homelessness numerous times.
- 50% are in the first or second episode, usually less than a year (sometimes just for a few weeks or months).

*HUD defines “homeless” or “homeless individual or homeless person” as:*  
*(1) an individual who lacks a fixed, regular, and adequate nighttime residence; and*  
*(2) an individual who has a primary nighttime residence that is:*

- *a supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);*
- *an institution that provides a temporary residence for individuals intended to be institutionalized; or*
- *a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.*

## EXTENT OF HOMELESSNESS IN PIERCE COUNTY

Each year, the Tacoma/Pierce County Coalition for the Homeless and the County Continuum of Care (formed in 1996) conduct a one-day survey to enumerate homeless persons in shelters and on the streets in selected Pierce County locations. In January 2009, the survey found a total of 2,083 persons homeless on a single day and also found another 256 who were temporarily living with family or friends.<sup>41</sup> This was a 20% increase over the number of homeless persons counted in the prior year (1,743).

<sup>40</sup> Burt, M.R. *What Will it Take to End Homelessness?* 2001. Washington, D.C.: Urban Institute.

<sup>41</sup> Washington State Department of Commerce, Homeless Enumeration Data Base, 2009.

The annual homeless count shows an increase in the number of homeless persons in emergency shelters and transitional facilities at the time of the count and a decrease in the number remaining unsheltered. However, Pierce County homeless providers agree with national experts who indicate that the number of homeless people counted is well below the number of people who are actually homeless. There are many homeless people in Pierce County who are not included in the annual count – those who are in forests, parks, living in automobiles (especially in suburban areas), or living in small communities that do not participate in the count. In addition, while general conclusions can be drawn between the homeless counts, care should be used in comparing data because, over the years, somewhat different criteria and methodologies were in place.

**Table 36: Annual Homeless Count 2006-2009  
Pierce County**

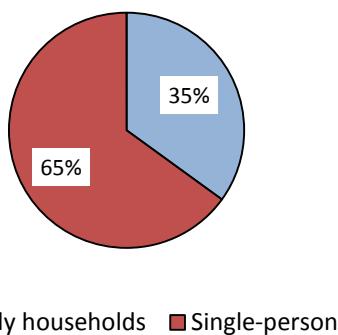
Location	Year			
	2006	2007	2008	2009
Sheltered	1,058	1,342	1,478	1,853
Unsheltered	340	254	265	230
Total	1,398	1,596	1,743	2,083

Source: WA Department of Commerce, Homeless Enumeration Database, 2009.

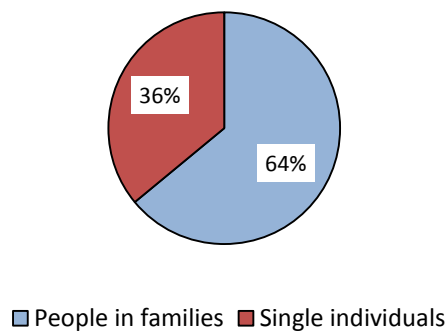
Most people (90%) who were interviewed during the annual counts of homelessness said their address before they became homeless was in Pierce County – they did not travel in from somewhere else. About 5% of those interviewed gave a Lakewood address as home prior to their becoming homeless.

The number of homeless persons counted who were in families increased substantially (by over 100%) from 663 in 2006 to 1,335 in 2009. On the other hand, the number of single individuals (those not in families) remained virtually the same – 735 in 2006 and 748 in 2009. This reflects a national trend over recent years. While still falling short, the resources for homeless families have increased; only 28 family households were found unsheltered in January 2009.

**Figure 20: Households Counted 2009**



**Figure 21: Persons Counted 2009**



Source: Source: WA Department of Commerce, Homeless Enumeration Database, 2009.

The 2009 survey found 262 “chronically homeless” persons (single disabled persons who have a pattern of cyclical homeless or have been homeless in and out of shelter or on the streets for more than a year). This difficult-to-serve population has varied over the years but typically more than 200 have been counted in each enumeration. In the 2009 count, 55% of people who were chronically homeless persons were sheltered.

*“Every tick mark on every tally sheet that volunteers return with on the night of the count represents a person with the same hopes and aspirations we all share: for safety and health, and for an opportunity to make tomorrow better than today. When people volunteer for the Street Count they are often sobered and outraged by the sight of fellow human beings attempting to shelter themselves clumsily or ingeniously from cold, rain, wind, desperation and hopelessness.”<sup>42</sup>*

The annual count includes a survey, which is administered to as many as are willing to participate and to the extent they are willing to do so. Results of that survey are shown in Table 37. In 2009, 1,481 surveys were completed, primarily by heads of household, including single individuals. (Note that numbers cannot be expressed as percents because not all people answered all questions.)

A large portion of the homeless population had one or more disabilities – 270 reported a physical disability. A large number (382) had problems with substance abuse, and 144 reported a mental health problem. Mental health and substance abuse issues are frequently co-occurring. These characteristics have both causal and effect relationships to a person who is homeless. Domestic violence was also prevalent as a characteristic of heads of households interviewed – 257 reported being victims of abuse.

**Table 37: 2009 Homeless Survey\***

Subpopulation/Characteristic*	Number
Chronically homeless	262
Mentally disabled	144
Alcohol/substance abuse	382
Persons with HIV/AIDS	7
Physically disabled	270
Victims of domestic violence	257
Veterans	190
Seniors over 65 years	25
Children under 18	648

\*Multiple characteristics may apply to the same individual.

Source: Pierce County Department of Community Services, *Pierce County Homeless Survey 2009*.

Many (190) of those counted in 2009 were veterans – 74 were identified as chronically homeless on the streets and in emergency shelters, and 24 were in transitional housing. Homeless veterans made up 39%

<sup>42</sup> Alison Eisinger, Executive Director, Seattle/King County Coalition on Homelessness.

of the chronically homeless population (both men and women) surveyed. The 2008 national one-night count of homeless persons found that 20% were veterans (131,000 counted nationally). This was much higher when factored by gender – 40% percent of all homeless men were veterans.<sup>43</sup>

The Clover Park School District identified 317 homeless students in the 2007/2008 school year, which includes students living with their homeless families in uncertain housing, those living precariously with friends and acquaintances, and those living on their own. (The definition of homelessness applied in schools under the McKinney-Vento Homeless Assistance Act of 2001 has a broader definition than the HUD definition.)

*“A surprisingly large proportion of youth age 16 to 24 will experience at least one night of homelessness. A much smaller proportion will spend a lot of time homeless, as youth and later as adults. The factors that propel youth toward homelessness are often the same ones that keep them there or that create the conditions for repeat episodes. We do not have much research evidence capable of guiding us toward the most effective interventions to prevent or end youth homelessness. What we do have suggests that we should pick points of maximum leverage, such as when youth are leaving institutional care, and provide ‘whatever it takes’ to ensure that they can avoid homelessness and ultimately transition to lives of self-sufficiency.”<sup>44</sup>*

While no homeless unaccompanied youth were counted in the one-night survey in 2009, providers indicate there is a significant unaccompanied youth population, precariously housed or on the streets. This is borne out by reports from the public school system in the County that 87 unaccompanied youth between the ages of 14-21 were known by the school administrators to be homeless.<sup>45</sup>

Homeless children face many challenges because they are homeless. Research shows that:<sup>46</sup>

- *At least 20% of homeless children do not attend school.*
- *With each change in schools, a student is set back academically by an average of four to six months.*
- *Children experiencing homelessness often feel like outsiders and have difficulty maintaining friendships due to frequent moves.*
- *Many homeless children lack basic school supplies and a reasonable environment in which to do homework.*

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<sup>43</sup> 2008 Update: A Vital Mission – Ending Homelessness Among Veterans, NAEH, November 2009.

<sup>44</sup> Burt, M.R. 2007. *Understanding Homeless Youth: Numbers, Characteristics, Multisystem Involvement, and Intervention Options*. (Testimony before the US House Committee on Ways and Means Subcommittee on Income Security and Family Support). Washington, D.C.: Urban Institute.

<sup>45</sup> Pierce County Homeless Plan, Pierce County Department of Community Services, September 2008.

<sup>46</sup> *Homeless Education: An Introduction to the Issues* ([www.k12.wa.us/HomelessEd/pubdocs/IntroIssues.pdf](http://www.k12.wa.us/HomelessEd/pubdocs/IntroIssues.pdf))

**Community Input**

*Many neighborhood participants felt the need was increasing.*

*They are seeing more people sleeping in the bushes, more (including youth) “couch surfing” and more looking for temporary shelter.*

*Some were concerned that unemployment would continue to rise and more people would find themselves homeless.*

*There was repeated mention that veterans, victims of domestic violence and people attempting to reintegrate after leaving correctional institutions faced the greatest barriers in securing and keeping housing.*

**CAUSES OF HOMELESSNESS**

*Homelessness stems from desperate poverty combined with unaffordable housing in communities too strapped to support their most troubled members.<sup>47</sup>*

While poverty is at the root of the vast majority of all homelessness, the nation’s prosperity in the 1990s and early 2000s created additional pressures leading to homelessness – as housing quality and standards improved and incomes increased at the higher economic end, the gaps between the “haves” and “have nots” increased, with many of those in poverty simply being priced out of the housing market.

In addition to an inability to find affordable housing, persons at risk continued to fall into homelessness because of unemployment, cutbacks in “safety net” programs and mental illness/substance abuse. As the current recession resulted in double digit unemployment and accompanying high underemployment, many more of the precariously housed fell into homelessness.

The reasons for homelessness fall into three categories:

<b>Structural</b>	<b>Personal</b>	<b>Public/Policy</b>
<ul style="list-style-type: none"> <li>• Changing housing markets pricing people below poverty out of the market.</li> <li>• Dwindling employment opportunities for people with minimal education.</li> <li>• Removal of institutional supports.</li> <li>• Discrimination in housing, along with local zoning restrictions.</li> </ul>	<ul style="list-style-type: none"> <li>• Limited education or skills training.</li> <li>• Mental illness.</li> <li>• Disability.</li> <li>• Lack of family support or domestic abuse.</li> <li>• Alcohol or drug abuse.</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of housing guarantees.</li> <li>• Lack of health care.</li> </ul>

Source: Burt, M.R. *What Will it Take to End Homelessness?* 2001. Washington, D.C.: Urban Institute.

Predictors of homelessness include:

- Severe poverty (incomes less than half of the federal poverty level), most important.

<sup>47</sup> Burt, M.R. *What Will it Take to End Homelessness?* 2001. Washington, D.C.: Urban Institute.

- Adverse childhood experiences (physical and/or sexual abuse by family members; removal from home to be placed in foster care or other institution).
- Alcohol or drug abuse as a teenager; current substance abuse.
- Mental health problems.
- Chronic physical problems.
- Incarceration (males).

There is no one single cause of homelessness; and homeless persons will often experience multiple issues leading to their homelessness. The event which results in homelessness, on the other hand, is often an eviction, domestic violence, or release from jail or mental health hospital. In Pierce County, the primary reasons cited by homeless persons as the cause for their homelessness have remained fairly constant over the years with the top reason described as “drug and alcohol problems,” followed closely by “loss of job.”

In order of frequency, the most commonly cited reasons given in the 2008 survey were:<sup>48</sup>

- Drugs or alcohol
- Lost job
- Unable to pay rent or mortgage
- Medical problems
- Family break-up
- Mental illness
- Eviction
- Family conviction

***Community Input***

*Human service providers felt that populations most at risk included returning veterans, the elderly, very low income persons, people facing foreclosure, victims of domestic violence, people with language barriers, and individuals attempting to reintegrate after leaving correctional facilities.*

*Providers and other contributors said very low income people – those at 50% of median income and below – should be the priority. These people are the most vulnerable and the most at risk of homelessness, if not already homeless.*

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<sup>48</sup> Pierce County Homeless Plan, Pierce County Department of Community Services, September 2008.

## PERSONS DISCHARGED FROM INSTITUTIONS INTO HOMELESSNESS

Each year, many county residents are discharged from hospitals, jails, and mental institutions and leave foster care without the resources and support systems to find and maintain stable housing. Many of these find their way into the countywide Continuum of Care system, some immediately upon release.

