



LAKWOOD CITY COUNCIL STUDY SESSION AGENDA

Monday, March 9, 2015

7:00 P.M.

City of Lakewood

City Council Chambers

6000 Main Street SW

Lakewood, WA 98499

Page No.

CALL TO ORDER

ITEMS FOR DISCUSSION:

- (4) 1. Review of the Five Year and Fiscal Year 2015 Consolidated Annual Action Plan and funding recommendations. – (Memorandum)
- (119) 2. Review of the 2015 South Sound Military Communities Partnership Work Plan. – (Memorandum)
- (147) 3. Review of Motor Avenue concepts. – (Memorandum)
- (152) 4. Review of banking services agreement. – (Memorandum)

REPORTS BY THE CITY MANAGER

ITEMS TENTATIVELY SCHEDULED FOR THE MARCH 16, 2015 REGULAR CITY COUNCIL MEETING:

- 1. Item Nos. 4 above.
- 2. Proclamation declaring March 1, 2015 through April 24, 2015 as Pierce County READS. – *Ms. Kim Archer, Lakewood Branch Manager, Pierce County Library System*

The City Council Chambers is accessible to persons with disabilities. Equipment is available for the hearing impaired. Persons requesting special accommodations or language interpreters should contact the City Clerk's Office, 589-2489, as soon as possible in advance of the Council meeting so that an attempt to provide the special accommodations can be made.

<http://www.cityoflakewood.us>

The Council Chambers will be closed 15 minutes after adjournment of the meeting.

3. Setting Monday, April 20, 2015, at approximately 7:00 p.m., as the date for a public hearing by the City Council on the Five Year and Fiscal Year 2015 Consolidated Annual Action plan and proposed use of funding. – (Resolution – Consent Agenda)
4. Awarding a bid for the Bridgeport Way entry way project. – (Motion – Consent Agenda)
5. Adopting a Residential Target Area designation in the Lakewood Station area. – (Ordinance and Resolution – Regular Agenda)

COUNCIL COMMENTS

ADJOURNMENT

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CITY OF LAKEWOOD (CITY HALL)
 6000 Main Street SW, Lakewood, WA 98499-5027
 (253) 589-2489

WEEKLY MEETING SCHEDULE
March 9, 2015 – March 13, 2015

| Date | Time | Meeting | Location |
|---------|--------------------------|------------------------------------|------------------------------------------------------------------------|
| Mar. 9 | 7:00 P.M. | City Council Study Session | Lakewood City Hall Council Chambers |
| Mar. 10 | 7:30 A.M. | Coffee with the Mayor | St. Clare Hospital Resource Center 4908 112 th Street SW |
| Mar. 11 | 9:30 A.M. | Lakewood Community Collaboration | Lakewood City Hall Council Chambers |
| Mar. 12 | 7:30 A.M. | Lakewood's Promise Advisory Board | Boys and Girls Club 10402 Kline St SW |
| | 6:00 P.M. | Lakewood Sister Cities Association | Lakewood City Hall 1 st Floor, Conference Room 1E |
| | 7:00 P.M. | Lake City Neighborhood Association | Lake City Fire Station 8517 Washington Blvd. SW |
| Mar. 13 | No Meetings Scheduled | | |

TENTATIVE WEEKLY MEETING SCHEDULE
March 16, 2015 – March 20, 2015

| Date | Time | Meeting | Location |
|---------|--------------------------|------------------------------------|-----------------------------------------------------------------|
| Mar.16 | 6:00 P.M. | Youth Council | Clover Park School District Student Services Center, Room 1B |
| | 7:00 P.M. | City Council | Lakewood City Hall Council Chambers |
| Mar. 17 | 7:00 P.M. | Northeast Neighborhood Association | Lakewood Fire Department 10928 Pacific Highway SW |
| Mar. 18 | 6:30 P.M. | Planning Commission | Lakewood City Hall Council Chambers |
| Mar. 19 | No Meetings Scheduled | | |
| Mar. 20 | No Meetings Scheduled | | |

NOTE: The City Clerk's Office has made every effort to ensure the accuracy of this information. Please confirm any meeting with the sponsoring City department or entity.



TO: Mayor and City Councilmembers

FROM: Jeff Gumm, Program Manager

THROUGH: John J. Caulfield, City Manager *John J. Caulfield*

DATE: March 9, 2015 (Council Study Session)

SUBJECT: 5-YR Consolidated Plan (2015 – 2019) and FY 2015 Annual Action Plan

This memorandum's purpose is twofold. First, it introduces to the City Council the proposed 5-YR Consolidated Plan and FY 2015 Annual Action Plan which is attached. Secondly, it serves to review public participation to-date and future time lines.

Joint Consolidated Plan/Annual Action Plan: HUD requires state and local governments to produce a 5-YR Consolidated Plan and Annual Action Plan to receive federal funding from the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). The FY 2015-19 Consolidated Plan is a joint plan (consortium) between Lakewood and the City of Tacoma. As a joint plan, it has allowed both communities to identify shared housing and community development needs and resources, and consideration of regional assets and strategies to meet the needs of low and moderate income households.

This year's 5-YR Consolidated Plan and Annual Action Plan document has substantial changes from previous plans both in the way the plans are organized/developed and in the way the plans are reported to HUD. In previous years, Lakewood and Tacoma developed a joint plan that identified housing and community development needs, barriers, goals and strategies, and funding resources anticipated for Lakewood and Tacoma somewhat independently. This year, the plans are being developed on a regional Tacoma-Lakewood basis with needs, goals, strategies, outcomes, and funding resources combined and reviewed as if developed for a single community. Each city will still prioritize funding strategies and priorities on an annual basis; however, the outcomes of those activities will be evaluated based on a combined regional template.

The second major change is the plans will be developed in HUD's on-line reporting system, Integrated Disbursement & Information System (IDIS) rather than via printed hard copies of a Word document. By submitting the plans in IDIS, HUD is able to better control the format and content of the document, and can accurately combine and evaluate program

funding and outcome data on a national basis. Due to the new IDIS reporting requirements, you may notice some changes in format and appearance from previous plans; in some ways the changes make the plans simpler and easier to understand, in others, it may appear less apparent. In either instance, being able to evaluate the programs on a national basis is a substantial improvement.

It should be noted the 5-YR Consolidated Plan and 2015 Annual Action Plan as submitted here is not yet in completed form. With the new IDIS template, there are specific requirements of each jurisdiction and protocols regarding the data that must be gathered and entered into the IDIS system. In order for Lakewood to complete the Plan, Tacoma must complete certain section and vice versa. Additionally, there remains the required 30-day public comment period (April 1 – 30) before the public comment section of the Plans can be completed. A final version of the Plans will be presented to the Council for review and approval at the May 4, 2015 Council Meeting in Lakewood and to the Tacoma City Council on May 5, 2015.

CDBG & HOME Programs: By way of information, City staff administers the City's CDBG programs, and jointly administers Lakewood's HOME funded programs with Tacoma serving as the "lead entity." As part of the consortium agreement with Tacoma, the Tacoma Community Redevelopment Authority (TCRA), in consultation with Lakewood, is authorized to review Lakewood's (HOME) housing loans and proposals for housing development projects and make funding decisions based on projects which meet the lending criteria of the TCRA. The TCRA funds Lakewood projects out of Lakewood's portion of the grant.

In FY 2015, Lakewood CDBG funds are to be focused on physical/infrastructure improvements, public service, housing, and economic development in that priority order. Lakewood will receive a total of \$467,748 in CDBG funds for FY 2015, a reduction of 0.8 percent from the previous year's allocation of \$471,752. Proposed CDBG funding allocations are listed below in Table 1.

HOME funds will be used to create the following affordable housing programs: 1) Down Payment Assistance Program; 2) Affordable Housing Fund; and 3) Housing Rehabilitation Program. These programs are designed to meet HOME program requirements of providing safe, decent, affordable housing options to low-income households through acquisition, new construction, rehabilitation, and homebuyer assistance. Additionally, 10 percent of Lakewood's HOME allocation will be utilized by Tacoma to provide accounting and administrative functions as provided in the consortium agreement. For FY 2015, Lakewood will receive \$197,270 in HOME funding, a reduction of 18.7 percent from the previous year's allocation of \$242,800. Proposed HOME funding allocations are listed below in Table 2.

| TABLE 1 CDBG PROGRAM YEAR 2015 | | |
|------------------------------------------------------------------|-------------------------|---------------------|
| | Amount Requested | CDBG FY 2015 |
| PHYSICAL IMPROVEMENTS | | |
| City of Lakewood – 108 th Street Roadway Improvements | \$741,500.00 | \$320,000.00 |
| Subtotal- Physical Improvements | \$741,500.00 | \$320,000.00 |
| PUBLIC SERVICE (15% Cap) | | |
| Subtotal- Public Service | \$0 | \$0 |
| HOUSING | | |
| Major Home Repair/Sewer Loan Program | \$36,198.40 | \$36,198.40 |
| Subtotal- Housing | \$36,198.40 | \$36,198.40 |
| ECONOMIC DEVELOPMENT | | |
| Subtotal- Economic Development | \$0 | \$0 |
| OTHER/ADMIN (20% Cap) | | |
| Administration | \$93,549.60 | \$93,549.60 |
| Subtotal- Administration | \$93,549.60 | \$93,549.60 |
| Contingency (5% Max.) | \$0 | \$0 |
| HOME Housing Services Administration | \$18,000.00 | \$18,000.00 |
| Subtotal- Contingency | \$18,000.00 | \$18,000.00 |
| TOTAL | \$889,248.00 | \$467,748.00 |

| TABLE 2 HOME PROGRAM YEAR 2015 – LAKEWOOD’S SHARE | |
|--------------------------------------------------------------|---------------------|
| Housing Rehabilitation Program | \$80,000.00 |
| Affordable Housing Loan Fund | \$77,543.00 |
| Down Payment Assistance Program | \$20,000.00 |
| Administration (10% Tacoma) | \$19,727.00 |
| TOTAL | \$197,270.00 |

Public Participation & Next Steps: Table 3 outlines CDBG milestones for the Five Year Consolidated Plan and Annual Action Plan. The table lists actions to-date and upcoming milestones. Please note that these programs submission deadlines are tied together with the City of Tacoma’s. If Lakewood delays in taking action, it affects Tacoma’s timeline, so it is important that Lakewood stay on track.

**TABLE 3
CDBG/HOME MILESTONES & UPCOMING DATES**

| Date | Action |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| October 2, 2014 | The CDBG/CAB conducted a public hearing to receive public testimony on housing, human services and community development needs. |
| October 8, 2014 | The CDBG/CAB made recommendation on FY 2015 CDBG & HOME policies and funding strategies. |
| October 20, 2014 | Council review and approval of CDBG/CAB policies and funding strategies. |
| February 4, 2015 | CSAB review of FY 2014 Project Application for 108 th Street Roadway Improvements. |
| March 4, 2015 | Review Draft 5-YR Consolidated Plan; make recommendations on FY 2015 Annual Action Plan (funding). |
| March 9, 2015 | Council review Draft 5-YR Consolidated Plan, Annual Action Plan & recommendations of the CSAB. |
| <i>Future Actions</i> | |
| April 1, 2015 through April 30, 2015 | Formal citizen review & comment period of Annual Action Plan. |
| April 20, 2015 | Lakewood City Council conducts public hearing on the Draft 5-YR Consolidated Plan & Annual Action Plan. |
| April 22, 2015 | Tacoma City Council conducts public hearing on the Draft 5-YR Consolidated Plan & Annual Action Plan. |
| May 4, 2015 | Lakewood City Council adopts 5-YR Consolidated Plan & Annual Action Plan. |
| May 5, 2015 | Tacoma City Council adopts 5-YR Consolidated Plan & Annual Action Plan. |
| May 15, 2015 | Lakewood/Tacoma submits 5-YR Consolidated Plan & Annual Action Plan to HUD. |
| July 1, 2015 | Begin new program year. |

TACOMA-LAKEWOOD REGIONAL CONSOLIDATED PLAN OUTLINE

| Section/Topic | Page | Notes |
|-----------------------------------------------------------------|------|--------------------------------|
| EXECUTIVE SUMMARY | | |
| PURPOSE OF THE CONSOLIDATED PLAN | 1 | Include section in final draft |
| SUMMARY OF NEEDS AND GOALS | 1 | |
| Summary of Objectives and Outcomes (ES05) | 1 | |
| Evaluation of Past Performance (ES05) | 1 | |
| Consultation and Citizen Participation | 1 | |
| Summary of Citizen Consultation (ES-05) | 1 | |
| Summary of Public Comments (ES05) | 1 | |
| Summary of Comments not Accepted (ES05) | 1 | |
| PUBLIC PARTICIPATION | | |
| Agency Consultation and Coordination | 2 | Include section in final draft |
| Summary of Coordination (PR10) | 2 | |
| Coordination with Continuum of Care (PR10) | 2 | |
| Coordination with Emergency Solutions Grant (PR10) | 2 | |
| Summary of Agency Consultation (PR10) | 2 | |
| Agencies not Consulted (PR10) | 2 | |
| Plans Consulted and Regional Planning Efforts Considered (PR10) | 3 | |
| Coordination with Public Entities in Implementation (PR10) | 3 | |
| Citizen Participation | 3 | |
| ASSESSMENT OF NEED | | |
| OVERVIEW OF NEEDS ASSESSMENT (NA05) | 4 | Optional, may not include |
| BACKGROUND | 4 | |
| POPULATION | 4 | |
| Population Growth | 4 | |
| Age of Population | 5 | |
| Population 65 and Older | 5 | |
| Race and Ethnicity | 7 | |
| Disproportionate Concentrations of Minority Populations (NA30) | 7 | |
| Immigration and Linguistic Diversity | 8 | |
| Households | 9 | |
| Group Quarters | 10 | |
| ECONOMY AND EMPLOYMENT | 10 | |
| Major Employment Sectors (MA45) | 10 | |
| Commuting to Work | 12 | |
| Unemployment | 13 | |
| Educational Attainment | 14 | |
| Changes with Economic Impact Potential (MA45) | 16 | Part complete |
| Comprehensive Economic Development Strategy (CEDS) (MA45) | 16 | |
| Coordination with other Plans (MA45) | 17 | To be completed |
| Workforce/Infrastructure Needs of Business Community (MA45) | 17 | To be completed |

| Section/Topic | Page | Notes |
|----------------------------------------------------------------------|------|-----------------|
| Workforce Development | 17 | Part complete |
| Skills/Education of Workforce in Relation to Opportunities (MA45) | 17 | Part complete |
| Current Workforce Training Initiatives (MA45) | 17 | Part complete |
| HOUSEHOLD INCOME | 18 | |
| Measures of Income | 18 | |
| Poverty | 20 | |
| Low-Moderate Income Areas | 20 | |
| Food Insecurity | 21 | |
| Living Wage | 21 | |
| HOUSING UNITS | 22 | |
| Number and Types of Housing Units | 22 | |
| Permits, Building/Acquisition and Planned Development | 23 | Part complete |
| Tenure | 24 | |
| HOUSING CONDITION | 26 | |
| Age of Housing | 26 | |
| Definitions of Substandard and Suitable for Rehabilitation (MA20) | 26 | |
| Need for Housing Rehabilitation (MA20) | 27 | |
| Lead-Based Paint and Lead Hazards | 27 | |
| Estimated Units with Lower Income Households with Children (MA20) | 28 | |
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| Areas of Concentration of Minorities or Low-Income Population (MA50) | 37 | |
| BARRIERS TO AFFORDABLE HOUSING (MA40) | 38 | To be completed |
| PUBLICLY ASSISTED HOUSING | 38 | |
| Introduction (NA35) | 38 | |
| Targeting of Housing Assistance Programs (MA10) | 38 | |
| Public Housing Developments (MA25) | 38 | |
| Public Housing Condition (MA25) | 39 | |
| Public Housing Restoration/Revitalization Needs (MA25) | 39 | |
| Public Housing Tenant Strategy (MA25) | 40 | |
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| Housing Authority Wait Lists (NA35) | 40 | |

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| Housing Needs for People with Disabilities/Victims of DV (NA10) | 54 | |
| Needs for Housing and Supportive Services (NA45) | 55 | |
| Discharge Planning (MA35) | 55 | |
| Actions to Support Housing/Services for Special Needs (MA35) | 55 | To be completed |
| NON-HOUSING COMMUNITY DEVELOPMENT | 56 | To be completed |
| Public Facilities Needs (NA50) | 56 | To be completed |
| Public Improvements (NA50) | 56 | To be completed |
| Public Service Needs (NA50) | 56 | To be completed |

| Section/Topic | Page | Notes |
|-----------------------------------------------------------------------|------|-----------------|
| STRATEGIC PLAN | | |
| Introduction (SP05) | 1 | |
| GEOGRAPHIC PRIORITIES (SP10) | 1 | |
| PRIORITY NEEDS | 2 | |
| Influence of Market Conditions (SP30) | 3 | |
| ANTICIPATED RESOURCES | 3 | |
| Introduction (SP35) | 3 | |
| Leveraging Funds and Matching Requirements (SP35) | 5 | |
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| INSTITUTIONAL DELIVERY SYSTEM | 6 | |
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| Service Delivery in Relation to Needs (SP40) | 7 | |
| Strengths and Gaps (SP40) | 7 | |
| Strategy for Overcoming Gaps (SP40) | 7 | |
| GOALS | 8 | |
| PUBLIC HOUSING ACCESSIBILITY AND INVOLVEMENT | 9 | |
| Need to Increase Number of Accessible Units (SP50) | 9 | |
| Activities to Increase Resident Involvement and Homeownership (SP50) | 9 | |
| Troubled Agency Status and Plan to Remove (SP50) | 9 | |
| BARRIERS TO AFFORDABLE HOUSING | 9 | To be completed |
| Strategies to Remove Barriers to Affordable Housing (SP-55) | 9 | To be completed |
| HOMELESSNESS STRATEGY | 10 | |
| Reaching Out and Assessing Needs of Homeless Persons (SP60) | 10 | |
| Meeting Emergency and Transition Housing Needs (SP60) | 10 | |
| Rapid Rehousing and Successful Transition to Permanent Housing (SP60) | 11 | |
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| Actions Related to Extent of Hazards (SP65) | 12 | |
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| ANTI-POVERTY STRATEGY | 12 | |
| Goals, Programs, Policies to Reduce Poverty (SP70) | 12 | |
| Coordination with Affordable Housing Plans (SP70) | 13 | |
| MONITORING (SP80) | 14 | |
| APPENDICES | | |
| A: CHAS TABLES TACOMA-LAKEWOOD | | |
| B: CHAS TABLES TACOMA | | |
| C: CHAS TABLES LAKEWOOD | | |
| D: LOW/MOD & MINORITY BLOCK GROUPS | | |

ASSESSMENT OF NEEDS

OVERVIEW OF NEEDS ASSESSMENT (NA05)

(Optional summary for IDIS)

BACKGROUND

Lakewood, Tacoma and surrounding areas were long-inhabited by American Indians, primarily the Nisqually, Puyallup and Steilacoom tribes. The name “Tacoma” stems from the American Indian name for Mt. Rainier “Tacobet” which means “Mother of Waters.” Captain George Vancouver explored the deep waters of Commencement Bay, home of present-day Tacoma, in 1792. Fur trading was established with the Hudson Bay Company in the early 1800s.

With the arrival of American settlers in the late 1840s, Tacoma arose as an industrial and transportation hub, first with the deep water port, then enhanced by rail and highways. In addition to the local economic base and that in Pierce County, both Tacoma and Lakewood benefitted from the larger Puget Sound economic system. An important early and continuing contributor to development in the region is Joint Base Lewis-McChord (renamed in 2010) forming the southern boundary of Lakewood.

While Tacoma (incorporated 1884) developed as a major urban city, supporting trade and industry, Lakewood was primarily residential. Fairly recently incorporated (1996), Lakewood grew around numerous lakes which have historically been a draw for recreation as well as residential development for military personnel and retirees and people commuting to jobs elsewhere in Puget Sound.

POPULATION

Population Growth

The population in Tacoma grew by 3% between 2000 and 2010. The population in Lakewood was steady during that period. Most of the growth in Pierce County was outside the cities of Tacoma and Lakewood.

Table 1: Population 1990-2014

| Location | Year | | | Change 2000-2010 | 2014 Estimate |
|---------------|-----------|-----------|-----------|---------------------|------------------|
| | 1990 | 2000 | 2010 | | |
| Lakewood | 58,412 | 58,211 | 58,163 | 0% | 58,360 |
| Tacoma | 176,664 | 193,556 | 198,397 | 3% | 200,900 |
| Pierce County | 586,203 | 700,820 | 795,225 | 13% | 821,300 |
| Washington | 4,866,659 | 5,894,121 | 6,724,540 | 14% | 6,968,170 |

Source: US Census; OFM population estimates

Age of Population

The median age of the population in the United States is increasing, a trend mirrored in Washington and in Pierce County. The observed increase in age over the last two decades is in part due to the aging of the baby boomers (those born between 1946 and 1964) and a longer life expectancy now generally enjoyed. The median age in both Tacoma and Lakewood was lower than in Washington – 35.1 years in Tacoma and 36.6 in Lakewood.

Table 2: Median Age 2000-2010

| Location | Year | | |
|---------------|------|------|------|
| | 1990 | 2000 | 2010 |
| Lakewood | | 35.0 | 36.6 |
| Tacoma | 31.8 | 33.9 | 35.1 |
| Pierce County | 31.3 | 34.1 | 35.9 |
| Washington | 33.1 | 35.3 | 37.2 |
| United States | 32.9 | 35.3 | 37.2 |

Source: US Census

Table 4 shows the range of ages in 2010. A larger percent of Tacoma’s population was between the ages of 20 and 44, possibly reflecting younger working-age householders and families.

Table 3: Population by Age Range 2010

| Location | <20 | 20-44 | 45-64 | 65+ |
|---------------|-----|-------|-------|-----|
| Lakewood | 25% | 34% | 27% | 14% |
| Tacoma | 26% | 38% | 25% | 11% |
| Pierce County | 28% | 35% | 26% | 11% |
| Washington | 26% | 34% | 27% | 12% |
| United States | 27% | 34% | 26% | 13% |

Source: US Census

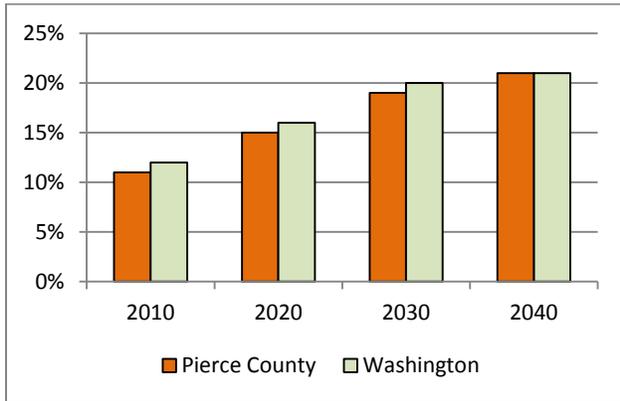
Population 65 and Older

As of the 2010 census, 11% of Tacoma’s population was age 65 or older. In Lakewood, 14% of the population was 65 or older, which is not unexpected given that Lakewood has been a retirement location choice for many, including military retirees. By 2040, Washington OFM forecasts place the percentage of people age 65 and older in both Pierce County and Washington at 21% of the population.

A growing elderly 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 whether in homes they own or rent. Planning for the needs of an aging population is consistent with planning benefitting the whole community – diverse housing types and locations, transportation alternatives, and ready 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.”¹

¹ 2010-2011 Update to the Area Plan (Draft), Pierce County Human Services, Aging and Long Term Care.