The *Pierce County Homeless Plan* indicates that recidivism is more likely to occur with persons released from jail or prison if they are not able to find stable housing immediately upon release.<sup>49</sup>

- Each move after release increases the likelihood of re-arrest by 25%.
- A large number of youth in the state foster care system reach the age of 18 and “age out” of foster care each year. Studies have found that within one year of exiting foster care, 13% of these youth experienced homelessness and less than 50% were employed.

Through collaborations between homeless providers and the institutions, planners are actively working to develop improved discharge planning processes and the resources and systems necessary to prevent homelessness caused by discharge.

### ***Washington reports students in foster care less likely to graduate:***

*“End-of-year outcomes for the 2007 12th graders who had been in foster care in 2006-2007 are alarmingly worse than the outcomes for their peers. Only 52% of the students in foster care graduated, compared to nearly 85% of the students not in foster care that year. Three times as many students in foster care either transferred schools or continued into the next year, presumably because they had not yet fulfilled the graduation requirements...Furthermore, 12th graders who had been in foster care in 2006-2007 were four times more likely to have left school in this state with an unknown status or as a confirmed dropout. Nearly 14% of students in foster care are considered dropouts, compared to 3.4% of their peers.”<sup>50</sup>*

## COST OF HOMELESSNESS

National studies describing the cost of homelessness, find both financial and social costs.<sup>51</sup> The study by Dennis Culhane demonstrated that homeless persons placed in supportive housing have significant reductions in the number and length of future hospitalizations and the length of incarceration.

The social costs of homelessness are also high. Children living in homeless families generally are found to have limited socialization skills and are frequent “failures” in the school system.

<sup>49</sup>Pierce County Homeless Plan, Pierce County Department of Community Services, September 2008.

<sup>50</sup> Office of the Superintendent of Public Instruction (OSPI). (2009). *2008 Report on Students in Foster Care: Report to the Legislature*.

<sup>51</sup> Culhane, Dennis. (January 2002) “Public Service Reductions Associated with Placement of Homeless Persons with Severe Mental Illness in Supportive Housing,” *Housing Policy Debate*, Vol. 13, Issue 1.

**Savings in housing a family vs. placing children in foster care:**

*“Nationally, the average annual cost of placing the children of a homeless family in foster care is \$47,608, while the average annual cost for a permanent housing subsidy and supportive services for a family of equal size is about \$9,000. Without access to a housing subsidy, some families remain homeless for a longer period of time. Ironically, the cost of a voucher that would prevent homelessness or reduce the length of time families remain homeless is often less than the cost of providing shelter assistance.”<sup>52</sup>*

## **NEEDS OF PEOPLE WHO ARE HOMELESS**

Few homeless persons face a sole issue preventing them from becoming self-sufficient. Many people who are homeless are facing several issues or barriers. The underlying need of all people who are homeless is stable, affordable housing. As shown in Table 28 (Housing and Market Analysis), 87% of all extremely low income persons in Lakewood are paying more than 30% of their income for rent and are considered “cost burdened.” These families and individuals are at risk of becoming homeless. Sometimes it is not just the cost of housing but the housing environment and support systems that do not meet the needs of the homeless persons. This is particularly true of persons with mental illness and those with substance abuse problems who require a more tolerant setting along with case management.

The US Department of Housing and Urban Development estimates that nationally about 35% to 40% of people who are homeless suffer from mental illness and approximately 30% of all single individuals have chronic substance abuse problems. These percentages are higher in Pierce County according to homeless providers. Fully 35% of all single individuals in the 2009 survey were chronically homeless.

The incidence of drug and/or alcohol abuse and mental health problems is likely much higher than reported by individuals responding to the 2009 survey in Pierce County. Providers believe people are reluctant to identify these problems. Most homeless persons with mental illness and some with chronic substance abuse problems require long-term housing with supportive services. In addition, mental health counseling and substance abuse treatment and counseling are necessary. Housing and services for the victims of domestic violence are needed. Case management services are required for all homeless people to assure they obtain and receive the services they require.

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<sup>52</sup> GAO 1998.

## CONTINUUM OF CARE AND STRATEGIC HOMELESS PLANNING

County homeless providers, developers and governmental agencies have joined to develop a comprehensive plan for a coordinated system of care for the homeless with the goal of ending homelessness. In 1996, the Tacoma/Pierce County Coalition for the Homeless created the Pierce County Continuum of Care (CoC) to serve as the planning body of the Coalition. The CoC meets monthly to discuss issues related to the activities of the long-range plans it has developed. The CoC annually updates the plan to end homelessness and develops a financing package for federal homeless assistance.

Two major planning documents guide the community as it works toward ending homelessness. First, *The Road Home – A Ten-Year Plan to End Chronic Homelessness in Pierce County*, was developed in 2004. The plan describes a need for therapeutic treatment and case management services for the mentally ill and substance abusing populations, linking housing with services, creating low cost permanent supportive housing and developing systems changes through education and advocacy.

The second plan, *The Pierce County Homeless Plan*, resulted from a planning process conducted in 2007-2008 to merge the Continuum of Care Plan (developed in the 1990s) and the Chronic Homeless Plan into a single cohesive plan covering all homeless populations. The combined plan lays out a series of strategies to end homelessness and costs out the resources necessary to achieve the goal.

The following strategies from *The Pierce County Homeless Plan* serve as a roadmap for the Continuum of Care in the work toward ending homelessness:

<b>Community Will</b>	Create a sustainable political and community will to end homelessness as we know it by reducing the number of people experiencing homelessness by 50% before 2016.
<b>Housing</b>	Develop and sustain a continuum of housing for all households experiencing homelessness – families, adult individuals, and youth – while creating permanent housing resources adequate to rapidly re-house those experiencing homelessness.
<b>Prevention</b>	Prevent homelessness in households at risk of losing stable housing by creating new prevention services and expanding successful programs.
<b>Services</b>	Provide a continuum of client-centered services accessible to those households throughout the county who are experiencing homelessness or are tenuously housed.
<b>Systems</b>	Initiate systems changes to support Ten-Year Plan strategies.

Preventing and ending homelessness is a significant challenge, especially in light of diminishing resources at a time when more people are at risk.

**Community Input**

*Human services and housing providers have increased collaboration to prevent homelessness and get people back into housing if they become homeless. People need the basics (food and housing), but they also need training, medical care, and help to overcome credit barriers and prejudice that keep them from housing.*

*Housing providers and human services providers emphasized the need for support services, which can be the difference between being successfully housed and being homeless.*

## RESOURCES FOR HOMELESS PERSONS

Shelter, transitional housing, permanent supportive housing and supportive services resources in Pierce County are available to homeless persons in Lakewood. Non-profit agencies provide a range of housing available to all homeless persons in the county. As of January 2009, there were 2,288 year-round beds available, almost 65% of which are designated for families. These resources represent a continuum of housing types, but are not sufficient to fully meet the needs. (An individual listing of all homeless housing resources can be found in the appendix Table A-1.)

**Table 38: Housing\* for Homeless Persons in Pierce County**

Type	Population		Total
	Singles	Families	
Emergency shelter	201	159	360
Transitional	324	1,153	1,477
Permanent supportive	306	145	451
Total	831	1,457	2,288

\*Year-round beds.

Source: 2009 Pierce County Homeless Inventory Chart, January 2009.

While homeless persons anywhere in the County may access available homeless programs located throughout Pierce County, several facilities and scattered sites are located within the City of Lakewood.

Housing resources that are tolerant of lapses of persons who are substance abusers are lacking in the County. Such housing would allow case managers to work with individuals to resolve problems without their having to face loss of housing and being recycled onto the streets. In addition, a priority of the Continuum is to fill the significant gap in permanent supportive housing for mentally ill and substance abusing homeless persons.

**Table 39: Homeless Program Facilities Located in Lakewood, 2009**

Provider	Facility	Population	Year-Round Beds	
			Emergency Shelter	Transitional
Korean Women's Association	DV Women's Shelter	Victims/families	20	
Lakewood Area Shelter Assn.	Family Shelter	Families	10	
Lakewood Area Shelter Assn.	CHOICES	Families		10
Lakewood Area Shelter Assn.	Family Permanency	Families		25
Lakewood Area Shelter Assn.	Flett Meadows	Families		36
Lakewood Area Shelter Assn.	THOR	Families		32
Scattered site (various)		Families		11
Totals			30	114

Source: 2009 Pierce County Homeless Housing Inventory.

Churches, non-profits and governmental agencies cooperate to provide an array of services throughout the county. While there are not enough staff and services to meet the needs of the homeless, there are several agencies that provide case management services, life skills training, employment skills, substance abuse counseling, food, mental health counseling, and child care services among other specific programs meeting homeless needs.

## PERSONS WITH SPECIAL NEEDS

There are a number of populations that require either housing or service assistance in communities. In many cases, individuals in need of housing and services may have more than one special need, including being homeless. One challenge in describing the extent of need is the difficulty in finding reliable data.

In these hard financial times, funding has been reduced for human services while need is growing. Non-essential functions have been slashed by state government as well as non-profit agencies. This includes agency research and publication of data and information about problems facing clients.

### FRAIL ELDERLY

*14% of Lakewood residents were 65 and older and 6% were 75 and older, and disproportionately women. Frail elderly will need increased support and services to live safely in the community.*

Lakewood had more people of retirement age, as a percent of the population, than Tacoma or Pierce County (2005-2007 American Community Survey). Fully 14% of the population in Lakewood was 65 and older, compared with 11% in Tacoma and 10% in the county. If people age in place, Lakewood would also have a disproportionate share of people 75 and older, at which point many individuals begin to face

age-related problems. The definition of frail elderly is more functional than age-specific. According to one source the frail elderly are "...older persons (usually over the age of 75 years) who are afflicted with physical or mental disabilities that may interfere with the ability to independently perform activities of daily living."<sup>53</sup>

Women make up a slighter greater portion of persons 65 and older than men and that increases with the age of the population. Among people age 85 and older, 69% in Washington were women. Aging baby boomers signal a rapidly increasing elderly population, which is already increasing – statewide those aged 85 and over increased by 33 percent between 2000 and 2006.

The *2008-2011 Pierce County Aging and Long-Term Care Plan* identifies a number of trends and needs emerging for elders in Pierce County, including among others:<sup>54</sup>

- The elderly are a very fast growing population. The most vulnerable elderly population – those 85 and older – is expected to grow by 105% between 2000 and 2025.
- Chronic illness or disability, including mental health problems, associated with aging increases the need for caregiving, which may come from working family members. Nearly 60% of those receiving caregiving suffer from Alzheimer's, dementia or some other form of cognitive disorder, which increases the level of caregiving required, adding to family responsibilities and need for support to cope with the needs of aging parents.
- Many caregivers are themselves over the age of 65 – particularly those caring for a spouse in the home. These caregivers have needs for respite care, such as short-term nursing home or residential care, or elder day-care programs, which are not always available in communities.
- Many elder caregivers have responsibility for children due to parental substance abuse, incarceration, illness, death or abuse in the family. Pierce County Aging and Long Term care estimates that there are over 5,000 grandparents in Pierce County living with and responsible for their grandchildren.
- The in-home care system is plagued by high worker turn-over (60% to 70% annually) and lack of qualified home care supervisory staff.
- Lack of adequate insurance coverage, lack of adequate nutrition, lack of exercise, and poor dental health increase the difficulty the elderly face in maintaining health and independence.
- Affordable, accessible and appropriate housing is critical for seniors, particularly for those who also need in-home care.
- Transportation becomes a burden with age, particularly in areas not served by transit and for elders who can no longer drive. This can increase isolation and challenge the person's ability to meet basic daily needs, such as shopping for groceries. In many areas of Lakewood, road design and lack of sidewalks makes walking difficult and public transportation options are limited.

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<sup>53</sup> Mosby's Dental Dictionary, 2<sup>nd</sup> edition.

<sup>54</sup> 2008-2011 Area Plan: Pierce County Human Services Aging and Long-Term Care Plan.

### **Community Input**

*Human service providers and many neighborhood participants stated that continued focus and support should be directed toward the elderly and people with disabilities.*

## **PERSONS WITH DISABILITIES**

The 2005-2007 American Community Survey defined a person as having a disability if they have a long-lasting physical, mental, or emotional condition that can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

Using this definition, 20% of the population aged 15 to 64 in Lakewood had disabilities. The risk of disability increases with age, and 39% of the population aged 65 and older had disabilities.