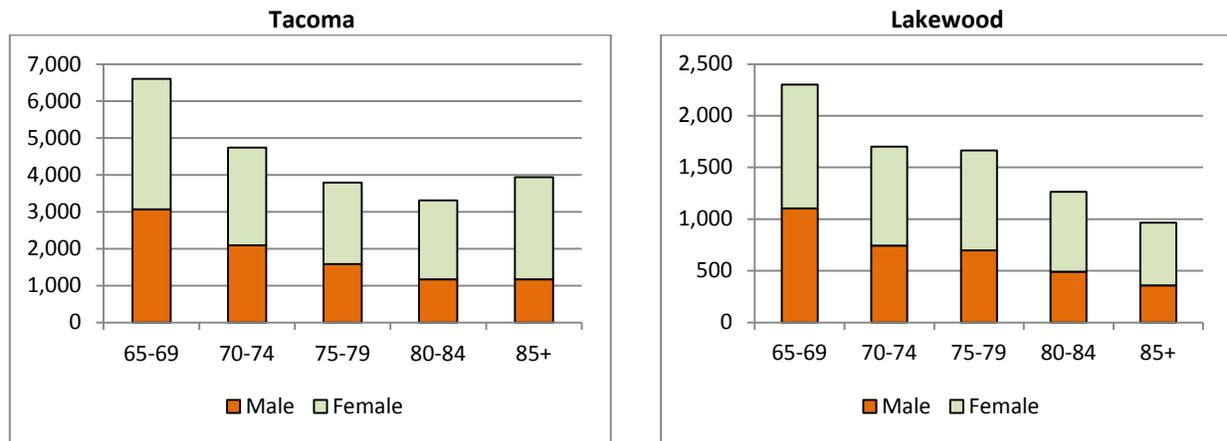
Figure 1: Projections of Population Age 65+ as a Percent of Total 2010-2040



Source: Washington Office of Financial Management, Forecasting, May 2012

Life expectancy has not historically been equal for men and women. Looking at 2010 census data, the median age for males was lower (34.0 in Tacoma and 35.5 in Lakewood) than for women (36.2 in Tacoma and 37.8 in Lakewood). Figure 2 shows the population in Tacoma and Lakewood as of the most recent census (2010). Of the population between the age of 65 and 69, 54% was female in Tacoma and 52% was female in Lakewood. The figures show both an overall decline with age and an unequal decline by gender. In Tacoma 70% of the population age 85 and above was female, as was 63% in Lakewood.

Figure 2: Population 65 and Over by Gender and Age



Source: 2010 US Census

The elderly are vulnerable on several fronts. Many have reduced income with retirement – surviving spouses even more so. Isolation is a concern and often undetected. Access to amenities and services is more difficult and made more so because many seniors should not or cannot drive. There is an increased burden on the system of services, on family and on friends for caregiving. Many seniors live alone – 10% of all households in both Tacoma and Lakewood were single individuals 65 or older (2010 census) and more than twice as many women than men.

Race and Ethnicity

Both Tacoma and Lakewood are diverse cities, substantially more so than Pierce County and Washington. The largest racial minority (single race) in the 2010 census was Black or African American in both cities, followed by Asian. In terms of ethnicity, 15% of the population in Lakewood identified themselves as Hispanic as did 11% in Tacoma. In recent decades, the census has increased the opportunities for people to describe themselves in terms of race and ethnicity, beginning with separating race and ethnicity into two questions and then adding the capacity to select multiple races. People are now able to provide a more accurate picture of racial and ethnic ancestry.

Combining race and ethnicity so that “racial and ethnic minority” is defined as Hispanic and/or a race other than white alone (single race), 46% of the population in Lakewood and 40% of the population in Tacoma (as of the 2010 census) was minority. This definition was used in determining disproportionate concentrations of minority populations in each of the cities.

Table 4: Race and Ethnicity 2010

| Race/Ethnicity Classification | Lakewood | Tacoma | County | Washington |
|--------------------------------|----------|--------|--------|------------|
| Race* | | | | |
| White | 59% | 65% | 74% | 77% |
| Black/African American | 12% | 11% | 7% | 4% |
| AK Native/American Indian | 1% | 2% | 1% | 2% |
| Asian | 9% | 8% | 6% | 7% |
| Other race alone** | 10% | 6% | 5% | 6% |
| Two or more races | 9% | 8% | 7% | 5% |
| Ethnicity*** | | | | |
| Hispanic | 15% | 11% | 9% | 11% |
| Non-Hispanic | 85% | 89% | 91% | 89% |
| Race/ethnicity combined | | | | |
| Minority**** | 46% | 40% | 30% | 27% |
| Non-Hispanic white alone | 54% | 60% | 70% | 73% |

*Race alone; may be Hispanic, **Includes Native Hawaiian and other Pacific Islander,

***May be of any race

****Hispanic and/or race other than white alone

Source: 2010 US Census

Disproportionate Concentrations of Minority Populations (NA30)

Defining “minority” as Hispanic and/or race other than white alone, 46% of the population in Lakewood and 40% of the population in Tacoma in 2010 was minority. Areas of disproportionate concentration are those in which there is a greater than 10% difference than the jurisdiction as a whole. While the Consolidated Plan for Lakewood and Tacoma was prepared as a regional plan, populations in the cities differ; therefore, disproportionate concentrations of minority populations were computed separately.

Block groups in Lakewood in which 57% or more of the population was minority were considered to have disproportionate concentrations. That was the case in ten block groups. Most block groups with disproportionate concentrations of minority populations were found along the Pacific Highway. This

included most of the Pacific Neighborhood, a portion of the Lakeview Neighborhood between Lakeview Avenue and Bridgeport Way SW, and sections of the Northeast Lakewood Neighborhood.

Block groups in Tacoma in which 51% or more of the population was minority in 2010 were considered to have disproportionate concentrations. That was the case in 43 block groups. These areas were primarily located just north of I-5 in the Central and New Tacoma Neighborhoods (between Sprague and Yakima to 6th) and south of I-5 the East Side Neighborhood, the north and south sections of the South End Neighborhood and in several block groups in the South Tacoma Neighborhood.

Immigration and Linguistic Diversity

A multinational population is an asset in any community, as is a richly diverse population. However, the inability to communicate in English can isolate individuals and families from their neighbors and from the larger community. Whether new to the area or longer-term residents, people with limited English language skills may 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 healthcare professionals, and performing routine day-to-day activities without effort. Stakeholders contributing to this Consolidated Plan reported that inability to speak English, combined with cultural differences, is a barrier to getting housing and services, in part due to the absence of translation services. While ESL courses are available in Tacoma and Lakewood, more are needed.

Table 5: Place of Birth

| Place of Birth | Lakewood | Tacoma | County | Washington |
|------------------|----------|--------|--------|------------|
| Native | 84% | 87% | 90% | 87% |
| Foreign born | 16% | 13% | 10% | 13% |
| Region of birth* | | | | |
| Asia | 42% | 45% | 41% | 40% |
| Europe | 15% | 21% | 22% | 17% |
| Latin America | 35% | 28% | 28% | 31% |
| Other | 7% | 7% | 10% | 12% |

*Of foreign-born

Source: 2009-2013 American Community Survey

The 2009-2013 American Community survey estimated that 24% of the population age five and older in Lakewood spoke a language other than English in the home, most frequently Spanish (11% of the population over five) followed by an Asian/Pacific Island language (9% of the population over five). A smaller, but still substantial, percentage of the population in Lakewood spoke English “less than very well” (9% did). In Tacoma, 19% of the population over the age of five spoke a language other than English in the home, most frequently Asian/Pacific Island language (7% of the population over five) and Hispanic (also 7%) followed by another Indo-European language (4%). In Tacoma 8% of the population spoke English “less than very well.”

Even though languages may come with less effort to children, they face real hardships in school without a good comprehension of English. In Washington, 10% of students were enrolled in Transitional Bilingual programs (May 2014). In Clover Park School District, 11% of students were enrolled, as were 9% of students in the Tacoma School District 9% and 8% of students in the Franklin Pierce School District.

Recent immigrants, especially those who are coming from countries as refugees, face additional challenges including posttraumatic stress as a result of war or other events in their native country. 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. Finding employment and gainful careers is a priority which means starting a new career for many whose degrees and education are not transferrable. Lack of credit, employment and rental history in the United States is a barrier to finding housing, in particular.

Households

There are fewer family households and more nonfamily (relative to total households) in both Tacoma and Lakewood compared to all of Pierce County and Washington. Almost one-third of households in both Tacoma and Lakewood are people living alone, and 10% of all households in both cities are single persons aged 65 and older.

Table 6: Households 2010

| Type of Household | Lakewood | | Tacoma | | County | | Washington | |
|--------------------------|----------|-----|--------|-----|---------|-----|------------|-----|
| | Number | % | Number | % | Number | % | Number | % |
| Total households | 24,069 | | 78,541 | | 299,918 | | 2,620,076 | |
| Family households | 14,412 | 60% | 45,716 | 58% | 202,174 | 67% | 1,687,455 | 64% |
| With own children <18 | 6,396 | 27% | 21,417 | 27% | 95,397 | 32% | 762,444 | 29% |
| Male householder* | 1,330 | 6% | 4,421 | 6% | 16,255 | 5% | 124,402 | 5% |
| With own children <18 | 675 | 3% | 2,239 | 3% | 8,834 | 3% | 65,903 | 3% |
| Female householder* | 3,626 | 15% | 11,587 | 15% | 39,034 | 13% | 274,204 | 10% |
| With own children <18 | 2,281 | 9% | 6,848 | 9% | 23,905 | 8% | 162,000 | 6% |
| Nonfamily households | 9,657 | 40% | 32,825 | 42% | 97,744 | 33% | 932,621 | 36% |
| Householder living alone | 7,784 | 32% | 25,354 | 32% | 75,177 | 25% | 711,619 | 27% |
| Male | 3,677 | 15% | 11,582 | 15% | 34,710 | 12% | 331,357 | 13% |
| 65 and over | 628 | 3% | 2,187 | 3% | 6,868 | 2% | 68,342 | 3% |
| Female | 4,107 | 17% | 13,772 | 18% | 40,467 | 13% | 380,262 | 15% |
| 65 and older | 1,666 | 7% | 5,314 | 7% | 16,718 | 6% | 159,455 | 6% |
| Average household size | 2.36 | | 2.44 | | 2.59 | | 2.51 | |

Notes: All percentages shown are of total households. Same sex couples without related children or other related family members are included in non-family households.

*No spouse present

Source: 2010 US Census

The number of children living with a single parent (without a spouse present) is not insignificant. The 2009-2013 American Community Survey estimated that in Tacoma 37% of children in households with their parents were living with a single parent, the majority of these with a single female parent (no spouse present). In Lakewood this was somewhat higher – 42% of children living with parents were in

households with a single parent, again mostly female parents. There were also children living with custodial grandparents, some single, not included in the estimates.

Group Quarters

There were 6,731 people living in group quarter in Tacoma and 1,488 in Lakewood in 2010. Correctional institutions and nursing homes accounted for the largest part of those in institutionalized settings. College dormitories were a major contributor to noninstitutionalized setting. Other noninstitutionalized settings include emergency and transition shelters, group homes, residential treatment centers, religious group quarters and workers group quarters. The sizable military population at Joint Base Lewis-McChord (JBLM) is reflected in the populations shown in Pierce County.

Table 7: Population in Group Quarters 2010

| Group Quarters | Lakewood | Tacoma | Pierce County |
|---------------------------------|-----------------|---------------|----------------------|
| Population in group quarters | 1,488 | 6,731 | 21,510 |
| Institutionalized | 1,363 | 3,033 | 8,013 |
| Correctional institutions | 992 | 1,354 | 4,749 |
| Nursing homes | 323 | 1,195 | 2,602 |
| Other institutions | 48 | 484 | 662 |
| Noninstitutionalized | 125 | 3,698 | 13,497 |
| College dormitories/quarters | 0 | 1,380 | 2,760 |
| Military quarter | 0 | 0 | 6,623 |
| Other noninstitutional quarters | 125 | 2,318 | 4,114 |

Source: 2010 US Census

Discharge planning (discussed under homelessness and public services) is an important consideration in Lakewood, Tacoma and Pierce County both for provision of services and ensuring people are not released into homelessness. 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. Some individuals released after treatment stay in the area. People also transition from JBLM into the region. Transition assistance is provided by JBLM, but some veterans are vulnerable and receive assistance in the community to adjust.

ECONOMY AND EMPLOYMENT

Major Employment Sectors (MA45)

Over the past two decades, the economic base in Pierce County has shifted along with that in the Puget Sound region. Manufacturing jobs, once the mainstay of good paying positions, have declined and are in line to be replaced with a stronger service and retail economy. Both Tacoma and Lakewood are looking for opportunities to expand economic opportunities. Industries employing the most civilians include education, services, and health care, followed by retail trade.

Table 8: Occupations of Employed Civilian Workforce 16+

| Occupation | Lakewood | Tacoma | County | Washington |
|----------------------------------------------|----------|--------|---------|------------|
| Civilian employed* | 22,985 | 88,941 | 352,966 | |
| Management, business, science, arts | 28% | 34% | 33% | 39% |
| Service | 21% | 21% | 18% | 17% |
| Sales and office | 28% | 24% | 26% | 23% |
| Natural resources, construction, maintenance | 11% | 9% | 10% | 10% |
| Production, transportation, material moving | 12% | 12% | 13% | 11% |

*Civilian employed population age 16+

Source: 2009-2013 American Community Survey

Table 9: Industries of Employed Civilian Workforce 16+

| Occupation | Lakewood | Tacoma | County | Washington |
|------------------------------------------------------|----------|--------|---------|------------|
| Civilian employed* | 22,985 | 88,941 | 352,966 | |
| Agriculture, forestry, fishing/hunting, mining | 1% | 1% | 1% | 3% |
| Construction | 7% | 7% | 7% | 6% |
| Manufacturing | 8% | 8% | 9% | 11% |
| Wholesale trade | 3% | 3% | 4% | 3% |
| Retail trade | 15% | 11% | 12% | 12% |
| Transportation/warehousing, utilities | 6% | 5% | 6% | 5% |
| Information, finance/insurance, real estate | 6% | 7% | 8% | 8% |
| Professional services** | 8% | 10% | 9% | 12% |
| Educational services, health care, social assistance | 25% | 26% | 23% | 22% |
| Arts, entertainment*** | 10% | 10% | 9% | 9% |
| Other services, public administration | 12% | 11% | 12% | 10% |

*Civilian employed population age 16+

**Professional, scientific, and management, and administrative and waste management services

***Arts, entertainment, and recreation, and accommodation and food services

Source: 2009-2013 American Community Survey

Joint Base Lewis-McChord is the single largest employer in Pierce County. Many of the jobs on base, however, are occupied by military dependents and not held by persons without a military attachment. There is concern about reduction in troops, but if that should occur, it is not expected to affect local employment. Education, government and health care are clearly major employers in the County. State Farm Insurance Company relocated to Tacoma taking the building vacated by Russell Investments.

Manufacturing, including Boeing in Frederickson in Pierce County, continues to be an important manufacturing sector. The Port of Tacoma is in the process of aligning with the Port of Seattle (Seaport Alliance) which makes the aligned ports a major contender for shipping on the west coast. However, with super tankers and the opening of the enlarged canal in Panama, shipping is entering a new age.

Table 10: Major Employers Pierce County 2014

| Employer | Sector | Employees |
|-------------------------------------------------|-------------------------|-----------|
| Joint Base Lewis-McChord | Military | 66,054 |
| Local Public Schools | Education | 13,408 |
| Multicare Health System | Healthcare | 6,904 |
| State of Washington | Government | 6,455 |
| Franciscan Health System | Healthcare | 5,338 |
| Pierce County Government | Government | 2,979 |
| Washington State Higher Education | Education | 2,566 |
| Fred Meyer Stores | Retail & Distribution | 2,560 |
| State Farm Insurance Companies | Insurance | 2,206 |
| City of Tacoma | Government | 2,078 |
| Emerald Queen Casino | Gaming | 2,061 |
| Boeing Company | Aerospace Manufacturing | 1,670 |
| US Postal Service | Government | 1,464 |
| Tacoma Public Utilities | Utility Services | 1,334 |
| Wal-Mart | Retail | 1,304 |
| Safeway Stores | Retail | 1,297 |
| Costco | Retail | 1,205 |
| YMCA of Tacoma-Pierce County | Fitness & Recreation | 1,057 |
| Comcast Cable | Media | 1,046 |
| Puyallup Tribe | Government | 981 |
| International Longshore and Warehouse Union #23 | Union | 944 |
| Pierce Transit | Transit | 835 |
| Milgard Manufacturing | Manufacturing | 818 |
| Group Health Cooperative | Healthcare | 733 |
| Amazon | Distribution | 700 |
| Pacific Lutheran University | Education | 695 |
| Home Depot* | Retail | 692 |
| University of Puget Sound | Education | 667 |
| Recreational Equipment, Inc. (REI) | Retail & Distribution | 624 |
| Goodwill Industries | Nonprofit | 620 |
| Davita | Healthcare | 604 |

Source: Economic Development Board for Tacoma-Pierce County

Commuting to Work

Table 11: Commute Travel Time

| Travel Time | Lakewood | Tacoma | County | Washington |
|----------------|----------|--------|--------|------------|
| Mean (minutes) | 25 | 25 | 29 | 26 |
| <15 minutes | 26% | 27% | 22% | 27% |
| 15-29 minutes | 41% | 38% | 35% | 37% |
| 30-59 minutes | 25% | 27% | 32% | 28% |
| 60+ minutes | 8% | 8% | 11% | 8% |

Source: 2009-2013 American Community Survey

Puget Sound is a regional economy. People make choices about where to live and work based on several factors including jobs, the cost of housing, and the reasonableness of commuting. The average worker in Washington commutes about a half hour between home and work. That is not remarkably different for

workers in Lakewood and Tacoma. More people both live and work in Tacoma than is true of Washington. Nearly half (47%) of Tacoma residents who work both live and work in Tacoma. Fewer (27%) of Lakewood residents both live and work in Lakewood. This is not surprising given Lakewood’s history as more a residential area.

Table 12: Work Location

| Travel Time | Lakewood | Tacoma | County | Washington |
|---------------------------------|----------|--------|--------|------------|
| Work in place of residence* | 27% | 47% | 22% | 31% |
| Work outside place of residence | 73% | 53% | 73% | 53% |
| Not living in a place | | | 5% | 16% |

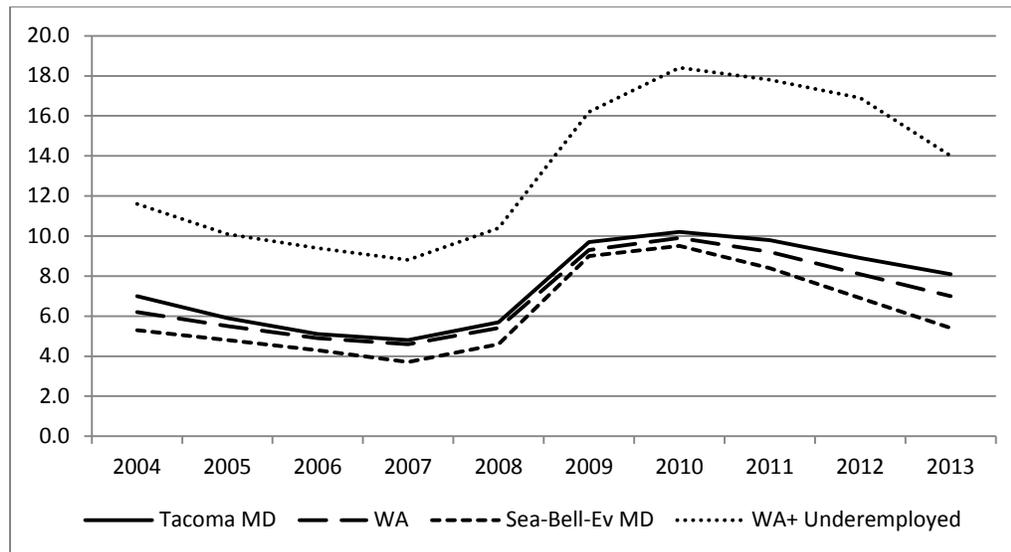
*City or town

Source: 2009-2013 American Community Survey

The cost of commuting to and from work has received increased attention in relation to housing cost. Money saved in housing is offset by the cost of commuting. One study² determined that when housing and commute costs are 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. A typical household budget (for the combined 28 metropolitan areas sampled for the study) included 27% for housing and 20% for transportation – 47% combined. However, working families with incomes between \$20,000 and \$50,000 spent 58% of their earnings for the combination of transportation and housing, split about evenly between housing (28%) and transportation (30%).

Unemployment

Figure 3: Unemployment Estimates 2004-2013



Notes: Tacoma MD (Metropolitan Division) includes all of Pierce County; Seattle-Bellevue-Everett MD includes Snohomish and King Counties; rates are not seasonally adjusted. WA+ is the estimate of total unemployment plus those marginally or underemployed (U6 rates), based on annual averages.

Source: Bureau of Labor Statistics and the Current Population Survey (CPS)

² Lipman, Barbara. (2006). *A Heavy Load: The Combined Housing and Transportation Burdens of Working Families*. Center for Housing Policy.

Unemployment in the Tacoma Metropolitan District (MD) (Pierce County) closely followed that in Washington between 2004 and 2010, although consistently a little higher. In 2010 unemployment in the Tacoma MD reached a peak at 10.2% which was close to Washington (9.9%) and the rate of 9.5% in Seattle-Bellevue-Everett MD (King and Snohomish Counties). The decline in unemployment in the Tacoma MD since 2011 has been slower than in Washington and in the combined King and Snohomish Counties. In 2013, the estimated average unemployment in the Tacoma MD was 8.1%, in Washington the rate was 7.0% and in the Seattle-Bellevue-Everett MD it was 5.4%. In the Tacoma MD, the Bureau of Labor Statistics estimated that over 30,000 people were unemployed (average monthly).

Unemployment measures are estimated in several ways. The official rate is the total number of unemployed as a percent of the labor force. This excludes discouraged seekers, marginally attached workers (those who could only find part-time positions or positions beneath their level or expertise). Discouraged workers would not be included as unemployed if they had not actively been seeking work during the last year. While not shown in the official estimates of unemployment, a substantial share of the workforce is underutilized. Figure 1 compares the highest estimate of underutilization in Washington (U6) with the official rates (U3) for both Washington. In 2013 the U6 estimate for Washington was 14%, which was twice the official rate (7%).

Educational Attainment

The 2009-2013 American Community Survey estimated that 12% of residents in both Tacoma and Lakewood lacked a high school diploma or equivalency, which was higher than in Washington and in Pierce County. At the other end of the spectrum, about 21% of Lakewood's and 25% of Tacoma's population 25 and older had a bachelor's degree or higher – somewhat lower than Washington.

Table 13: Educational Attainment*

| Educational Attainment | Lakewood | Tacoma | County | Washington |
|---------------------------------------------|-----------------|---------------|---------------|-------------------|
| Less than high school graduate | 12% | 12% | 10% | 10% |
| High school graduate (includes equivalency) | 28% | 28% | 29% | 24% |
| Some college or associate's degree | 39% | 34% | 37% | 35% |
| Bachelor's degree | 14% | 16% | 16% | 20% |
| Graduate or professional degree | 7% | 9% | 8% | 11% |

*Population age 25 and above

Source: 2009-2013 American Community Survey

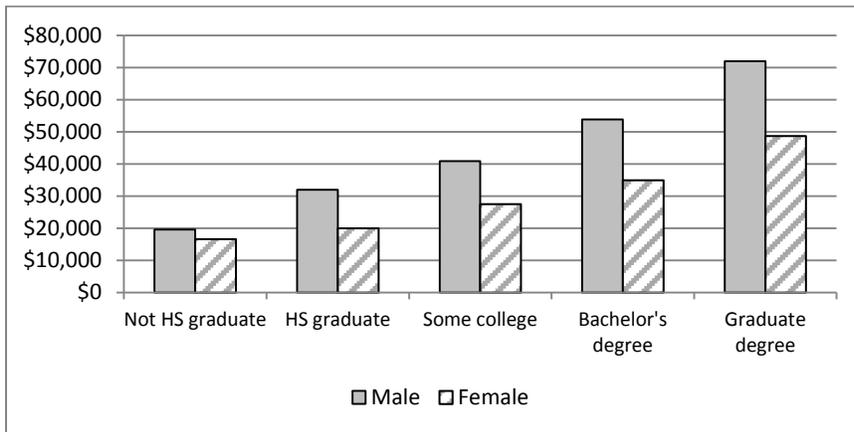
Education matters in terms of earnings. Median earnings for residents 25 and older without a high school degree (or equivalency) totaled \$18,305 in Lakewood and \$21,122 in Tacoma and increased with each level of educational attainment. Median earnings rose for both male and females, but the median was higher at each level of education for males than females (Figures 4 and 5).