The 2006-2007 *Human Services Assessment* conducted by United Way of Pierce County reports that:

*People with disabilities have higher rates of poverty (19%) and unemployment (59%) and lower educational attainment than the non-disabled population. Just over 14% of young adults in the county with a disability have a bachelor's degree or are enrolled in college compared to 37% of those without a disability.<sup>55</sup>*

Some of the needs experienced by persons with disabilities and their families mirror the needs of elderly persons.

- Accessible and affordable housing is a combination that can be difficult to locate. The United Way report found that just 2.5% of the housing stock built with tax-payer funding to serve low income persons is accessible for a person using a wheel chair. This leads to long wait lists for accessible, affordable housing.
- In-home care is a necessity for those whose disability renders them medically fragile.
- A range of support services is necessary for low income disabled persons, including food and clothing banks, transportation subsidies, utility assistance, and publicly-funded health.

In addition, persons with disabilities have needs for special supports, including support and coaching in educational and employment settings. For some, protective or supportive housing and services to guard against exploitation and victimization is a requirement.

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<sup>55</sup> United Way of Pierce County, 2006-2007 Human Services Assessment.

## PERSONS WITH MENTAL ILLNESS

*Persons with mental illness can face nearly insurmountable barriers to employment and self-sufficiency. Competition is tough and funding for employment supports has been cut, dramatically reducing options for employment.*

Pierce County has a significant population of persons who are mentally ill. In part, this is due to the presence in Lakewood of Western State Hospital, the State's largest inpatient mental health facility. Patients discharged, especially those lacking family or community supports to which they can return, often settle in Lakewood and South Tacoma where housing is affordable. Sometimes that housing is in motels along the I-5 corridor, which may be affordable, but not suitable and without needed support services.

Data on mental illness are largely derived from mental health service utilization data, which are generally available only at a countywide level. In 2009, approximately 15,000 people (unduplicated) received publicly-funded mental health services in Pierce County.

Decreased funding for mental health services and decreased reimbursement rates for provided services have contributed to the reduction in services. According to the United Way of Pierce County's latest needs assessment, Pierce County lost \$7 million in funding for mental health care in the 2006-2007 biennium. Decreases in utilization occurred across all age groups – children and youth, adults and the elderly.

The mental health delivery system in Pierce County has also passed from the county to a private provider, with uncertain consequences. There has been a loss of beds at Western State Hospital and decreased access to outpatient care. The potential for facilities closures in the state may further impact the mental health delivery system and have a direct impact on Lakewood and Pierce County.

As in other communities, persons with mental illness make up a significant portion of single homeless persons in Pierce County. A 2009 update to Pierce County's plan to reduce homelessness identified 27% of the county's homeless population as suffering from severe mental illness.<sup>56</sup>

Because they frequently do not work and are dependent on Supplemental Security Income (SSI) or state benefits, persons with mental illness have a strong need for public services – including subsidized housing, food and clothing banks, and publicly-funded health care. The *Road Home* update identifies lack of access to mental health treatment as a major gap in non-housing services needed by homeless persons.

Children and youth are among the ranks of the mentally ill – one in eight hospital admissions among school-aged children is for mental illness, according to the 2006 United Way Community Assessment,

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<sup>56</sup> *The Road Home: Pierce County's Ten-Year Plan to Reduce Homelessness by Fifty Percent by 2015.*

and the report adds that the Pierce County Regional Support Network estimates that between 11,000 and 15,000 children aged 0 to 17 suffer from serious emotional disturbance in Pierce County.

The impact of mental illness across all service systems cannot be over-stated. Particularly in an environment in which even maintenance services are under-funded, human service and housing systems are increasingly feeling the brunt of reductions in mental health services and the instability experienced by persons with mental illness in the wake of lost supports.

***Mental health treatment is cost effective, according to some studies.***

*The Washington State Department of Social and Health Services conducted a study on cost offsets and client outcomes for persons who received publicly-funded mental health services between 1998 and 2002. The study identified that costs for clients who received outpatient mental health services were reduced both during the year in which they received mental health services, and subsequently. In addition, receiving mental health services reduced their odds of dying by 23% compared to those who were untreated.<sup>57</sup>*

*A study in New York looked at an annual savings of \$12,000 per person (1999 dollars) by placing homeless persons with mental illness in enriched housing. Without enriched housing the cost of publicly funded services over the year was over \$40,000.<sup>58</sup>*

## VICTIMS OF DOMESTIC VIOLENCE

Domestic violence is often unreported. Even so, in 2008, the Lakewood Police Department reported a total of 735 domestic violence offenses. These included 545 simple assaults, 98 aggravated assaults, 8 rapes, 1 arson and 23 burglaries. Victims of domestic violence include both direct victims (most often women, but also men) and “indirect” victims (typically minor children in the home and sometimes elder relatives living in the home).

The service needs of victims of domestic violence include emergency shelter, medical services, legal advocacy and crisis counseling in the short term. In the longer term, transitional housing, job training/retraining, child care, long-term counseling or support groups, and financial assistance may be required to help abused partners reestablish themselves after a separation.

Most services for victims of domestic violence continue to be provided in Tacoma. Having to travel outside their home community is a significant barrier for many victims of domestic violence, creating

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<sup>57</sup> Washington State Department of Social and Health Services. *Washington State Mental Health Services: Cost Offsets and Client Outcomes Fact Sheet*. 2003.

<sup>58</sup> Houghton, T. “The New York/New York Agreement Cost Study: The Impact of Supportive Housing on Services Use for Homeless Mentally Ill Individuals: A Summary of *The Impact of Supportive Housing for Homeless Persons with Severe Mental Illness on the Utilization of the Public Health, Corrections and Emergency Shelter Systems: The New York/New York Initiative* by Culhane, D.P., S. Metraux, and T. Hadley.” 2001. Corporation for Supportive Housing.

transportation burdens to work, the need to transfer children into new school districts, and increased isolation from friends and family at a point when support is most needed.

## **PERSONS WITH HIV/AIDS**

In 2007 the Pierce County AIDS Foundation served 437 unduplicated clients. Of these, 83 were new clients seeking services for the first time. Approximately 83% of those served were men, and 46% of new clients were persons of color. Heterosexual transmission was reported by 28% of new clients and 12% were injection drug users.

Significant numbers of the Foundation's clients have additional problems. In 2005 (latest published statistics) 30% of their clients had mental health problems and 60% were triply diagnosed with mental illness, chemical dependency and HIV. Nearly 80% were reported to have annual incomes of less than \$10,000 and 25% were homeless or at risk of homelessness.

In Pierce County, as in many urban communities, HIV/AIDS is a disease increasingly affecting low-income, homeless and substance abusing persons. As a result, the traditional services required by those with HIV/AIDS – medical case management, insurance continuation, access to prescription drugs, respite and in-home care, and nursing home care – are extended to include emergency shelter and supportive housing, financial assistance, mental health case management, chemical dependency treatment and public assistance.

## **PERSONS WITH ALCOHOL AND OTHER DRUG ADDICTION**

Data on alcohol and other drug addiction are primarily available at the state and county levels. There is evidence that alcohol and other drug abuse is higher in Pierce County than in the balance of Washington State – and substantially higher than national levels. In 2001 (the most recent published data), there were 5,889 admissions to treatment in Pierce County – a rate of 11.57 persons per 1,000 in the population. Treatment admissions are an imperfect indicator reflecting a variety of factors, including availability of services, access to assessment, and poverty level.

Substance abuse is prevalent among chronically homeless persons in Pierce County and also found in combination with mental health problems (co-occurring disorders). The 2009 updating the Pierce County plan on homelessness found that 42% of homeless persons were chronic substance abusers.<sup>59</sup> Earlier reports from the Pierce County Detoxification Center found that two thirds of the facility's patients were homeless with co-occurring disorders. About 80% of these patients were unable to stabilize their housing and used the detox facility repeatedly over the course of the year.

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<sup>59</sup> *The Road Home: Pierce County's Ten-Year Plan to Reduce Homelessness by Fifty Percent by 2015.*

**Washington study finds public benefits from treatment for alcohol and drug abuse.<sup>60</sup>**

*The Washington State Department of Social and Health Services looked at cost offsets and reductions in criminal justice recidivism for people on SSI who entered publicly-funded drug/alcohol treatment and found that for each person treated (compared to those untreated):*

- *Medical costs were lower by \$311 per month.*
- *State hospital expenses were lower by \$48 per month.*
- *Community psychiatric hospital costs were lower by \$16 per month.*
- *Community outpatient mental health services were higher by \$17 per month.*
- *Nursing home care costs were lower by \$56 per month.*
- *The likelihood of arrest was lower by 16%.*
- *The likelihood of convictions for any offense was lower by 15%.*
- *The likelihood of felony convictions was lower by 34%.*

*A follow-up study found that there was a \$154 per month savings per person (35%) in avoided emergency room costs among SSI clients who received substance abuse treatment compared to those who did not receive treatment.<sup>61</sup>*

Parental substance abuse is a key risk factor for youth substance abuse. The effects on youth include not only increased risk of chemical dependency, but also exposure to family poverty, family crisis and dissolution, and domestic violence. In addition to the effect of chemical dependency and substance abuse on the individuals who are addicted and their families, the effects on the larger community are substantial.

## RESOURCES FOR PEOPLE WITH SPECIAL NEEDS

Resources for non-homeless persons with special needs, as for homeless persons, include both housing and support services. In addition to stable housing, support services are needed to assure a decent living environment and increased stability for persons who are mentally ill, substance abusing, disabled, elderly, or isolated for other reasons.

## SUPPORTED HOUSING

Supported housing can be either transitional or permanent in nature. Transitional housing provides housing for between 6 months and 2 years for individuals who have typically been homeless or are

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<sup>60</sup> Estee, S. and D. Nordlund. (2003). *Washington State Supplemental Security Income (SSI) Cost Offset Pilot Project: 2002 Progress Report*. Washington DSHS, Research and Data Analysis Division.

<sup>61</sup> Nordlund, D., D. Mancuso, and B. Felver. (2004). *Chemical Dependency Treatment Reduces Emergency Room Costs and Visits: Washington State Supplemental Security Income Recipients*. Washington DSHS, Research and Data Analysis Division.

leaving state institutions. Generally, transitional housing is linked to some form of case management or tenant support services. This is particularly the case in housing for persons in recovery from chemical dependency, for persons with developmental disabilities, and for victims of domestic violence. These services help residents regain their economic, social and family stability.

Permanent supported housing is available on a long-term basis for people whose disabilities or needs require ongoing case management and support services. Permanent supportive housing allows people to live as safely and independently as possible.

Many persons with special needs, regardless of need for support services, may require a permanent housing subsidy because of their low incomes. Rental housing in the private market is usually beyond the means of low income persons on fixed incomes, particularly those receiving SSI (such as persons with mental illness, chronic chemical dependency, developmental disabilities, some very low income seniors) or TANF (Temporary Assistance for Needy Families) (such as victims of domestic violence).

## **SUPPORT SERVICES**

Human service supports can help individuals and families address points of crisis in their lives, develop or practice independent living skills, and ultimately avoid homelessness. A variety of services are available to persons with special needs. Many are organized on a countywide basis. As a result, agency administrative offices are sometimes located in Tacoma, Lakewood or other surrounding Pierce County communities. While a number of these services offer outreach in Lakewood or take services directly to clients, others require travel outside of Lakewood to access services, a factor often seen as a barrier by those needing the service.

The current recession has impacted the availability of services. Funding for many services has been reduced. At the same time, need for services has sky-rocketed, particularly for “basic needs” such as food, housing, utility assistance, and shelter. Local philanthropic organizations, and to some extent local governments, have shifted their emphasis to address these needs. However, availability has not kept pace with growing distress and needs of low income residents in Lakewood.

Support services include:

- Health care, including outreach to homeless persons who are living on the streets.
- Employment and training services, including services that integrate basic education and literacy training and for developmentally disabled persons, direct support and coaching on the job.
- Legal advocacy, particularly for victims of domestic violence.
- Home care and case management services, which help those at risk of homelessness stay in their own housing.
- Basic needs support, including food and clothing banks, rent, mortgage and utility assistance.