Table 14: Median Earnings in Past 12 Months*

| Educational Attainment | Lakewood | Tacoma | County | Washington |
|------------------------------------|----------|----------|----------|------------|
| Less than HS graduate | \$18,305 | \$21,122 | \$22,713 | \$20,821 |
| HS graduate (includes equivalency) | \$27,166 | \$30,591 | \$32,973 | \$30,768 |
| Some college/associate's degree | \$33,023 | \$34,787 | \$39,104 | \$36,596 |
| Bachelor's degree | \$45,397 | \$50,368 | \$52,513 | \$53,044 |
| Graduate or professional degree | \$54,946 | \$61,270 | \$65,282 | \$67,443 |

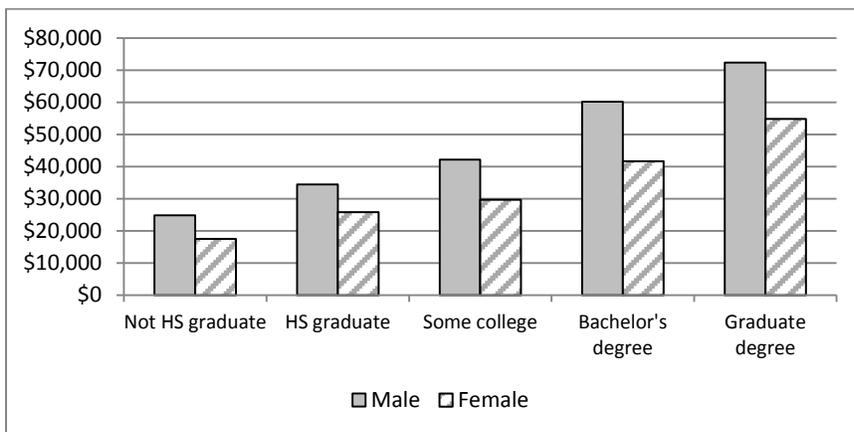
*Population 25 and older with earnings; 2013 inflation-adjusted dollars
 Source: 2009-2013 American Community Survey

Figure 4: Median Earnings by Educational Attainment and Gender Lakewood*



*Population 25 and older with earnings; 2013 inflation-adjusted dollars
 Source: 2009-2013 American Community Survey

Figure 5: Median Earnings by Educational Attainment and Gender Tacoma*



*Population 25 and older with earnings; 2013 inflation-adjusted dollars
 Source: 2009-2013 American Community Survey

At the national level data show not only increased earnings with education, but decreased unemployment.

Table 15: National Earnings and Unemployment rates by Educational Attainment 2013

| Unemployment Rate 2013 (%) | Educational Attainment | Median Weekly Earnings |
|----------------------------|-------------------------|------------------------|
| 2.2 | Doctoral degree | \$1,623 |
| 2.3 | Professional degree | \$1,714 |
| 3.4 | Master's degree | \$1,329 |
| 4.0 | Bachelors' degree | \$1,108 |
| 5.4 | Associate's degree | \$777 |
| 7.0 | Some college, no degree | \$727 |
| 7.5 | High school diploma | \$651 |
| 11.0 | Less than HS diploma | \$472 |

*Data are for persons age 25 and over; earnings are for full-time wage and salary workers.

Source: Current Population Survey, US Bureau of Labor Statistics, US Department of Labor

Changes with Economic Impact Potential (MA45)

The economy has changed, dramatically compared to several decades ago. Recovering from the recent significant recession, Tacoma and Lakewood are looking for avenues to economic stability and growth. In that process the Cities are not alone. The Puget Sound Regional Council (PSRC) in *Vision 2040* acknowledges the transition from a past base of resource extraction and manufacturing to a future base of a globally-focused economy relying on a skilled workforce to both develop and sustain future enterprises. Goals for the economy include a specific focus on people – family wage jobs, high quality education, equity, diversity and targeted growth.³ Of note as well in this vision is the connection of housing and jobs.

Additional discussion from review of economic development plans

Comprehensive Economic Development Strategy (CEDS) (MA45)

The Puget Sound Regional Council (PSRC) adopted IN 2012 the two-volume *Regional Economic Strategy for the Central Puget Sound Region (STRATEGY and ECONOMY)* which is the CEDS for the four-county region (Snohomish, King, Pierce and Kitsap counties). The plan acknowledges the challenge of developing and maintaining a robust regional economy in light of changing employment sectors and the significant global competition.

Goals outlined in the long-range strategy hinge on five foundations:

1. Education and workforce development: family wage jobs and a trained workforce
2. Business climate: regional climate supporting investment and job creation
3. Entrepreneurship and innovation: harnessing the encouraging the assets in the region
4. Infrastructure: transportation, information, technology, and location (housing and resources)
5. Quality of life: supporting residents and drawing investment

³ Puget Sound Regional Council. *Vision 2040: The Growth Management, Environmental, Economic and Transportation Strategy for the Central Puget Sound Region.* (adopted 2008)

Coordination with other Plans (MA45)

Workforce and Infrastructure Needs of Business Community (MA45)

Workforce Development

Skills and Education of Workforce in Relation to Employment Opportunities (MA45)

Historically, manufacturing was an important segment of the economy in Puget Sound, as well as other sectors that utilized employees with low entry-level skills and training. As the number of jobs in manufacturing continue to decline and employment in other sectors increases, there will be a demand for workers who have degrees (even advanced degrees) in technical fields (science and math) and for workers with post-high school vocational training. There is a challenge in Puget Sound of finding an appropriately trained work force to fill current and future jobs, to attract new business development and to replace aging workers nearing retirement.⁴

The report notes several challenges to meeting needs:

- Lack of sufficient higher education capacity
- Mismatch between higher education capacity and employer needs
- Rising cost of education limits enrollment and saddles students with debts
- Low high school graduation rates (below national average)
- Unmet need for training beyond high school; need to increase degrees and certificates awarded
- Retirees with a replacement workforce both smaller and without appropriate training

Incorporate key points from Workforce Central and comments from stakeholders.

Current Workforce Training Initiatives (MA45)

Innovation Partnership Zones (IPZ), designated by the Department of Commerce, link universities, private sector partners and the workforce to support innovation and stimulate economic opportunities. As noted in the CEDS, there are seven Innovation Partnership Zones in the central Puget Sound region including the Urban Clean Water Technology Innovation Partnership Zone in Tacoma which was founded in partnership with the City of Tacoma, the University of Washington Tacoma, and the Puget Sound Partnership.⁵ The Center for Urban Waters at the University of Washington Tacoma provides scientific expertise as well as training and expertise for students.

⁴ Puget Sound Regional Council, *Regional Economic Strategy for the Central Puget Sound Region: ECONOMY*, July 2012.

⁵ The Center for Urban Waters (www.urbanwaters.org).

HOUSEHOLD INCOME

Measures of Income

Median household income in both Lakewood and Tacoma were lower than in Pierce County and Washington. Median family income in both cities was also lower. Median earnings for males working full-time, year-around was about 23% higher than that for female workers working full-time, year-around in Lakewood and 20% higher in Tacoma. This may be the result of occupations selected by or available to women based on training or preference. Median income from earnings for all workers in Lakewood was \$27,588 and in Tacoma \$31,377 – well below the median for full-time workers. This suggests that a substantial share of workers were employed part-time or for part of the year.

Table 16: Measures of Income Past 12 Months

| Income Measures* | Lakewood | Tacoma | County | Washington |
|--------------------------|----------|----------|----------|------------|
| Median household | \$43,362 | \$50,503 | \$59,204 | \$59,478 |
| Median family | \$59,248 | \$60,528 | \$70,077 | \$72,168 |
| Median earnings male** | \$44,038 | \$49,003 | \$52,322 | \$54,791 |
| Median earnings female** | \$35,828 | \$40,848 | \$41,250 | \$42,164 |
| Median earnings workers | \$27,588 | \$31,377 | \$34,006 | \$32,900 |
| Per capita | \$26,117 | \$26,147 | \$28,223 | \$30,742 |

*Income in the last 12 months; 2013 inflation-adjusted dollars

Source: 2009-2013 American Community Survey

Median household income was not the same for all households. Considering household income by race and ethnicity of the head of household, there are clear differences, even allowing for margins of error associated with sampling for the American Community Survey. There are also differences by age of householder.

Table 17: Median Household Income by Race/Ethnicity of Householder*

| Race/Ethnicity | Lakewood | Tacoma | County | Washington |
|------------------------|----------|----------|----------|------------|
| White, non-Hispanic | \$49,511 | \$54,113 | \$62,457 | \$62,101 |
| Black/African American | \$37,538 | \$38,298 | \$43,206 | \$41,325 |
| Hispanic | \$35,270 | \$41,718 | \$45,763 | \$42,320 |

*Income in the last 12 months; 2013 inflation-adjusted dollars; race is a single race;

Hispanic may be of any race.

Source: 2009-2013 American Community Survey

Table 18: Median Household Income by Age of Householder*

| Age | Lakewood | Tacoma | County | Washington |
|------------------------|----------|----------|----------|------------|
| Householder under 25 | \$21,918 | \$30,920 | \$33,814 | \$28,817 |
| Householder 25 to 44 | \$40,501 | \$53,658 | \$61,396 | \$64,286 |
| Householder 45 to 64 | \$58,545 | \$60,213 | \$72,655 | \$72,076 |
| Householder 65 or more | \$40,650 | \$35,842 | \$42,669 | \$41,968 |

*Income in the last 12 months; 2013 inflation-adjusted dollars.

Source: 2009-2013 American Community Survey

Some levels of income are important to keep in mind when considering housing and services for low-income persons and families.

- Individuals eligible for SSI (2014) would receive up to \$721 per month. Eligible couples could receive up to \$1,062 per month.
- Temporary Assistance for Needy Families (TANF) benefits have fallen in recent years.⁶ In Washington TANF benefit levels for a single-parent family of three was \$478 in July 2014 (unchanged since 2010), which was a 42% reduction since 1996 (in inflation adjusted dollars).
- Washington minimum wage was \$9.47 an hour as of January 2015, up from \$9.32 in 2014.

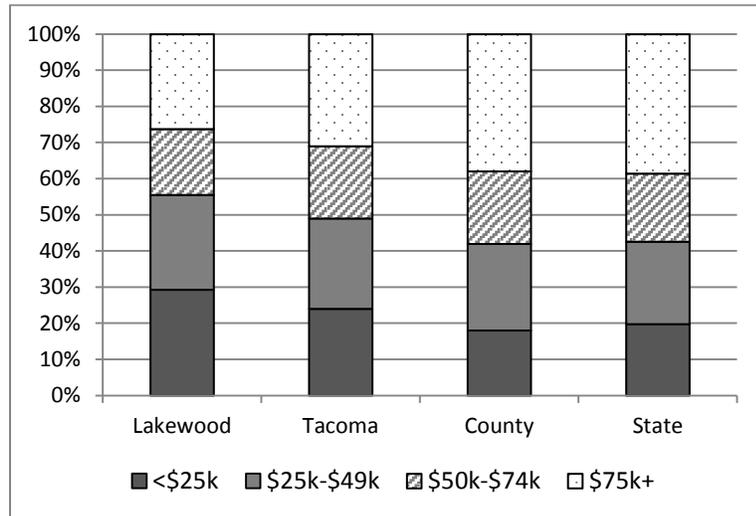
Table 19: Range of Household Income Past 12 Months

| Range* | Lakewood | Tacoma | County | Washington |
|----------------------|----------|--------|--------|------------|
| Less than \$15,000 | 16% | 13% | 10% | 10% |
| \$15,000 to \$24,999 | 13% | 11% | 9% | 9% |
| \$25,000 to \$49,999 | 26% | 25% | 24% | 23% |
| \$50,000 to \$74,999 | 18% | 20% | 20% | 19% |
| \$75,000 to \$99,999 | 11% | 12% | 14% | 14% |
| \$100,000 or more | 15% | 19% | 24% | 26% |

*Income in the last 12 months; 2013 inflation-adjusted dollars
 Source: 2009-2013 American Community Survey

Relative to total households, there were fewer households with earnings at the top (\$100,000 or more a year) in Lakewood and Tacoma than in Pierce County and Washington. Correspondingly, there were more households with earnings at the bottom (less than \$15,000 a year).

Figure 6: Ranges of Household Income



*Income in the last 12 months; 2013 inflation-adjusted dollars
 Source: 2009-2013 American Community Survey

⁶ Floyd, I. and Schott, L. *TANF Cash Benefits Have Fallen by More Than 20 Percent in Most States and Continue to Erode*. Center on Budget and Policy Priorities. October 2013. (www.cbpp.org)

Poverty

Poverty is a measure of extremely low income and does not mean that people living above poverty have enough money to meet their needs. The poverty threshold in 2013 for a family of three with two related children under the age of 18 was \$18,769. For a single person under 65 years of age the threshold was \$12,119 and for a single person 65 and older \$11,173.

In Lakewood, 20% of the population lived in poverty as did 18% of the population in Tacoma. A greater share of children under the age of 18 lived in poverty than was true of the general population – 31% in Lakewood and 26% in Tacoma. Female householders (with no husband present) with children were often living in poverty (41% in Lakewood and 42% in Tacoma were) and those with very young children more so (63% in Lakewood and 55% in Tacoma were living in poverty).

United Way of Pierce County conducted a number of “community conversations” in the summer of 2014.⁷ Overall results showed that people felt that poverty was the number one barrier for families. This same priority was expressed by respondents living in the Clover Park School District and in the Tacoma School District (conversations focused on East Side and Hilltop). Residents in the Franklin Pierce School District also identified poverty and unemployment as huge barriers, with lack of transportation as the single most important barrier.

Table 20: Percent of Population Living in Poverty in Past 12 Months

| Population/Household | Lakewood | Tacoma | County | Washington |
|------------------------------|----------|--------|--------|------------|
| Individuals (all) | 20% | 18% | 12% | 13% |
| Under 18 | 31% | 26% | 17% | 18% |
| 18 and older | 17% | 16% | 11% | 12% |
| 65 and older | 10% | 10% | 7% | 8% |
| Families | 14% | 13% | 9% | 9% |
| With related children <18 | 26% | 21% | 14% | 15% |
| Female householder (family)* | 33% | 33% | 26% | 28% |
| With related children <18 | 41% | 42% | 32% | 37% |
| With related children <5 | 63% | 55% | 44% | 46% |

*No husband present

Source: 2009-2013 American Community Survey

Low-Moderate Income Areas

Low-moderate income block groups are those in which 51% or more of the population lives in households with incomes below 80% of Area Median Income (AMI). Using special census tabulations, HUD periodically identifies by block group the percent of the population living in households earning less than 80% of Area Median Income (AMI). Block groups in which 51% or more of the population live in households at or below 80% of AMI qualify as low-mod areas. The latest HUD tabulations (2014 using 2006-2010 ACS data) showed 27 qualifying block groups in Lakewood and 73 qualifying block groups in Tacoma. (See appendix for complete listing of block groups.)

⁷ United Way of Pierce County, *A Community Conversation*. (2014)

In Lakewood the qualifying areas are found primarily in Tillicum/Woodbrook, and north and south along I-5 in East Lakewood. In Tacoma, the qualifying block groups are located throughout the City, but primarily concentrated in South Tacoma, Eastside, Central Tacoma and the downtown area.

Food Insecurity

Households have “food insecurity” when they are “financially stretched to the point where they cannot be certain that all household members will not go hungry.”⁸ Washington ranks as the 22nd hungriest state in the United States (down from 15th the previous year). According to estimates prepared by the US Department of Agriculture, about 6% of Washington households struggle with hunger. SNAP (Supplemental Nutrition Assistance Program) benefits were cut nationally in November 2013 after the scheduled end of the temporary boost provided by the 2009 Recovery Act. Current maximum monthly benefits range from \$189 for a single person to \$632 for a family of four.

School children are eligible for food assistance. According to May 2014 estimates, 68% of students in the Clover Park School District, 71% of students in the Franklin Pierce School District and 63% of students in the Tacoma School District were eligible for free and reduced-cost meals. For comparison, 46% of students in Washington State were eligible.

Stakeholders interviewed for this Consolidated Plan reported that there was an increase in the number of people coming for food, including seniors, families with children and youth. These include people who are working but cannot afford to live. As people are priced out of housing and move to rural areas, lack of transportation becomes a barrier to accessing food banks, along with accessing other services.

Living Wage

The *Self-Sufficiency Calculator* (thecalculator.org) is sponsored by Workforce Development Councils of Washington State and provides information about the amount of money needed to be self-sufficient, without public assistance, based on family size, composition and ages of children. This and similar scales allow comparison between measures of income (for example, poverty) and what it takes to live modestly. Table 21 gives examples of resources required for a modest standard of living.

⁸ Children’s Alliance. *Hungry in Washington September 2014*.

Table 21: Self-Sufficiency Calculation Pierce County (Tacoma and Lakewood)

| Income and Expenses | Household Composition | | |
|---------------------------|-----------------------------|-------------------------------|--------------|
| | 1 adult with children 2 & 6 | 2 adults with children 7 & 14 | Single adult |
| Monthly income | | | |
| Hourly wage* | \$26.78 | \$12.36 | \$22.06 |
| Monthly wage | \$4,714 | \$4,351 | \$1,947 |
| Annual wage | \$56,568 | \$52,209 | \$23,360 |
| Monthly expenses | | | |
| Housing** | \$1,101 | \$1,101 | \$845 |
| Child care | \$1,404 | \$539 | \$0 |
| Food | \$575 | \$886 | \$255 |
| Transportation | \$298 | \$571 | \$289 |
| Health care | \$434 | \$517 | \$116 |
| Miscellaneous | \$381 | \$361 | \$151 |
| Taxes | \$788 | \$591 | \$290 |
| Subtotal monthly expenses | \$4,981 | \$4,567 | \$1,947 |
| Tax credits | \$267 | \$217 | \$0 |
| Total monthly expenses | \$4,714 | \$4,351 | \$1,947 |

*Working 40 hours per week (per working adult)

**Calculated at less than 30% of income

Source: Workforce Development Councils of Washington (thecalculator.org)

HOUSING UNITS

Number and Types of Housing Units

Most residential development in Tacoma, like that in Pierce County and the State of Washington, consists of single family detached houses and most of that in low-density areas of single family and small multifamily housing. Higher density developments are scattered to some extent throughout Tacoma, but tend to be found near downtown, in the Eastside, and along the main transportation corridors. While Tacoma was the 3rd most populated city in Washington (after Seattle and Spokane) in 2014, Tacoma ranked 15th in population density (persons per square mile). Seattle was most populated and was the densest – at 7,645 persons per square mile almost twice the density of Tacoma (4,037 persons per square mile).

Table 22: Residential Properties

| Property Type | Lakewood | Tacoma | County | Washington |
|------------------------------|----------|--------|---------|------------|
| Total units | 26,627 | 87,107 | 331,861 | |
| 1-unit detached structure | 46% | 63% | 65% | 63% |
| 1-unit attached structure | 6% | 3% | 4% | 4% |
| 2-4 units | 11% | 8% | 7% | 6% |
| 5-19 units | 22% | 13% | 10% | 10% |
| 20 or more units | 9% | 13% | 7% | 9% |
| Mobile home, boat, RV, etc.* | 6% | <1% | 6% | 7% |

Source: OFM estimated total units (April 2014); 2009-2013 ACS (types of units)

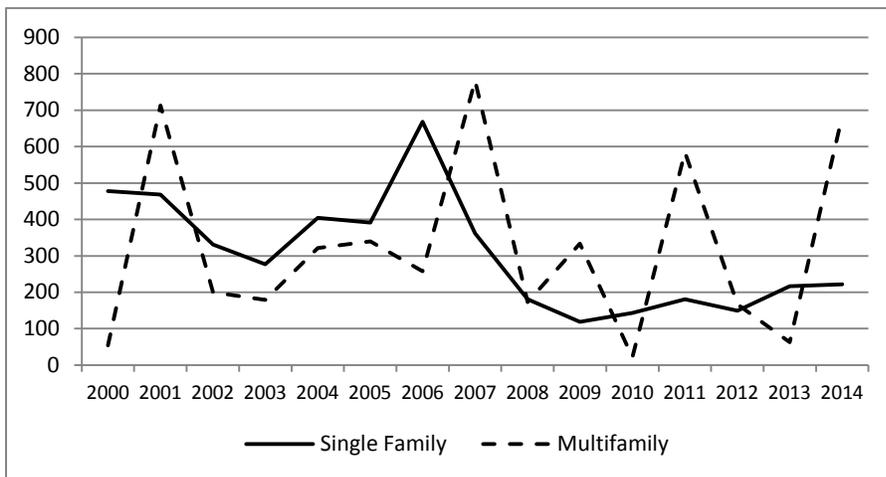
A smaller share (46%) of housing in Lakewood was single family detached units. Small multifamily units (from two to 19 units) accounted for about 33% of housing as of the 2009-2013 ACS. In terms of land use in Lakewood, areas of highest population density are located along I-5 and in north Lakewood in areas containing multifamily housing. Least populated areas are residential areas around the lakes in central Lakewood, which also correspond to the more affluent neighborhoods. Lakewood is the 18th most populated city in Washington (2014 OFM estimates) and is ranked 18th in terms of density (2,918 persons per square mile).

According to American Community Survey estimates (2009-2013), about 6% of housing in Lakewood was mobile homes. Mobile homes can be an affordable housing option for low income households; however, older poorly maintained units are a problem. The deteriorating condition of mobile homes in Lakewood is a 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 homeless will prevent location.

Permits, Building/Acquisition and Planned Development

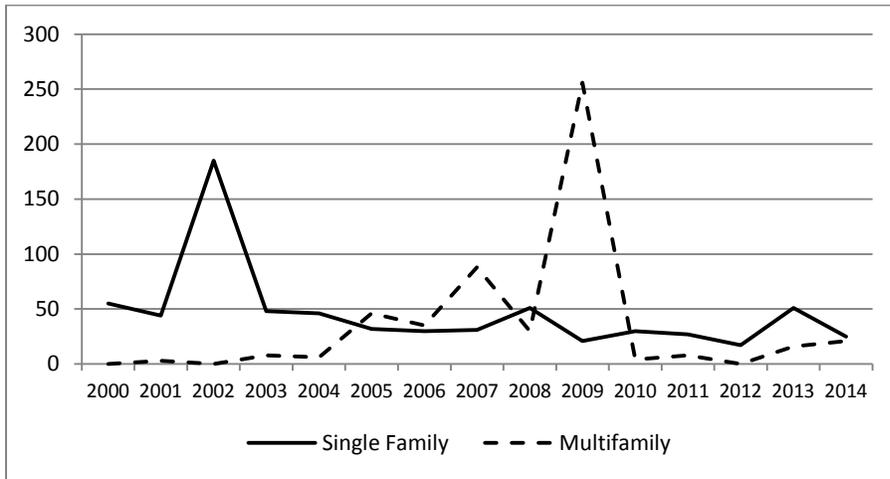
Single family building permits peaked in 2006 in Tacoma and then declined sharply until a gradual rise in numbers after 2010. Peaks and valleys in permits for multifamily are consistent mask the trends in units permitted. Since 2000, the average number of permits for multifamily units was 324 per year and single family 306 per year. Over that period of time, the number of multifamily units permitted was only slightly higher than the number of single family units permitted (4,873 multifamily and 4,591 single family units).

Figure 7: Tacoma Building Permits 2000-2014



Sources: US Census Bureau; State of the Cities Data Systems (socdshuduser.org)

Figure 8: Lakewood Building Permits 2000-2014



Sources: US Census Bureau; State of the Cities Data Systems (socdshuduser.org)

After a peak in 2002 the number of permits for single family units in Lakewood remained fairly constant. Permits for 250 units of multifamily housing in 2009 contrasted with otherwise flat permitting. The average number of single family units permitted between 2000 and 2014 was slightly higher than the average number of multifamily units (46 single family per year compared to 34 multifamily per year).

Incorporate:

- Planned development in both cities that would influence this plan
- Development and redevelopment priorities that would influence this plan
- Neighborhood centers and transportation corridors
- Mention importance of infrastructure (and include in public facilities/infrastructure section)

Tenure

Table 23: Type of Occupied Units by Tenure

| Property Type | Lakewood | | Tacoma | | County | | Washington | |
|---------------------|----------|---------|--------|---------|--------|---------|------------|---------|
| | Owners | Renters | Owners | Renters | Owners | Renters | Owners | Renters |
| All units | 45% | 55% | 51% | 49% | 62% | 38% | 63% | 37% |
| Single family* | 74% | 26% | 74% | 26% | 79% | 21% | 81% | 19% |
| 2-4 units | 5% | 95% | 9% | 91% | 9% | 91% | 12% | 88% |
| 5 or more units | 4% | 96% | 5% | 95% | 5% | 95% | 11% | 89% |
| Mobile homes, other | 65% | 35% | 59% | 41% | 74% | 26% | 75% | 25% |

*Detached and attached

Source: 2009-2013 American Community Survey

While the majority of single family units were owner-occupied and the majority of multifamily units were renter-occupied, a large share of single family units were renter occupied. That was true of 25% of single family houses in both Lakewood and Tacoma. The majority of mobile homes were owner-occupied, although that did not necessarily extend to the lot.