- Boarding homes, nursing homes and congregate care facilities for elderly and disabled persons.
- Housing referral and crisis intervention services.

***Community Input***

*Housing providers and neighborhood participants advocated for affordable, assisted living for seniors and people with disabilities. Existing supported housing and services are threatened by budget cuts, which would weaken a system already in need of additional funding.*

*Human services providers said that all special populations remain a priority.*

# COMMUNITY DEVELOPMENT NEEDS

While the City of Lakewood has affordable housing development needs, it also has non-housing community development needs in order to provide a suitable living environment, and social and economic opportunities for all its residents.

Lakewood has placed considerable emphasis on community development since it was incorporated in 1996. That includes setting the infrastructure in place for viable businesses, establishing a Towne Center and neighborhood districts in which businesses can prosper. Many improvements are needed to encourage economic development and growth in many of Lakewood's neighborhoods.

- Removing blighted and abandoned buildings.
- Improving transportation options.
- Providing infrastructure and utilities.
- Encouraging housing renovation and more dense development in neighborhood business districts, including housing affordable to people who work in the community.
- Increasing safety – actual and perceived.
- Providing amenities to improve the local community – parks, quality schools, local opportunities for shopping.

Lakewood has taken steps in many of these areas over the years and is currently providing substantial infrastructure improvements in Tillicum. This neighborhood will benefit from a new sewer system, lack of which has been major deterrent to development in the past. The draft plan for Tillicum points to a combination of needed improvements in addition to the sewer – stormwater system, parks, housing, and transportation.<sup>62</sup>

The Woodbrook neighborhood is another area with recognized potential for business development and job production. The *Woodbrook Business Park and Development Report* explores possibilities for development that would increase businesses and jobs, ranging from 2 to over 40 employees per acre.<sup>63</sup>

Many aspects of community development in Lakewood are major undertakings, especially given Lakewood's fairly recent incorporation, lack of centralized planning until that incorporation, and the high cost of providing needed improvements. City resources are limited, as are resources from Pierce County and the state. Recessionary times make the situation even more difficult. Still, the City is aggressively pursuing avenues to improve the community and provide employment opportunities for residents.

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<sup>62</sup> City of Lakewood. (2009). *Draft Tillicum Neighborhood Plan*.

<sup>63</sup> City of Lakewood. (2009). *Woodbrook Business Park Development Report*.

# ECONOMIC DEVELOPMENT

Lakewood is struggling in this economy, as are other communities. Unemployment is high and people are uncertain about future employment options. The majority of jobs in Lakewood are in government, health care, other services and retail, rather than the more highly paying manufacturing and goods producing sectors.

Employment is threatened by business vacancies and closures. Physical improvements in Tillicum, while ultimately benefitting Lakewood, put further stress on businesses. Support for existing businesses and encouraging new businesses, with the accompanying job creation, is essential. The increase in personnel on the neighboring military bases, and the creation of a Joint Base Lewis-McChord, will create more opportunities in Lakewood.

Job training and education have been noted as a need to develop marketable employment skill. Investment in basic literacy, stabilization of low-income populations, job training and transportation are likely to result in workforce development that is needed as a pre-cursor to effective economic development activities.

**Community Input**

*Many saw jobs creation as an urgent need. People are out of work and prospects for jobs are not promising. Youth face even more obstacles, as do others trying to enter an iffy job market. There is a need for education and ways to increase job skills.*

*Development of planned, coordinated approaches involving partnerships with bankers, realtors, developers and entrepreneurs was cited by professionals as a key method of creating economic development in target neighborhood business districts.*

*Creating jobs was seen as a priority by participants at several neighborhood meetings.*

# PUBLIC FACILITY NEEDS

Many of the City’s basic community facility and infrastructure needs have been met by an aggressive program of construction over the past decade. This includes improvements at parks, playgrounds, and upgrades of existing facilities. In spite of progress in this area, needs for public facilities remain.

The City of Lakewood continues to support ongoing operation of the Tillicum Community Center. The facility provides key services including recreation, a food and clothing bank, meals, and human services. Tillicum/Woodbrook is the lowest income neighborhood in Lakewood and is isolated by I-5, which compromises access to services.

**Community Input**

*Several participants at neighborhood meetings identified park and playground improvements in their neighborhoods.*

*People mentioned the need for accessible places for youth to meet, both for recreation and productive activities. This was seen as a way to prepare youth for jobs and give them positive alternatives.*

*Some neighborhood participants talked about the lack of meeting places in neighborhoods, which would bring people together and be sites for service delivery.*

## **INFRASTRUCTURE IMPROVEMENTS**

The need for infrastructure improvement in the City of Lakewood is extensive. The city was incorporated in 1996. It includes areas that are served by separate water, sewer and utility purveyors, and areas of both great wealth and extreme poverty and blight. Some neighborhoods have sidewalks, crosswalks, street lighting and other amenities. Other neighborhoods, notably Tillicum/Woodbrook, lack a central sewer line, and septic capacity has been exceeded.

The City is in the process of installing a sewer system in Tillicum. This will open the door to redevelopment and improvements in the neighborhood, all of which will create a basis for economic development, stability and jobs. However, this is a substantial and costly undertaking. Private residences and businesses must also connect to the new system, which will be a hardship for many.

While the new sewer system will be a major step, there are other substantial shortfalls in infrastructure that need to be addressed. This includes roads, acquisition of rights-of-way, curbs, gutters, sidewalks, gas and water lines. There storm water issues along Pacific Highway that have impeded economic development. There is also a concern about business viability during extensive construction projects.

Lack of infrastructure, or the need to remediate existing systems, is one of the most costly aspects of development. Roads, sewers, and water all contribute to these costs. Sidewalks, curbs and gutters and street lights contribute as well to neighborhood safety and stability.

Lack of transportation is also a barrier in Lakewood. Several areas, such as Tillicum, Woodbrook and Springbrook, are isolated. Provision of services in these neighborhoods is a challenge. Public transportation, although available, may not meet all of residents needs at all times, particularly evenings and weekends.

**Community Input**

*Economic development experts saw infrastructure improvements as critical to stabilizing and creating business opportunities and jobs.*

## **PUBLIC SERVICE NEEDS**

Public service needs in the City of Lakewood are largely defined by the high level of poverty among the City's residents. Addressing the barriers to employment experienced by these residents is critically important. These include functional illiteracy, lack of basic and family living skills, lack of transportation, and health services including a continuum of mental health and chemical dependency treatment services.

Health care concerns are significant for Lakewood residents. A substantial number of residents lack health insurance coverage, including families with minor children. Meeting the health care needs – both acute and chronic – of these residents is important in terms of ensuring the long-term health of the community.

Basic needs continue to be a priority identified in the citizen participation process – food, shelter, affordable housing, and health care among the top needs identified. The City of Lakewood funds human services out of general funds and supports regional initiatives, such as America's Promise, to alleviate the community human services needs. In addition, partnerships have been formed through the Community Collaboration of human services provide to address some of these needs.

## **HISTORIC PRESERVATION**

In December 1999, Lakewood completed an update to the cultural resource survey that was last conducted in 1982. The purpose of the cultural resource survey was to determine the status of existing recorded potentially historic properties. During the course of the work, buildings were eliminated from the inventory due to demolition, loss of integrity, or because they had already been placed in either the Washington State or National Register of Historic Places.

How Lakewood approaches an historic preservation program given the variety of cultural properties will depend on the proposed intent, be it a planning element, a tool in economic development, or simply a means to communicate the history of the city to newcomers or long-term residents. Whatever approach is taken (even if all three options are important) there is a need to develop a clear plan, one that addresses the role of historic preservation in the City's future.

# STRATEGIC PLAN

## NATIONAL OBJECTIVES

HUD has established three primary objectives for the development of Consolidated Plans to provide a framework for prioritizing community activities utilizing CDBG and HOME funds.

The national priorities fall into three categories:

- Decent housing
- Suitable living environments
- Economic opportunities

## GOALS AND PRIORITIES

Based on the needs assessment and the results of the community process, the City has established the following three broad goals and implementing program objectives to guide activities under the Consolidated Plan:

(\*Note that starred objectives are those fully or substantially agreed upon by the Tacoma-Lakewood HOME Consortium.)

### 1. PROVIDE DECENT AFFORDABLE HOUSING

- A. Preserve existing owner-occupied housing stock.\*
- B. Expand/sustain affordable homeownership opportunities.\*
- C. Provide assistance to preserve quality and habitability of rental housing.\*
- D. Provide assistance for a continuum of housing for persons with special needs, homeless persons and people at risk of homelessness.\*
- E. Reduce barriers to affordable housing.\*
- F. Develop new affordable housing.\*

## **2. PROVIDE A SUITABLE LIVING ENVIRONMENT**

- A. Revitalize targeted neighborhoods.\*
- B. Maintain/improve community facilities and public infrastructure.\*
- C. Support delivery of human services to target low-income clientele.
- D. Develop and improve parks and open space in low-income residential neighborhoods.

## **3. EXPAND ECONOMIC OPPORTUNITIES**

- A. Support economic development activities that provide or retain livable wage jobs for low and moderate income persons.\*
- B. Support the City's redevelopment activities.
- C. Focus investment on housing development and infrastructure improvements in support of economic development in targeted neighborhoods.\*

## **COMMUNITY OBJECTIVES, STRATEGIES AND PERFORMANCE MEASUREMENTS**

The City will pursue several strategies to reach these goals. Obstacles will be faced as strategies are implemented, including limited federal funds available to meet the significant needs of the community. High unemployment, business vacancies and the substantial need for infrastructure in Lakewood are significant obstacles in implementing strategies to support business that create jobs for low income residents. While the need for affordable housing is paramount, the high cost and limited availability of land suitable for development coupled with high construction and infrastructure costs place limits on the amount of housing that can be assisted. The recent economic recession and resulting cutbacks in federal and state support for housing and services reduces needed supports to prevent and eliminate homelessness.

To work toward overcoming these obstacles, the following guidelines will direct allocation of funds in at least the first year of the Plan.

- Focus on developing strong collaboration and cooperation with residents and community organizations that work toward improving service delivery and/or cost effectiveness.
- Seek strategies that encourage effective partnerships focusing on key regional issues such as affordable housing and economic development leading to livable wage employment opportunities.

- Focus resources on activities that provide opportunities for lower income persons to achieve their maximum self-sufficiency. Use CDBG and HOME funds to leverage other funding.
- Package programs effectively so that federal, state and local funds may be used to maximize the impact on priority needs.
- Pursue long-range sustainable solutions, including development of improved coordination with and among housing providers, preservation of housing and public facilities and reduction of barriers to affordable housing.
- Focus HUD program resources for maximum impact and use City General Funds to complement federal resources.
- Promote and facilitate self-sufficiency among persons served by funded activities.
- Support projects that are consistent with Lakewood City Council goals.

Assuming that HUD resources available to the City remain stable and considering the above approaches, the following program objectives and strategies will guide the use of available HUD funds over the next five years. In reviewing these strategies, “households or individuals” refer to low or moderate income households or individuals and “affordable housing” refers to housing that is available to low and moderate income households at no more than 30% of their income.

The US Department of Housing and Urban Development has encouraged CDBG and HOME jurisdictions to establish performance measures to determine how funded activities achieve desired results or “outcomes.” These outcomes represent the major changes or benefits that Lakewood hopes to achieve in carrying out the strategies and objectives described in the Plan. Performance measurements included below are based on the framework developed by the National Association of Housing and Redevelopment Officials (NAHRO), HUD and the Office of Management and Budget (OMB) through a Joint Work Group. These will be used to gauge performance in achieving the goals and objectives until HUD develops a standardized performance measurement system for reporting outcomes. Data on these measures will be collected over the period of the Plan in order to monitor progress in achieving desired outcomes.

## **GOAL 1. PROVIDE DECENT AFFORDABLE HOUSING**

A primary focus of the City’s activities in this area will be to maintain and improve the housing stock of the community while expanding opportunities for affordable housing and providing housing stability to persons who are homeless or at risk of homelessness. This will be accomplished through a combination

of City housing and housing services programs funded under the CDBG and HOME programs, partnerships with housing providers and support for the countywide homeless continuum of care.

To the extent feasible, housing activities will be linked to economic development/job development and to improving the City's neighborhoods. To strengthen individual household self-sufficiency and neighborhood stability, expanded affordable housing opportunities will be encouraged in locations within close proximity to transportation, employment and services.

Lakewood needs to prepare for the potential impact that a planned influx of personnel at the Joint Base Lewis McChord military installation will have on housing resources and prices in the community.

Listed below are the specific objectives, strategies and examples of activities that will be used to achieve the goal of providing decent affordable housing.

**A. Preserve existing owner-occupied housing stock.\***

*Outcome Indicator:* Number of households that have sustainable affordable housing brought to code by major rehabilitation for the purpose of providing decent affordable housing.

*Expected Units:* 25 households will have their homes rehabilitated.

1. Provide a range of home repair assistance to qualified lower-income homeowners.

The City will use the CDBG and HOME programs to assist homeowners to repair their housing, remove health and safety problems and bring structures up to code through a range of housing programs and activities.

Activities will include programs that help qualifying homeowners such as grants for minor repairs to elderly and physically challenged homeowners to improve and/or maintain their homes. Loans and grants will be used to assist homeowners of aging homes needing major repairs and improvements. Housing programs funded by CDBG and HOME include procedures for inspection, testing and stabilization or abatement in accordance with federal lead-based paint regulations.

Specific programs that may be offered include the following ongoing housing rehabilitation programs:

- Emergency Minor Home Repairs
- Major Home Repairs
- Major Housing Rehabilitation

**B. Expand/sustain affordable homeownership opportunities.\***

*Outcome Indicator:* Number of households acquiring affordable housing through assistance programs for the purpose of providing decent affordable housing.

*Expected Units:* 7 households will become new homeowners.

1. Reduce the financial burden of new homeowners through assistance with down payment for home purchases.

Assuring that low and moderate income households are provided opportunities to become homebuyers of affordable housing is a key objective of the city. Down payment assistance is an important tool in expanding opportunities for first time homebuyers.

2. Provide housing counseling to homeowners and potential homebuyers.

Counseling of existing homeowners and potential homebuyers provides information and assistance needed to become successful homeowners. Included are home maintenance tips and skills, classes on financing options, resolving credit history problems and steps in shopping for homes. Homeownership counseling is a prerequisite for down payment assistance.

3. Collaborate with partners and housing providers toward the goal of expanding homeownership opportunities.

Throughout the city there are vacant, underutilized and other properties that provide an opportunity for development and/or redevelopment for expanding affordable housing. Such properties offer opportunities to work with nonprofit developers, such as Tacoma/Pierce County Habitat for Humanity, and others in developing permanent affordable housing for targeted low income households and other activities aimed at improving homeowner skills and knowledge.

**C. Provide assistance to preserve quality and habitability of rental housing.\***

*Outcome Indicator:* Number of households that have access to approved affordable housing through a collaborative effort to develop and implement strategies to preserve affordable housing for the purpose of providing decent affordable housing.

*Expected Units:* 70 renter households will obtain assistance to occupy affordable housing.

1. Provide incentives to improve properties.

The City will work with public and private landlords to improve their rental properties through code enforcement, the crime-free multi-housing program and open blighted properties to new ownership and development.

2. Collaborate with partners and housing providers to develop and implement strategies to preserve affordable rental housing.

Collaborate with the Pierce County Housing Authority, Network Tacoma, and other housing providers to preserve rental units in Lakewood and other project-based Section 8 properties to sustain assisted units for Lakewood residents.

3. Support the crime-free housing activities.

The City of Lakewood Police Department uses General Fund dollars to administer the crime-free rental housing program. The program will continue to offer training for rental property owners and managers as well as inspections of properties to identify security weaknesses and potential security improvements. A key component is training program on landlord/tenant rights.

4. Support fair housing activities such as landlord/tenant counseling.

Landlord education on fair housing responsibilities will continue to be provided through the curriculum of the Police Department's program. In addition, tenants will receive assistance to understand their rights and responsibilities under landlord/tenant laws and fair housing laws.

**D. Provide assistance for a continuum of housing for persons with special needs, homeless persons and people at risk of homelessness.\***

*Outcome Indicator:* Number of families and individuals that have affordable housing through development of partnerships with housing providers and human services agencies in providing emergency shelters, transitional housing and affordable permanent housing that provide decent affordable housing.

*Expected units:* 5 homeless or special needs households will receive affordable housing assistance.

1. Develop partnerships with housing providers and human services agencies for providing emergency shelters, transitional housing and affordable permanent housing.

The City is a partner in the Pierce County Continuum of Care Committee which plans and implements housing and services to assist the homeless. The City will continue to support efforts to increase housing options for the homeless as a participant in the Committee and will consider opportunities to provide funding for homeless housing through non-profit partners.

2. Support the efforts of the Ten-Year Regional Plan to End Chronic Homelessness in Pierce County.

The City Council has adopted the Ten-Year Regional Plan to End Chronic Homelessness in Pierce County. The plan calls for housing and services and improved coordination among providers to meet the needs of disabled single homeless persons who cycle in and out of homelessness.

**E. Reduce barriers to affordable housing.\***

*Outcome Indicator:* Number of households having access to affordable housing through fair housing activities for the purpose of providing decent affordable housing.

*Expected Units:* 500 households will have increased access to affordable housing.

1. Support fair housing activities such as outreach and education.

Community education and outreach to tenants and the real estate/banking industry are important elements of fair housing. The City will continue to provide consumer and provider education, and participate in regional partnerships to increase enforcement of fair housing laws, reduce predatory practices and increase safety and habitability of housing.

**F. Develop new affordable housing.\***

*Outcome Indicator:* Number of households acquiring affordable housing through programs providing new affordable housing options.

*Expected Units:* 5 households will acquire affordable housing.

## **GOAL 2. PROVIDE A SUITABLE LIVING ENVIRONMENT**

There are several areas of the city eligible for CDBG and HOME investment. These areas lack adequate public infrastructure and contain residential structures in need of rehabilitation. Strategies aimed at improving the housing stock and assisting homeowners to improve their properties will provide a more suitable living environment.

Infrastructure improvements and construction of community facilities to support neighborhood revitalization and economic development provide opportunities to improve living conditions in targeted neighborhoods. In addition, low and moderate income households are in need of specific human services to help them meet their potential and improve their stability.

**A. Revitalize targeted neighborhoods.\***

*Outcome Indicator:* Number of households having access to a new infrastructure service, including sewer connections for single family owner-occupied units in targeted areas for the purpose of providing a suitable living environment.

*Expected Units:* 15 households will have an improved living environment as a result of neighborhood improvements.

1. Assist with sewer connections for single family owner-occupied units in targeted areas.

Revitalization activities in targeted neighborhoods (such as Tillicum and Woodbrook) aimed at assisting homeowners to maintain their properties in decent and sanitary condition, including assistance with the costs of replacing side sewer connections and decommissioning existing septic systems.

2. Support code violation enforcement activities and activities to remove slums and blight.

Code enforcement is a tool to support and reinforce the improvement of properties in neighborhoods.

**B. Maintain/improve community facilities and public infrastructure.\***

*Outcome Indicator:* Number of people having access to a new infrastructure service, including street related improvements, park improvements, and other small public capital improvements for the purpose of providing a suitable living environment.

*Expected units:* 5,300 people will have an improved living environment as a result of neighborhood improvements.

1. Support public infrastructure such as streets, sidewalks, street-lighting, street-related improvements, and park facilities and improvements, and the removal of architectural barriers that impede American Disabilities Act accessibility.

Infrastructure in many areas of the city is in need of reconstruction or development. Identified needs include inadequate street lighting, sidewalks, curbs and gutters, sidewalks and stop lights in targeted neighborhoods to increase pedestrian safety and accessibility, as well as increase security for residents. In addition, improvement or expansion of community parks and facilities will be considered.

2. Support community facilities providing emergency services and basic needs.

The City will work to support maintaining community facilities delivering key human services that provide basic needs and services for lower income families and individuals.

**C. Support delivery of human services to target low income clientele.**

*Outcome Indicator:* Number of households having access to services for the purpose of providing a suitable living environment.

*Expected units:* 250 households will access supporting services.

**D. Develop and improve parks and open space in low income residential neighborhoods.**

*Outcome Indicator:* Number of people with access to improved parks and open space for the purpose of providing a suitable living environment.

*Expected units:* 2,500 people will have an improved living environment as a result of new or improved community facilities.

### **GOAL 3. EXPAND ECONOMIC OPPORTUNITIES**

By improving the exterior appearance of local businesses and commercial properties and bringing businesses into code compliance, blight in Lakewood's neighborhoods will be reduced. In addition, supporting the City's adopted plans to redevelop selected areas (through a coordinated approach directed at business development, infrastructure and housing) will increase jobs for low and moderate income persons.

In addition to economic development needs identified for businesses in the old Highway 99 corridor, the draft Tillicum Community Plan and the Woodbrook Business Park Development Plan reflect a need for a comprehensive and targeted area approach integrating increased affordable housing opportunities, linkages with transportation, infrastructure development and business development. Direct assistance to businesses that expand jobs for low and moderate income residents sustain health communities.

**A. Support economic development activities that provide or retain livable wage jobs for low and moderate income persons.**

*Outcome Indicator:* Number of low and moderate income individuals who have jobs created or retained.

*Expected units:* 15 low and moderate income individuals will obtain or retain employment.

1. Develop a low-interest loan program, tax credits and other mechanisms to serve as incentives for businesses to create or retain jobs for low and moderate income persons.
2. Develop a technical assistance program for supporting businesses for the purpose of creating or retaining jobs for low and moderate income individuals.
3. Provide businesses with access to low-interest loans to expand economic opportunities through on-site infrastructure improvements, rehabilitation, acquisition, and other commercial improvements for the purpose of creating or retaining jobs for low and moderate income persons.

**B. Support the city's redevelopment activities.**

*Outcome Indicator:* Number of businesses or commercial entities improving their properties to improve access by low and moderate income to needed services.

*Expected units:* 2 businesses will improve their properties.

**C. Focus investment on housing development and infrastructure improvements in support of economic development in targeted neighborhoods.\***

The City recognizes that neighborhood improvements may include a number of efforts, and that coordinating projects is both cost-effective and likely to have the greatest impact. Completing infrastructure, public facilities, parks, transportation and other improvements in Tillicum and Woodbrook (consistent with development plans), for example, will provide the strongest basis for economic development.

It should be noted that these objectives can only be achieved if sufficient funding is available to implement planned activities.

## **ANTI-POVERTY STRATEGY**

The City's Anti-Poverty Strategy is carried out through several of the strategies of the Consolidated Plan. These strategies are aimed at improving the self-sufficiency of families and individuals, including improving their housing stability, supporting housing and services for the homeless, reducing barriers to affordable housing and improving employment opportunities and income.

Actions aimed at reducing poverty are coordinated through non-profit organizations assisted by the city. The City has provided funding and developed contracts with non-profit agencies for emergency and transitional shelter programs for homeless persons. Many of these shelters also provide case

management and support services that assist families and individuals in resolving economic, personal and housing problems, helping them take the first step toward self-sufficiency and moving out of poverty. Other anti-poverty activities include linking with programs and local offices of the State Department of Social and Health Services (DSHS), Tacoma/Pierce County Health Department, TANF Welfare to Work, and other “mainstream services” coordinated by the State of Washington.

The following objectives implement the City of Lakewood Anti-Poverty Strategy:

- Provide assistance for a continuum of housing for persons with special needs, homeless persons and people at risk of homelessness.
- Reduce barriers to affordable housing.
- Develop new affordable housing.
- Support the delivery of human services to targeted low income clientele.
- Support economic development activities that provide or retain livable wage jobs.

## **HOMELESS STRATEGY**

The City of Lakewood is a partner in the Pierce County Continuum of Care Committee, a countywide consortium of homeless housing and services providers, city and county governments, agency representatives and people who were formerly homeless. The Committee’s goal is to establish a cooperative effort leading to the development of a continuum of housing and services for people who are homeless and to create supports to prevent at-risk populations from becoming homeless. The City of Lakewood participates in the planning process.