Table 24: Numbers of Bedrooms*

| Year Built | Lakewood | Tacoma | County | Washington |
|--------------------|----------|--------|--------|------------|
| No bedroom | 2% | 4% | 2% | 3% |
| 1 bedroom | 20% | 16% | 10% | 12% |
| 2 bedrooms | 31% | 29% | 25% | 27% |
| 3 bedrooms | 33% | 34% | 42% | 38% |
| 4 or more bedrooms | 15% | 18% | 21% | 21% |

*Occupied and vacant units

Source: 2009-2013 American Community Survey

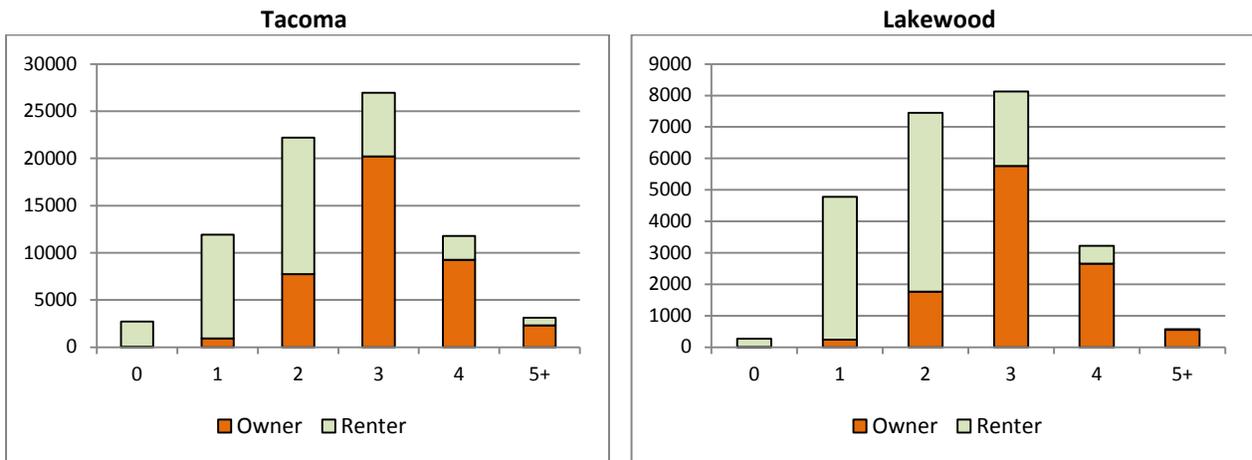
Table 25: Tenure Occupied Units by Number of Bedrooms

| Property Type | Lakewood | | Tacoma | | County | | Washington | |
|--------------------|----------|---------|--------|---------|--------|---------|------------|---------|
| | Owners | Renters | Owners | Renters | Owners | Renters | Owners | Renters |
| 0-1 bedroom | 2% | 36% | 2% | 36% | 2% | 27% | 3% | 31% |
| 2 bedrooms | 16% | 42% | 19% | 38% | 15% | 39% | 18% | 39% |
| 3 bedrooms | 52% | 18% | 50% | 18% | 54% | 25% | 48% | 22% |
| 4 or more bedrooms | 29% | 4% | 29% | 9% | 29% | 9% | 30% | 8% |

Source: 2009-2013 American Community Survey

Owner-occupied units tended to have more bedrooms than renter-occupied units. This was likely attributable to the difference in number of bedrooms by unit type (single family or multifamily). To the extent appropriately sized units are unavailable households could be burdened by not having affordable choices to meet their needs.

Figure 9: Number of Bedrooms by Tenure Tacoma and Lakewood



Source: 2009-2013 American Community Survey

HOUSING CONDITION

Age of Housing

Table 26: Year Structure Built*

| Year Built | Lakewood | Tacoma | County | Washington |
|---------------|----------|--------|--------|------------|
| 2000 or later | 8% | 10% | 19% | 17% |
| 1980-1999 | 26% | 19% | 32% | 31% |
| 1950-1979 | 57% | 35% | 34% | 35% |
| Before 1950 | 9% | 36% | 15% | 16% |

*Occupied and vacant units

Source: 2009-2013 American Community Survey

Table 27: Year Structure Built by Tenure*

| Year Built | Lakewood | | Tacoma | | County | | Washington | |
|---------------|----------|---------|--------|---------|--------|---------|------------|---------|
| | Owners | Renters | Owners | Renters | Owners | Renters | Owners | Renters |
| 2000 or later | 4% | 11% | 7% | 12% | 20% | 18% | 18% | 16% |
| 1980-1999 | 23% | 28% | 18% | 21% | 34% | 31% | 32% | 31% |
| 1950-1979 | 63% | 54% | 33% | 39% | 24% | 32% | 26% | 30% |
| Before 1950 | 11% | 7% | 41% | 28% | 22% | 20% | 24% | 23% |

*Occupied units

Source: 2009-2013 American Community Survey

Housing in Tacoma is older than in Lakewood – more than one-third (36%) of units were built before 1950 and 27% of unit were built before 1940. This is consistent with Tacoma’s being a long-established urban and economic center. Lakewood, on the other hand, was more a residential development, especially between 1950 and 1980, during which time 57% of units were built.

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. 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. Preservation of existing housing stock, where possible, is one of the best strategies for retaining affordable housing.

Definitions of Substandard and Suitable for Rehabilitation (MA20)

For purposes of this Consolidated Plan, units are in standard condition if they meet HUD Uniform Physical Condition Standards (UPCS) and/or current applicable codes. Units substandard but suitable for rehabilitation are those that may not meet one or more of UPC Standards but can be reasonably repaired to extend the life of the building, contribute to the safety of the occupant, and improve conditions or livability of the structure. Substandard and not suitable for rehabilitation are units that are in poor condition and not structurally and/or financially feasible to rehabilitate.

Need for Housing Rehabilitation (MA20)

Both Tacoma and Lakewood have areas in which housing needs repair or improvements and both cities provide or support programs contributing to housing rehabilitation and energy efficiency. Tacoma and Lakewood have active code enforcement divisions to promote health, safety and appearance of existing buildings. In both Tacoma and Lakewood code enforcement staff works with neighborhoods as part of a team of responders to help establish neighborhood priorities and identify concerns about blight, dilapidated conditions, and public safety and code violations. Where single family structures (as well as multifamily structures) are not suitable for rehabilitation and are a blighting influence on neighborhoods, they might be appropriate for demolition on a “spot blight” basis.

Many of Lakewood’s mobile homes are in very poor condition and beyond hope of rehabilitation. There are also areas in which rental units are poorly maintained, some of the properties belonging to absentee landlords with little incentive to maintain the units. McChord Gate, in particular, is an example of an area in poor condition. An added problem in Lakewood is the accumulation of trash and garbage, including abandoned furniture and larger items. While disposing of trash and garbage is mandatory, residents cannot always afford (or choose not to pay for) dump fees or the expense of having trash hauled. High rental turnover leads to the ongoing and expensive problem of cleaning up junk.

Vacant and abandoned buildings are a source of serious problems, again in both cities. In Tacoma there are properties that banks have not foreclosed on and that are not maintained. Code enforcement is hard pressed to respond to calls (as many as 7,000 calls a year) and lacks authority to readily enter the property. They may be vacant, vandalized, occupied by squatters, or the site of drugs. Even boarded up and secure, they are unsightly and contribute to neighborhood blight.

The City of Tacoma instituted a provisional rental property license in 2012 as an initial step in maintaining the quality of rental housing and the City of Lakewood is taking this under consideration. While in the early stages in Tacoma, the program has proven effective in other jurisdictions and worked to benefit the landlord, the tenants and the city. The City of Lakewood has focused efforts on revitalizing neighborhoods to coordinate infrastructure, housing and facilities to realize a positive and stabilizing result. Tillicum is an example of such coordinated efforts on the part of the City and partners, such as Tacoma Pierce County Habitat for Humanity.

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 age six 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.

Use of lead in paint was banned in 1978, but used prior to that time with increased frequency in earlier decades. According to American Community Survey estimates (2009-2013), 66% of housing in Lakewood and 71% of housing in Tacoma was built before 1980. 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.

Table 28: Risk of Lead-Based Paint Hazard Tacoma and Lakewood

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|-------------------------------------------------------|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Total number of units built before 1980 | 40,045 | 75% | 33,334 | 66% |
| Housing units built before 1980 with children present | 2,505 | 6% | 3,585 | 11% |

Source: 2007-2011 ACS (total units) 2007-2011 CHAS (units with children present)

Estimated Units with Lower Income Households with Children (MA20)

Table 28 combines CHAS estimates of households with young children (to age six) and 2007-2011 ACS estimates of occupied units built before 1980 by tenure. Based on these estimates, 11% of households renting units built before 1980 and 6% of owner-occupant households living in units built before 1980 have children age six or younger living in the household. Conservatively, all older housing with young children should be a concern in terms of lead exposure. No attempt was made here to further refine these estimates, which are of all households with young children regardless of household income.

Not all of these children are at risk, however. Risk increases with age of the unit (actual presence of lead) and unit deterioration (poor window/door condition, moisture intrusion and deteriorated painted surfaces. Whether rented or owned, the cost of maintenance often contributes to deteriorating conditions and risk of lead exposure.

Unfortunately, testing for elevated blood-lead levels in children is inadequate. There has been an increase in testing in Washington after a lead in toys scare in 2008 caused parents to test their children, but testing is not routine. Washington Department of Health records blood-lead testing results. Note that testing results are reported by location of testing facility and not the address of the child. Between 2008 and 2012, 6,957 children to age six were tested in Tacoma and Lakewood (most of the 7,701 tested in Pierce County. Of those tested, 142 in Tacoma and Lakewood (150 in the County) were found with elevated blood levels, which was defined as 5mcg/dL or higher. (The definition of elevated was 10mcg/dL before 2012, but the current definition – now termed “level of reference” – applied to data included here.)

HOUSING COSTS

Current Costs by Tenure

Housing values (owner estimates) in Lakewood and Tacoma are somewhat lower than in Pierce County and Washington, as are ACS estimates of median gross rents.

Table 29: Cost of Housing

| Owner/Renter | Lakewood | Tacoma | County | Washington |
|--------------------------------------------|-----------|-----------|-----------|------------|
| Median home value* | \$223,500 | \$216,700 | \$240,400 | \$262,100 |
| Median monthly owner cost with mortgage | \$1,697 | \$1,724 | \$1,820 | \$1,795 |
| Median monthly owner cost without mortgage | \$554 | \$534 | \$545 | \$504 |
| Median gross rent | \$820 | \$925 | \$997 | \$973 |

*Owner estimates

Source: 2009-2013 American Community Survey

Table 30: Range of Owner Costs*

| Range | Lakewood | Tacoma | County | Washington |
|-------------------|----------|--------|--------|------------|
| Less than \$1,000 | 13% | 10% | 9% | 12% |
| \$1,000-\$1,499 | 24% | 26% | 22% | 23% |
| \$1,500-\$1,999 | 31% | 31% | 30% | 25% |
| \$2,000 or more | 32% | 33% | 39% | 40% |

*Households with a mortgage; includes mortgage, taxes, insurance, condo fees and utilities

Source: 2009-2013 American Community Survey

Table 31: Range of Rents

| Range | Lakewood | Tacoma | County | Washington |
|-----------------|----------|--------|--------|------------|
| Less than \$500 | 4% | 9% | 6% | 9% |
| \$500-\$749 | 34% | 20% | 17% | 17% |
| \$750-\$999 | 31% | 29% | 28% | 26% |
| \$1,000 or more | 31% | 42% | 50% | 47% |

*Includes contract rent and utilities; excludes no cash payment

Source: 2009-2013 American Community Survey

Changes in Affordability Considering Current Costs (MA15)

Housing costs in both Tacoma and Lakewood are lower on average (Table 29) than in Pierce County and both lower than Washington. Still, housing costs are rising – both rental and purchase. According to results of surveys conducted by the Washington Center for Real Estate Research (University of Washington), the average rent in the spring of 2014 in Pierce County was \$887 with a vacancy of 4.04%. The survey includes units in larger complexes only (five or more units) and varies with landlord response rates. The general trend in the last five years is that of steadily increasing rents and declining vacancies (among the apartments surveyed).

The Washington Center for Real Estate Research also looks at trends in purchase prices and affordability of housing on the market. Data provided in the WCRER publication *Washington State's Housing Market 2nd Quarter 2014* showed a 5% higher median resale housing price in Pierce County from the median

price a year earlier. The affordability of housing for homebuyers was reflected in the Housing Affordability Index of 165.7 for Pierce County (2014 2nd quarter) which measures the degree to which a household with median income could buy a median-priced home. This means that a household with median income had 65.7% more income than the minimum required to buy a median-priced home. (As a comparison, the all-buyer index (HAI) in Washington for the same period was 144.2.)