The current Pierce County Homeless Plan, which serves as a roadmap for the Continuum of Care Committee, includes the following strategies to progress toward ending homelessness in the county.

- Create a sustainable political and community will to end homelessness as we know it by reducing the number of people experiencing homelessness by 50% before 2016.
- Develop and sustain a continuum of housing for all households experiencing homelessness – families, adult individuals, and youth – while creating permanent housing resources adequate to rapidly re-house those experiencing homelessness.
- Prevent homelessness in households at risk of losing stable housing by creating new prevention services and expanding successful programs.
- Provide a continuum of client-centered services accessible to those households throughout the county who are experiencing homelessness or are tenuously housed.
- Initiate systems changes to support Ten-Year Plan strategies.

## **MONITORING**

The City of Lakewood has standards and procedures in place to monitor and control housing projects and community development activities that have been allocated CDBG or HOME funds. City staff will monitor all sub-recipients and subcontracts throughout the length of their contracts. This will be accomplished through site visits and review of reports and requests for funds. Monitoring reviews will include programmatic objectives, fiscal and program compliance, compliance with federal laws and regulations and beneficiary files as appropriate. Deficiencies will be noted and a request for resolution of any issues will be made of the sub-recipient or subcontractor and will be tracked until resolved. If audits are conducted, they will be reviewed to assure adequate controls are in place in the entity is in compliance with HUD and city regulations and requirements.

# APPENDIX

**Table A-1a: Pierce County Inventory of Homeless Facilities 2009 – Emergency Shelters**

Location/Agency	Program/Facility	Focus/Population	Beds*
<b>Tacoma Facilities</b>			
Catholic Community Services	Phoenix Housing Network	Households w/children	15
Catholic Community Services	Men’s Shelter	Single males	90
Catholic Community Services	Women’s Shelter	Single females	23
Salvation Army	Family Shelter	Households w/children	32
Salvation Army	Women’s Shelter	Single females	10
Tacoma Rescue Mission	Family Shelter	Households w/children	27
Tacoma Rescue Mission	Men’s Shelter	Single males	70
Tacoma Rescue Mission	Women’s Shelter	Single females	7
YWCA	DV Women’s Shelter	DV victims; women w/children	34
<b>Lakewood Facilities</b>			
Korean Women’s Association	DV Women’s Shelter	DV victims; women w/children	20
Lakewood Area Shelter Association	Family Shelter	Households w/children	10
<b>Other Pierce County</b>			
Helping Hand House	Family Shelter	Households w/children	21
Youth Resources	Men’s Shelter	Young males (<18)	1

\*Year-round beds; additional severe weather beds are provided in Tacoma by Associated Ministries and elsewhere in Pierce County by Open Hearth Ministries and Puyallup Church of the Nazarene.

Source: Pierce County Department of Community Services

**EMERGENCY SHELTER**

Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of homeless persons. The length of stay can range from one night up to as much as three months.

**PERMANENT HOUSING**

Housing which is intended to be the tenant’s home for as long as they choose. In the supportive housing model, services are available to the tenant, but accepting services cannot be required of tenants or in any way impact their tenancy. Tenants of permanent housing sign legal lease documents.

**PERMANENT SUPPORTIVE HOUSING**

Long-term community-based housing and supportive services for homeless persons with disabilities. The intent of this type of supportive housing is to enable this special needs population to live as independently as possible in a permanent setting. The supportive services may be provided by the organization managing the housing or provided by other public or private service agencies. There is no definite length of stay.

**TRANSITIONAL HOUSING**

HUD defines transitional housing as a project that is designed to provide housing and appropriate support services to homeless persons to facilitate movement to independent living within 24 months. For purposes of the HOME program, there is not a HUD-approved time period for moving to independent living.

Glossary of Terms Related to Homelessness from House Bill 2163 and Other Sources ([housing-information.net/files/Glossary.doc](http://housing-information.net/files/Glossary.doc))

**Table A-1b: Pierce County Inventory of Homeless Facilities 2009 – Transitional Housing**

Location/Agency	Program/Facility	Focus/Population	Beds*
<b>Tacoma Facilities</b>			
Another Chance for Women	Transitional Housing	Households w/children	10
Catholic Community Services	Alpine Vista	Households w/children	6
Catholic Community Services	Family Perm Project - GATES	Households w/children	36
Catholic Community Services	FOCUS	Households w/children	38
Catholic Community Services	Sound Families, Matsusaka	Households w/children	21
Catholic Community Services	Narrows Ridge	Households w/children	9
Catholic Community Services	THOR	Households w/children	21
CC Services/Mercy Housing	Sound Families/McCabe & Hillside	Households w/children	40
Guadalupe House	Transitional Housing	Single females	8
Joseph Foundation	Transitional Housing	Households w/children	4
Lakewood Area Shelter Assoc	Ainsworth	Households w/children	6
Mercy Housing/PCAP	Hillside Terrace	Households w/children	15
Mercy Housing/WWEE	Catalina	Households w/children	27
Metropolitan DC	Avenue Apartments	Single males/females	15
Metropolitan DC	FOCUS	Households w/children	55
Metropolitan DC	Pacific Courtyard	Households w/children	48
Metropolitan DC	Parkland Manor	Households w/children	51
Network Tacoma	Asotin Place	Households w/children	5
Network Tacoma	One Family at a Time	Households w/children	18
New Phoebe House Assoc	Transitional Housing	Single females; HH w/children	20
Pierce County Alliance	Youth Transitional Housing	Young male/female (<18)	18
Shared Housing	Transitional Housing	Households w/children	30
Tacoma Housing Authority	Transitional Housing	Households w/children	55
Tacoma Rescue Mission	New Life	Single male/female	48
Tacoma Rescue Mission	Tyler Square I	Households w/children	26
Tacoma Rescue Mission	Tyler Square II	Households w/children	50
Step by Step	Jump Start II	Households w/children	8
WA WEE	Bridges to Self Sufficiency	DV victims; women w/children	26
WA WEE	THOR	Households w/children	15
YWCA	Family Perm Project - GATES	DV; women w/children	50
Metropolitan DC	SRO for the Homeless	Single male/female	8
Pioneer Human Services	Transitional Housing	Single male/female; HH w/children	156
Scattered site			99
<b>Lakewood Facilities</b>			
Lakewood Area Shelter Assoc	CHOICES	Households w/children	10
Lakewood Area Shelter Assoc	Family Perm Project - GATES	Households w/children	25
Lakewood Area Shelter Assoc	Flett Meadows	Households w/children	36
Lakewood Area Shelter Assoc	THOR	Households w/children	32
Scattered site			11

**Table A-1b: Pierce County Inventory of Homeless Facilities 2009 – Transitional Housing (continued)**

Location/Agency	Program/Facility	Focus/Population	Beds*
<b>Other Pierce County</b>			
PC Affordable Housing Assoc	Manresa	Households w/children	12
Exodus Housing	Family Perm Project - GATES	DV victims; HH w/children	38
Exodus Housing	FOCUS	DV victims; HH w/children	38
Exodus Housing	Households w/children	DV victims; HH w/children	26
Helping Hand House	Bright Futures	Households w/children	35
Helping Hand House	HARP	Households w/children	6
Helping Hand House	Rural Bright Futures	Households w/children	25
Low Income Housing Institute	Sunset Meadows	Households w/children	20
Veteran's Administration	Households w/children	Single male/female; VET	45
VIEW	Households w/children	Single male/female; VET	21
Youth Resources	Transitional Housing Graham	Single male/female	5
Scattered site			50

\*Year-round beds

Source: Pierce County Department of Community Services

**Table A-1c: Pierce County Inventory of Homeless Facilities 2009 – Permanent Supportive Housing**

Location/Agency	Program/Facility	Focus/Population	Beds*
<b>Tacoma Facilities</b>			
AIDS Housing of Washington	Three Cedars	Single male/female; HIV	3
AIDS Housing of Washington	Project Open Door	Single male/female; HIV	8
Alesk Institute	Bridges Village	Households w/children	35
Metropolitan DC	Campbell Court	Single male/female	10
Metropolitan DC	621 SRO	Single male/female	20
TACID	A Place for Us Too	Single male/female; HH w/children	28
Tacoma Rescue Mission	Jefferson Square	Single male/female	41
<b>Other Pierce County</b>			
Greater Lakes Mental Health	Housing First I-III	Single male/female	35
Greater Lakes Mental Health	Shelter Plus Care	Single male/female	21
Metropolitan DC	Housing First I-III	Single male/female	44
PC Human Services	Collaborative 30	Single male/female	38
PC Human Services	Collaborative 19	Single male/female	17
PC Human Services	Hope & Recovery	Single male/female	26
PC Human Services	PACT	Single male/female	15
Helping Hand House	Front Door Project	Households w/children	110

\*Year-round beds

Source: Pierce County Department of Community Services

## **CITIZEN COMMENTS ON NEEDS, DRAFT CONSOLIDATED PLAN, AND FISCAL YEAR 2010 PROCESS**

The following comments include oral testimony provided at the September 9, 2009 joint public hearing held by the CDBG Citizens Advisory Board and Human Services Funding Advisory Board, and the Lakewood City Council public hearing held on April 19, 2010.

### **Public Hearing, Joint CDBG Citizens Advisory Board and Human Services Funding Advisory Board September 9, 2009**

Mr. Parley Applegate, Lakewood resident

Mr. Applegate, a resident of Tillicum since 1945, spoke of the merits and benefits of the Tillicum Community Center. He said that the center provides a central gathering point for residents of both Tillicum and Woodbrook and allows residents to share information regarding matters directly impacting those neighborhoods.

Mr. Charlie Gray, Pierce County Housing Authority

Mr. Gray discussed the importance of maintaining resources for low income residents of Lakewood to ensure safe, decent, affordable housing. He also discussed the need for human services funding to help those in need in these difficult economic times. Mr. Gray stressed that the budget should not be balanced on the backs of the most vulnerable citizens.

Mr. John Cobun, Lakewood resident

Mr. Cobun spoke in support of the City's housing programs. He stated that the housing repair programs for low income and elderly persons is an important resource that allows homeowners to make needed repairs to their homes that they may have otherwise been unable to afford. He also spoke of continued support for homeless programs, such as Lakewood Area Shelter Association (LASA), that provide shelter for homeless persons and families.

Mr. Jim Taylor, Lakewood resident

Mr. Taylor spoke about the Tillicum Community Center and how it serves an important role in the community. He pointed out that the Tillicum community is over 80% low to moderate income, and that the Tillicum Elementary School has the highest free & reduced lunch program in the Clover Park School District.

Ms. Suzie Sutton, Rebuilding Together South Sound

Ms. Sutton spoke of the need for funding for low income housing. She mentioned that her organization frequently receives calls from residents needing housing repairs that have reached the maximum funding limitations for the Minor and Major Home Repair Programs. She added that her organization has completed 10 projects in Lakewood and is currently working on three projects for FY 2009.

Ms. Janne Hutchins, Lakewood Area Shelter Association

Ms. Hutchins spoke about the services LASA provides to the homeless of Lakewood and Pierce County. She discussed the high volume of calls and subsequent increase in need for housing services brought on by the current economic recession. She expressed the importance of continued funding for homeless programs and discussed the inception of a new program, funded through federal stimulus funding, which would target the prevention of homelessness.

Ms. Maureen Fife, Tacoma/Pierce County Habitat for Humanity

Ms. Fife discussed the need for investing in affordable housing for low income families, especially for those families that work for minimum wage.

Written comments were submitted by the Tacoma Area Coalition for Individuals with Disabilities (TACID) and Ms. Eleanore Pemberton, Lakewood resident.

### **Response to Statements on Need**

The Consolidated Plan incorporates citizen comments on needs throughout the document, including views expressed above, which are consistent with needs and policies set out in the 5-year plan.

### **Public Hearing, Lakewood City Council, April 19, 2010**

Dennis Haugen, Lakewood resident

Mr. Haugen spoke about drug lords contributing to social ills, and “appreciating” social service programs from publicly-funded programs.

Karen Priest, Tillicum Community Center

Ms. Priest thanked the CDBG Citizens Advisory Board for their support of the Community Center. She then spoke about the programs offered at the Community Center that serves the Tillicum and Woodbrook low income residents, and provided examples of people who received assistance.

Charlie Gray, Pierce County Housing Authority

Mr. Gray spoke about the 5-Year Consolidated Plan and the infrastructure for building on Lakewood’s goal and priorities. He talked about the synergy between housing and economic development/employment. He spoke in support of the Tillicum sewer connections and for creating affordable housing. He thanked the CDBG Citizens Advisory Board and the Council for an informative process in developing its funding priorities.

Sallie Shawl, Paint Tacoma Pierce Beautiful

Ms. Shawl spoke about how housing is a part of economic development and the health of the community.

Jim Taylor, Lakewood resident

Mr. Taylor thanked the CDBG Citizens Advisory Board and the Council for supporting the Tillicum Community Center and for continuing to support the residents of Tillicum and Woodbrook. He spoke about the redevelopment efforts in Tillicum including the Habitat for Humanity housing projects.

### **Response to April 2010 Public Hearing Testimony**

Comments on needs for services and programs are consistent with those set out in the Plan. Several of the presenters attended focus groups or other public meetings and had expressed needs that were incorporated in the plan.

September 9, 2009

**RECEIVED**

To: Lakewood City Council Members

**SEP 09 2009**

RE: Housing Repair Program

**CITY OF LAKEWOOD  
City Clerk's Office**

My name is Eleanore Pemberton and I have lived in the City of Lakewood for 29 years.

I would like to express my concerns to you about the funding for the Housing Repair Program that benefits seniors and low income residents.

I for one, have had to use this service in the past for repairs and without the help from this program My home would not have been repaired. There were many residents in my community that also were helped from this program. We need to have the residences in Lakewood kept up but some of the people will need the help from The Housing Repair Program.

I urge you to approve the funding for this program as without this many people could not afford to fix their homes.

Thank you for your consideration on this matter.

*Eleanore Pemberton*

**EVIDENCE OF NEED:  
TACID Report to the City of Lakewood  
for 9/9/09 Public Hearing**

**PEOPLE WITH DISABILITIES**

The most recent Nation Wide Census counted 51.2 million people in this country with some type of long lasting condition or disability. They represented 18% of the 257.2 million people who were aged 5 and older or nearly one person in five including: 9.3 million with a sensory disability involving sight or hearing; 21.2 million with a condition limiting basic physical activities such as walking, climbing stairs, reaching, lifting or carrying; 12.4 million with physical, mental or emotional condition causing difficulty in learning, remembering or concentrating; 6.8 million with physical, mental or emotional condition causing difficulty in dressing, bathing, or getting around inside the house; 18.2 million aged 16 or older whose condition made it difficult to go outside the home to shop or visit the doctor, and 21.3 million of age 16-64 with a condition that affected their ability to work at a job. HELP services are offered to adults and their families in Pierce County with all disabilities.

According to the WA State Governor's Committee on Disability and Employment Issues, approximately 20% of the population of Washington State fit the Americans with Disabilities Act definition of disability. Based on the population of Lakewood in 2000, that would equate to over 11,000 individuals with disabilities. Many of these individuals and their families need information and assistance to meet their basic needs addressed by HELP including shelter and work toward greater independence and self-sufficiency. The Pierce County/Lakewood areas have a high volume of people with disabilities including the largest mental health hospital in the state (Western State), and 2 military bases that attract a variety of veterans with disabilities for services. Additionally, many state offices are located in Pierce County as well as homeless programs that make use of TACID's HELP services to homeless people with disabilities.

**HOMELESSNESS FACING PEOPLE WITH DISABILITIES**

The 2008 Pierce County Homeless Count found that of the 1,743 people surveyed, 115 had physical disabilities and 152 had mental disabilities. TACID's HELP Program addressed this population of people with disabilities who are homeless within the limited affordable housing available in Pierce County. TACID receives 18 – 38 calls per month from people in Pierce County who are homeless. Additionally, with recent cutbacks in mental health services, we are seeing a rising need from mental health consumers for advocacy services and housing. We anticipate that the level of need will increase from 2010 to 2015.

TACID's HELP program (that is receiving \$6,000 support from the City of Lakewood in 2009) primarily serves clients who are very low income (\$339 - \$678 a month), who have disabilities, and generally have no supportive family and friends. They are often unable to

access other services due to severity of disability, lack of available services due to budget cuts, or their past inability to comply with rules.

According to the most recent homeless count for Pierce County, there are 1,743 people who were homeless the night they counted. If 20% of this number or 349 are people with disabilities as we find in the general population and using the 20% formula there will be over 11,000 people in Lakewood with disabilities who may need our assistance. With easy access (located next to the TCC Transit Center on S. 19th on the #2 bus line linking Lakewood and Tacoma), HELP is uniquely set up to meet the needs of the people who are homeless and disabled who will not otherwise received help.

First, people must have a place to live. Shelter is one of the most basic needs and is core to the HELP program. Shelter underpins most other needs that exist in our society. With shelter one has a place to store and cook food. One has a place to sleep, a place to stay warm, and a place to store and clean clothing and other belongings. One then has an address to qualify for other benefits and services. Basically, having a place to live is the bottom line to being able to take a do many tasks: even take shower, have a place where others can to call you back, live a basic life without fear and if appropriate to start to look for work. Safety is another part of what housing is all about. It is not safe to live on the streets with climate problems and the more violent types of issues.

Because it is so basic to human existence, we are glad shelter is the core value of the HELP Program. Having that focus allows us to give assistance to people with disabilities and their families who need help to find housing or who cannot otherwise afford housing.

The majority of the HELP Program's resources (over 80%) are specific to enabling adults and families with disabilities find and retain housing. Through our Supportive Housing Project we provide a limited amount of affordable housing and intensive life skills training to enable clients to succeed. We also work with a range of other housing providers. HELP staff provide information about a much larger group of affordable and accessible housing units. We provide this information to people in Pierce County with a range of different disabilities who don't know they can afford a decent place to live. These do exist. You just have to know where to look and have a little HELP to point you in the right direction! Once in housing HELP Staff are available to assist clients negotiate with their landlord when difficulties arise. This reduces the danger of tenants losing their housing and becoming homeless again.

## **SAFETY ISSUES FACING PEOPLE WITH DISABILITIES**

The Pierce County Needs Assessment shows that access is a priority need of disabled residents.

Peer Support: A 2004 NOD/Harris survey found people with disabilities are less likely to socialize than others. Peer support from others who face similar challenges can help promote self-sufficiency by providing a strong positive feeling of community

involvement (John W. Wild, Ph.D. 2004). In mental health, peer support is recognized by the Center for Mental Health Services as a basic ingredient to empower clients to solve their own problems. The extent of this need addressed by Access is demonstrated by the 18 mental health groups and over 50 different groups providing peer support representing many different disabilities that meet at our centrally located, accessible center. This provides a base for five other TACID programs and three disability organizations providing disability services to promote self-sufficiency and meet needs.

Blindness: One in six Americans (over 9,000 in Lakewood) will experience severe vision loss during their lives (American Foundation for the Blind statistic). Training is crucial to assist adults facing this challenge maintain or regain independence/self-sufficiency. In 2008, 18 Lakewood residents received independent living training from TACID in their own homes.

Domestic Violence (DV): The Washington DSHS Linda Davis enquiry and resulting report of the Governor's Domestic Violence Action Group identified the need for victims with disabilities to be involved in initiatives to tackle domestic violence and thereby increase safety. People with disabilities are especially prone to domestic violence. More than 90% of persons with developmental disabilities will experience DV and only 3% of cases will be reported (Valentini-Hein & Schwartz, 1995). Education of the kind provided by TACID to make a safety plan and to know where to go for help is crucial to increase safety. 7 people with a Lakewood address attended DV training organized by TACID and partners in 2008

Volunteer: Volunteering makes positive community connections. Most people with disabilities want to feel valued by and to give back to the community (2004 NOD/Harris survey). TACID learned from support group conveners that many disabled adults feel isolated and lack the means to have meaningful and positive community connections (April 2008 OBE survey). TACID's services are augmented by volunteers. Many are disabled themselves: giving back to the community. Volunteers assist disabled clients to remain independent. A Cornell University study in 2004 contrasted the relatively fewer disabled adults of working age in employment compared to those without disabilities: 38% against 79%. Volunteer and intern work at TACID provides opportunities to acquire work skills and experience leading to employment and vocational training. As well as providing access to employment, volunteer work by people with disabilities makes them feel needed and recognized as valued community members. In 2008, 14 Lakewood volunteers provided over 1,500 volunteer hours for TACID, and 107 Lakewood clients benefited from volunteer assistance in their own homes, local community and at our accessible center.

We anticipate that the level of need will increase from 2010 to 2015. TACID's Access Program (that is receiving \$6,000 support from the City of Lakewood in 2009) provided peer support, blind independent living training, domestic violence education and volunteer assistance. The Access Program takes the safety of its clients and support group members very seriously.

Blind Independent Living Training includes how to prepare food and cook, regain mobility in the home and community safely with limited or no vision and counseling and peer support to adjust and reduce isolation that could lead to depression and self-neglect.

In assessing clients' needs for volunteer assistance TACID does WA State Patrol background checks on all volunteers, the volunteer coordinator matches genders where volunteers visit clients one-on-one and she introduces each volunteer to the client to make sure s/he feels good about the match.

Combating domestic violence through education and training of the kind provided by TACID promotes safety. For example our June 2009 workshop presented two survivors share their journeys through mental illness and DV who discovered strategies to be safe that can be shared and applied to other victims. Over the last 12 months Access has educated both survivors and staff in DV, counseling, sexual assault and law enforcement agencies and participated in coalitions that promote the safety of vulnerable adults.

Safety is also promoted through TACID's peer support groups. We provide behavior guidelines that include excluding physical or verbal aggression and approaching other members after the meeting who have indicated that such contact is unwelcome. Mental health support groups are facilitated by consumer staff and volunteers who have received special training. Discussion topics in many groups meetings include how to keep safe and well and the Women's Issues and Men's Issues groups specifically address strategies for keeping safe and avoiding danger.

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TACID apologizes that we have no representative available to attend the Sept. 9 Public Hearing. I hope this written testimony can be accepted. I would be happy to provide the Lakewood City Council with additional information after I return on Sept. 17. May I take this opportunity to thank the City Council and staff for their support of TACID's programs for people with disabilities in Lakewood.

Christopher Ensor, Executive Director, TACID  
8/28/09

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**Table 1A Pierce County Continuum of Care (inc. Tacoma & Lakewood)  
Homeless and Special Needs Populations - 2009**

**Continuum of Care: Housing Gap Analysis Chart**

		Current Inventory	Under Development	Unmet Need/ Gap
<b>Individuals</b>				
<b>Example</b>	<b>Emergency Shelter</b>	<b>100</b>	<b>40</b>	<b>26</b>
<b>Beds</b>	Emergency Shelter	209	2	0
	Transitional Housing	175	6	0
	Permanent Supportive Housing	294	16	209
	<b>Total</b>	<b>678</b>	<b>24</b>	<b>209</b>
<b>Persons in Families With Children</b>				
<b>Beds</b>	Emergency Shelter	151	0	0
	Transitional Housing	1,142	9	0
	Permanent Supportive Housing	157	0	178
	<b>Total</b>	<b>1,450</b>	<b>9</b>	<b>178</b>

**Continuum of Care: Homeless Population and Subpopulations Chart**

<b>Part 1: Homeless Population</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>
	<b>Emergency</b>	<b>Transitional</b>		
Number of Families with Children (Family Households):	50	338	10	398
1. Number of Persons in Families with Children	185	1,122	28	1,335
2. Number of Single Individuals and Persons in Households without children	322	224	202	748
<b>(Add Lines Numbered 1 &amp; 2 Total Persons)</b>	<b>507</b>	<b>1,346</b>	<b>230</b>	<b>2,083</b>
<b>Part 2: Homeless Subpopulations</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>
a. Chronically Homeless	146		116	262
b. Seriously Mentally Ill	93		51	
c. Chronic Substance Abuse	327		55	
d. Veterans	129		61	
e. Persons with HIV/AIDS	5		2	
f. Victims of Domestic Violence	239		18	
g. Unaccompanied Youth (Under 18)	0		0	

**Table 1B**  
**City of Lakewood, WA**  
**Five Year Estimate of Needs for Special Needs (Non-Homeless) Populations**

<b>SPECIAL NEEDS SUBPOPULATIONS</b>	<b>Priority Need Level High, Medium, Low, No Such Need</b>	<b>Unmet Need</b>	<b>Dollars to Address Unmet Need (\$millions)</b>	<b>Multi- Year Goals</b>	<b>Annual Goals</b>
Elderly	H	300	\$4-\$8		
Frail Elderly	M	400	\$5-\$10		
Severe Mental Illness	H	600	\$15-\$30		
Developmentally Disabled	M	30	\$.5-\$1		
Physically Disabled	H	700	\$5-\$10		
Persons w/ Alcohol/Other Drug Addictions	M	200	\$3.5-\$7		
Persons w/HIV/AIDS	M	5	\$4.5-\$9		
Victims of Domestic Violence	H	150	\$.25-.5		
Other					
<b>TOTAL</b>			\$38-\$76		

**Lakewood, WA**  
**Table 2A**  
**Priority Housing Needs/Investment Plan Table**

<b>PRIORITY HOUSING NEEDS (households)</b>		<b>Priority</b>		<b>Unmet Need</b>
<b>Renter</b>	Small Related	0-30%	H	1,005
		31-50%	M	752
		51-80%	M	560
	Large Related	0-30%	H	187
		31-50%	M	205
		51-80%	M	123
	Elderly	0-30%	H	222
		31-50%	M	213
		51-80%	M	72
	All Other	0-30%	M	1,098
		31-50%	M	590
		51-80%	M	383
<b>Owner</b>	Small Related	0-30%	H	163
		31-50%	H	83
		51-80%	H	339
	Large Related	0-30%	H	74
		31-50%	H	57
		51-80%	H	97
	Elderly	0-30%	H	196
		31-50%	M	135
		51-80%	M	214
	All Other	0-30%	M	92
		31-50%	M	69
		51-80%	M	87
<b>Non-Homeless Special Needs</b>	Elderly	0-80%	H	150
	Frail Elderly	0-80%	M	40
	Severe Mental Illness	0-80%	H	300
	Physical Disability	0-80%	H	140
	Developmental Disability	0-80%	M	15
	Alcohol/Drug Abuse	0-80%	M	100
	HIV/AIDS	0-80%	M	3
	Victims of Domestic Violence	0-80%	H	110

The unmet need reflects the HUD 2000 CHAS Tables data. This the most reliable data available. It is recognized that over the past ten years Lakewood housing assistance has succeeded in assisting a number of persons counted in the 2000 unmet need data. However, as a result of the recent downturn in the economy, this improvement has at least partially been offset by households which have become in need of assistance as a result of losing their jobs and housing in 2009-2010, so the original CHAS data has been used to support the unmet need.

**Lakewood, WA**  
**Table 2A**  
**Priority Housing Needs/Investment Plan Goals**

<b>Priority Need</b>	<b>5-Yr. Goal Plan/Act</b>	<b>Yr. 1 Goal Plan/Act</b>	<b>Yr. 2 Goal Plan/Act</b>	<b>Yr. 3 Goal Plan/Act</b>	<b>Yr. 4 Goal Plan/Act</b>	<b>Yr. 5 Goal Plan/Act</b>
<b>Renters</b>	75*	16	14	22	10	13
0 - 30 of MFI	27	16	6	10	4	6
31 - 50% of MFI	26		5	6	3	4
51 - 80% of MFI	17		3	6	3	3
<b>Owners</b>	52*	15	15	10	6	6
0 - 30 of MFI	19	4	5	4	3	3
31 - 50 of MFI	19	6	5	4	2	2
51 - 80% of MFI	14	5	5	2	1	1
<b>Homeless***</b>	5		2	2		1
Individuals						
Families	5		2	2		1
<b>Non-Homeless Special Needs</b>	59	24	8	10	6	11
Elderly	40	8	7	10	5	10
Frail Elderly						
Severe Mental Illness	16	16				
Physical Disability	3		1		1	1
Developmental Disability						
Alcohol/Drug Abuse						
HIV/AIDS						
Victims of Domestic Violence						
<b>Total</b>						
<b>Total Section 215</b>						
215 Renter	57	16	10	16	6	9
215 Owner	12	2	2	2	3	3

RENTERS

Goal 1-C – 70 renters

Goal 1-F -

OWNERS

Goal 1-A – 25 owner rehabs

Goal 1-B – 7 new homeowners

Goal 1-F -

HOMELESS

Goal 1-D - (all 215)

NON-HOMELESS SPEC NEEDS

Goal 1-D – (all 215)

\*Goal 1-F may add up to 5 more units as is not specified owner or renter

\*\*Goal 1-D may add up 5 more units as is not specified homeless or non-homeless

\*\*\* Homeless individuals and families to be assisted with transitional and permanent housing

**Lakewood, WA**  
**Table 2A**  
**Priority Housing Activities**

<b>Priority Need</b>	<b>5-Yr. Goal Plan/Act</b>	<b>Yr. 1 Goal Plan/Act</b>	<b>Yr. 2 Goal Plan/Act</b>	<b>Yr. 3 Goal Plan/Act</b>	<b>Yr. 4 Goal Plan/Act</b>	<b>Yr. 5 Goal Plan/Act</b>
<b>CDBG</b>						
Acquisition of existing rental units	10				5	5
Production of new rental units						
Rehabilitation of existing rental units	65	16	14	22	5	8
Rental assistance						
Acquisition of existing owner units						
Production of new owner units						
Rehabilitation of existing owner units	20	7	6	5	1	1
Homeownership assistance	7	2	2	1	2	
<b>HOME</b>						
Acquisition of existing rental units						
Production of new rental units						
Rehabilitation of existing rental units						
Rental assistance						
Acquisition of existing owner units						
Production of new owner units	5		2	2		1
Rehabilitation of existing owner units	20	4	4	4	4	4
Homeownership assistance						
<b>HOPWA</b>	NA					
Rental assistance						
Short term rent/mortgage utility payments						
Facility based housing development						
Facility based housing operations						
Supportive services						
<b>Other</b>	NA					

**Table 2B Lakewood  
Priority Community Development Needs**

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Acquisition of Real Property	M					
Disposition	L					
Clearance and Demolition	M					
Clearance of Contaminated Sites	L					
Code Enforcement	M					
Public Facility (General)						
Senior Centers	H					
Handicapped Centers	M					
Homeless Facilities	M					
Youth Centers	M					
Neighborhood Facilities	H					
Child Care Centers	L					
Health Facilities	H					
Mental Health Facilities	M					
Parks and/or Recreation Facilities	M					
Parking Facilities	M					
Tree Planting	L					
Fire Stations/Equipment	L					
Abused/Neglected Children Facilities	L					
Asbestos Removal	L					
Non-Residential Historic Preservation	L					
Other Public Facility Needs						
Infrastructure (General)						
Water/Sewer Improvements	H					
Street Improvements	H					
Sidewalks	H					
Solid Waste Disposal Improvements	M					
Flood Drainage Improvements	M					
Other Infrastructure (stormwater)	M					
Public Services (General)						
Senior Services	H					
Handicapped Services	M					
Legal Services	L					
Youth Services	M					
Child Care Services	M					
Transportation Services	L					
Substance Abuse Services	L					
Employment/Training Services	M					
Health Services	H					
Lead Hazard Screening	M					
Crime Awareness	M					
Fair Housing Activities	L					
Tenant Landlord Counseling	L					
Other Services (DV)	M					
Economic Development (General)						
C/I Land Acquisition/Disposition	M					
C/I Infrastructure Development	H					
C/I Building Acq/Const/Rehab	H					
Other C/I	H					
ED Assistance to For-Profit	H					
ED Technical Assistance	H					
Micro-enterprise Assistance	H					
Other						

**Table 2C Summary of Specific Objectives**  
**Grantee Name: City of Lakewood**

Specific Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
<b>Availability/Accessibility of Decent Housing (DH-1)</b>						
<b>DH 1.1</b> Provide assistance for a continuum of housing for persons with special needs, homeless persons and people at risk of homelessness	CDBG/ HOME	2010	Families and	0		%
		2011	individuals access	2		%
		2012	affordable homeless	2		%
		2013	or permanent	0		%
		2014	affordable housing	1		%
		<b>MULTI-YEAR GOAL</b>			5	
<b>DH 1.2</b> Reduce barriers to affordable housing	CDBG	2010	Households having	75		%
		2011	access to affordable	100		%
		2012	housing through fair	125		%
		2013	housing activities	100		%
		2014		100		%
		<b>MULTI-YEAR GOAL</b>			500	
<b>Affordability of Decent Housing (DH-2)</b>						
<b>DH 2.1</b> Expand/sustain affordable homeownership opportunities	CDBG/ HOME	2010	Households	2		%
		2011	acquiring affordable	2		%
		2012	housing through	1		%
		2013	assistance programs	2		%
		2014		0		%
		<b>MULTI-YEAR GOAL</b>			7	
<b>DH 2.2</b> Develop new affordable housing	HOME	2010	Households	0		%
		2011	acquiring affordable	2		%
		2012	housing through	2		%
		2013	new affordable	0		%
		2014	housing options	1		%
		<b>MULTI-YEAR GOAL</b>			5	
<b>Sustainability of Decent Housing (DH-3)</b>						
<b>DH 3.1</b> Preserve existing owner-occupied housing stock	HOME, CDBG	2010	Homeowner	5		%
		2011	households with	5		%
		2012	major rehabilitation	5		%
		2013	assistance to bring	5		%
		2014	housing up to code	5		%
		<b>MULTI-YEAR GOAL</b>			25	
<b>Sustainability of Decent Housing (DH-3)</b>						
<b>DH 3.2</b> Provide assistance to preserve quality and habitability of rental housing	CDBG	2010	Number of	16		%
		2011	households with	14		%
		2012	access to affordable	22		%
		2013	housing through	8		%
		2014	preservation of existing properties	10		%
		<b>MULTI-YEAR GOAL</b>			70	

Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
<b>Availability/Accessibility of Suitable Living Environment (SL-1)</b>							
SL 1.1	Maintain/improve community facilities and public infrastructure	CDBG	2010	People with access to a new infrastructure service	5,300		%
			2011				%
			2012				%
			2013				%
			2014				%
			<b>MULTI-YEAR GOAL</b>				5,300
SL 1.2	Support delivery of human services to target low-income clientele	CDBG	2010	Households with access to services	50		%
			2011				%
			2012				%
			2013				%
			2014				%
			<b>MULTI-YEAR GOAL</b>				250
<b>Sustainability of Suitable Living Environment (SL-3)</b>							
SL 3.1	Develop and improve parks and open space in low-income residential neighborhoods	CDBG	2010	People with access to improved parks and open space	2,500		%
			2011				%
			2012				%
			2013				%
			2014				%
			<b>MULTI-YEAR GOAL</b>				2,500

Specific Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed	
<b>Availability/Accessibility of Economic Opportunity (EO-1)</b>							
<b>EO 1.1</b>	Support Economic development activities that provide or retain livable wage jobs for low and moderate income persons	CDBG	2010	Low and moderate income individuals who have jobs created or retained	3		%
			2011		3		%
			2012		3		%
			2013		3		%
			2014		3		%
<b>MULTI-YEAR GOAL</b>				15		%	
<b>Sustainability of Economic Opportunity (EO-3)</b>							
<b>EO 3.1</b>	Support the City's redevelopment activities	CDBG	2010	Businesses improving properties			%
			2011				%
			2012		1		%
			2013		1		%
			2014				%
<b>MULTI-YEAR GOAL</b>				2		%	
<b>EO 3.2</b>	Focus investment on housing development and infrastructure improvements in support of economic development in targeted neighborhoods	CDBG	2010	Targeted neighborhoods improved in support of economic development	1		%
			2011		1		%
			2012				%
			2013				%
			2014				%
<b>MULTI-YEAR GOAL</b>				2		%	
<b>Neighborhood Revitalization (NR-1)</b>							
<b>NR 1.1</b>	Revitalize targeted neighborhoods	CDBG	2010	Households have access to new infrastructure service	6		%
			2011		5		%
			2012		4		%
			2013				%
			2014				%
<b>MULTI-YEAR GOAL</b>				15		%	