A second index applies to first-time buyers and assumes a lower-priced unit (85% of median), lower income (70% of median), lower downpayment, and possible assistance with the downpayment or other favorable terms. The first-time HAI in Pierce County in the second quarter of 2014 was 86.9, meaning housing (at 85% of median) was not affordable to first-time buyers (earning 70% of median). First-time buyers in Pierce County had just 86.9% of assets and capacity to buy a home. The first-time buyer index (HAI) in Washington State was 81.0. Housing is becoming less affordable. The 2015 State of Washington Housing Needs Assessment⁹ concludes that housing costs (in inflation adjusted dollars) are increasing while median renter incomes have decreased in Washington (again in inflation adjusted dollars).

HOME and Fair Market Rents Compared to Area Costs (MA15)

The 2014 HUD Fair Market Rents (FMRs) had been adjusted downward by approximately 5% from the 2013 FMRs, in spite of rising costs. However, the 2015 FMRs, effective on October 1, 2014, were pegged at almost 5% higher than the 2014 rents (2015 HUD HOME Program rents are expected to be published for effect in July 2015).

Table 32: 2014 HUD Fair Market Rents (FMR) and HOME Rents*

| Monthly Rent | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | \$630 | \$767 | \$999 | \$1,472 | \$1,769 |
| High HOME Rent | \$638 | \$767 | \$999 | \$1,178 | \$1,295 |
| Low HOME Rent | \$627 | \$672 | \$807 | \$932 | \$1,040 |

*Tacoma HUD Metro Area
Source: HUD

Housing Affordability

Housing is considered affordable when the cost of housing plus utilities equals no more than 30% of household income. Housing choice and access to opportunities is largely a function of income (as represented below).

| | |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Highest Income | <ul style="list-style-type: none"> • Wide selection of housing types and locations • Affordability more a matter of choice: choice of spending more than 30% of income • High access to opportunities |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

⁹ Mullin & Lonergan Associates, *State of Washington Housing Needs Assessment*, prepared for Washington State Department of Commerce, Affordable Housing Advisory Board. (2015)

| | |
|----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Middle Income | <ul style="list-style-type: none"> • More limited selection of housing types and locations • Affordability: may need to spend more than 30% of income (market provided) • Commute: cost of commute may offset housing savings • More limited access to opportunities |
| Low Income | <ul style="list-style-type: none"> • Little selection of housing types and locations • High competition for market-provided, quality affordable housing • Affordable may mean subsidized, or publicly assisted • Limited access to opportunities • Commute costs high related to wages/housing costs |
| Lowest Income | <ul style="list-style-type: none"> • Limited or no choice in housing types and locations • Affordable housing = subsidized housing (kept available) • May receive additional public support (food stamps, health, income) |

For lowest income households affordable housing may be difficult to find and maintain. The National Low Income Housing Coalition publishes annual reports (*Out of Reach*) comparing the cost of housing, a housing wage (30% of the cost of housing and utilities) and comparing that to minimum wages.

Table 33: Housing Costs, Income and Affordability

| Housing/Income Factor | Bedrooms | | | | |
|---------------------------------------|----------|----------|----------|----------|----------|
| | Zero | One | Two | Three | Four |
| Fair Market Rent (FMR) 2014 | \$630 | \$767 | \$999 | \$1,472 | \$1,769 |
| Annual income to afford | \$25,200 | \$30,680 | \$39,960 | \$58,880 | \$70,760 |
| Hourly wage to afford* (housing wage) | \$12.12 | \$14.75 | \$19.21 | \$28.31 | \$34.02 |
| Minimum wage Washington 2014 | \$9.32 | \$9.32 | \$9.32 | \$9.32 | \$9.32 |
| Housing wage compared to minimum wage | 130% | 158% | 206% | 304% | 365% |

Source: National Low Income Housing Coalition (www.nlihc.org)

Table 34: AMI and Housing Affordability

| Income Range | Annual Income | Monthly Income | Affordable Monthly Housing |
|-------------------|---------------|----------------|----------------------------|
| Area median (AMI) | \$67,000 | \$5,583 | \$1,675 |
| 30% AMI* | \$20,100 | \$1,675 | \$503 |
| 50% AMI* | \$33,500 | \$2,792 | \$837 |
| 80% AMI* | \$53,600 | \$4,467 | \$1,340 |

*Based on the top of the range, calculated for 4-person household
Source: National Low Income Housing Coalition (www.nlihc.org)

Table 35 shows several measures of housing cost, Fair Market Rents in particular, alongside measures of income, particularly at the lower-end of the earnings spectrum. The individual SSI income is shown at the bottom of the table. If a person with a disability had SSI income as the sole source of assistance, housing would be affordable if the cost were no more than \$216 a month, which is less than half of the Fair Market Rent for a studio apartment.

Table 35: Income by Occupation/Source and Affordable Housing Costs Pierce County

| Job/Income Type (Wage/Earnings*) | Housing: Affordable/ Actual Cost | Housing Type/Allowance Housing Cost Measure |
|--------------------------------------------------|----------------------------------------|------------------------------------------------|
| Civil engineers (\$85,551/year) | \$2,139 | |
| Police/sheriff's patrol officers (\$74,657/year) | \$1,866 | |
| Income to afford = \$70,760/year | \$1,769 | FMR 2014 (4-bedroom) |
| Sheet metal worker (\$67,941/year) | \$1,700 | |
| HUD AMI (\$67,00/year)*** | \$1,675 | |
| Elementary school teachers (\$61,998) | \$1,550 | |
| Aircraft mechanic (\$59,307/year) | \$1,483 | |
| Income to afford = \$58,880 | \$1,472 | FMR 2014 (3-bedroom) |
| Correctional officers/jailers (\$56,086/year) | \$1,402 | |
| HUD AMI top of range at 80% (\$53,600/year)*** | \$1,340 | |
| Postal service mail carriers (\$52,706/year) | \$1,320 | |
| Roofers (\$51,174/year) | \$1,279 | |
| Practical/vocational nurses (\$46,731/year) | \$1,168 | |
| Carpenters (\$46,084/year) | \$1,152 | |
| Construction laborers (\$41,924/year) | \$1,048 | |
| Income to afford = \$39,960/year | \$999 | FMR 2014 (2-bedroom) |
| Income to afford = \$37,000/year | \$925 | Median rent Tacoma** |
| School bus drivers (\$36,656/year) | \$916 | |
| HUD AMI top of range at 50% (\$33,500/year)*** | \$837 | |
| Customer service representative | \$831 | |
| Income to afford = \$32,800/year | \$820 | Median rent Lakewood** |
| Office clerks (\$32,331/year) | \$808 | |
| Teacher assistants (\$31,980/year) | \$800 | |
| Security guards (\$31,469/year) | \$787 | |
| Income to afford = \$30,680/year | \$767 | FMR 2014 (1-bedroom) |
| Nursing assistants (\$29,736/year) | \$743 | |
| Retail salespersons (\$27,686/year) | \$692 | |
| Income to afford = \$25,200 | \$630 | FMR 2014 (0-bedroom) |
| Personal care aides (\$22,783/year) | \$570 | |
| Fast food cooks (\$20,324/year) | \$508 | |
| HUD AMI top of range at 30% (\$20,100/year)*** | \$503 | |
| Minimum wage full-time job 2014 (\$9.32/hour) | \$484 | |
| SSI income (\$721/month 2014 single person) | \$216 | |

*Except where otherwise noted wages are from the Washington State Employment Security Department's Occupational Employment and Wage Estimates (2014); **2009-2013 American Community Survey; ***2014 4-person households Tacoma HMFA (Pierce County)

Sources: 2009-2013 American Community Survey; HUD; WA Employment Security Department

Availability of Housing Compared to Needs (MA10)

Housing costs are out of reach for many households in Pierce County (and Tacoma and Lakewood). For example, a household with a single wage earner at \$15 an hour would not be able to afford a unit priced at \$820 (the median rent in Lakewood) – housing would be affordable to that individual at \$780.

Without (and even with) a subsidy, many households with lowest incomes must compete for housing in their price range, settle for units in poor condition, live in overcrowded circumstances, or live in areas in with less access to opportunities (employment, education and amenities). Stakeholders interviewed for

this Consolidated Plan reported that people are living precariously for lack of affordable housing – in garages and crowded in single rooms. Persons with special needs, disabilities, mental health problems, substance abuse issues, those released from institutions, seniors wanting to downsize or move to more accommodating housing, young people starting out are examples of many in Tacoma and Lakewood who may not find suitable housing within their means.

Housing Availability Compared to Income Levels (MA15)

The 2015 *State of Washington Housing Needs Assessment* points to rising costs of housing in Washington between 2000 and 2012 (in constant dollars).¹⁰ The median gross rent between 2000 and 2012 rose from \$663 to \$951. The increase, if due to inflation alone, would have resulted in a median gross rent of \$884 in 2012. Rent increases were highest in the Puget Sound region. Not only have rents increased overall, the percent of units in lower ranges have dropped in proportion to higher costing units. For example, in 2000 about 15% of units had a gross rent of \$1,000 or more and by 2012 45% of units had a gross rent of \$1,000 or more.

Similarly the median owner-estimated values of owner-occupied units in Washington rose from \$168,300 in 2000 to \$272,900 which was an inflation adjusted increase of about 22%. While housing prices are increasing, renter income is decreasing. Comparing 2000 and 2012 median income for renter households found about a 2% decline after adjusting for inflation. Median household income for owner households increased slightly (by about 1% during that same period after adjusting for inflation).

The gap in affordability is particularly severe among lowest income households. The gap is determined by comparing levels of household income with available housing affordable at that income range, which includes vacant housing and that actually occupied by households in the matching income range. Housing is not allocated by need, unless housing is held specifically for qualifying households (both in terms of ability to pay and household composition), such as most subsidized housing. Instead, many lower cost units (owned or rented) are occupied by households with higher incomes, better credit, and fewer needs. Many of the lowest income households have barriers that limit choices, such as poor credit histories and criminal histories.

In Pierce County for every 100 households with incomes at or below 30% of median family income, there were only ten units available, leaving a gap of 90 units per 100 households (2012 data). For every 100 households with incomes at or below 50% of median family income, just 29 units were available, leaving a gap of 71 units per 100 households. The estimates in Tacoma are not much different. For every 100 households with incomes at or below 30% of median family income, there were only 12 units available, leaving a gap of 88 units per 100 households. For every 100 households with incomes at or below 50% of median family income, 32 units were available, leaving a gap of 68 units.

¹⁰ Mullin & Lonergan Associates. (2015). *State of Washington Housing Needs Assessment, January 2015*. Affordable Housing Advisory Board.

CHAS Tables and Analysis of Housing Need

CHAS (Comprehensive Housing Affordability Strategy) data are special census tabulations provided to HUD. The CHAS tables cross-tabulate household income, household type, race and ethnicity of the head of household, housing costs and limited data on housing condition (lack of complete plumbing and kitchen facilities and overcrowding). Detailed tables and analyses are provided in the appendix of this Plan. Table 36 summarizes the CHAS data aggregated for Tacoma and Lakewood showing types of households by range of income. According to these estimates, there were 45,565 households in Tacoma and Lakewood with incomes at or below 80% of HUD-adjusted Area Median Income (AMI).

Table 36: Number of Households by Type and Income Tacoma and Lakewood

| Household Type | 0-30% HAMFI* | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI | Total |
|------------------------------------|-----------------|------------------|------------------|-------------------|----------------|---------|
| Total households (HH) | 14,770 | 12,665 | 18,130 | 11,565 | 46,705 | 103,835 |
| Small family HH | 4,925 | 4,240 | 6,625 | 4,380 | 23,440 | 43,610 |
| Large family HH | 855 | 870 | 1,690 | 645 | 2,870 | 6,930 |
| HH with 1+ persons 62-74 years old | 2,110 | 2,055 | 2,470 | 1,590 | 7,745 | 15,970 |
| HH contains person age 75+ | 1,745 | 2,035 | 2,535 | 1,285 | 3,300 | 10,900 |
| HH with 1+ children 0-6 years old | 3,175 | 2,500 | 3,540 | 1,560 | 4,735 | 15,510 |

*HUD adjusted median family income

Source: 2007-2011 CHAS (CHAS Table 6, IDIS NA 10)

Most Common Housing Problems (NA10)

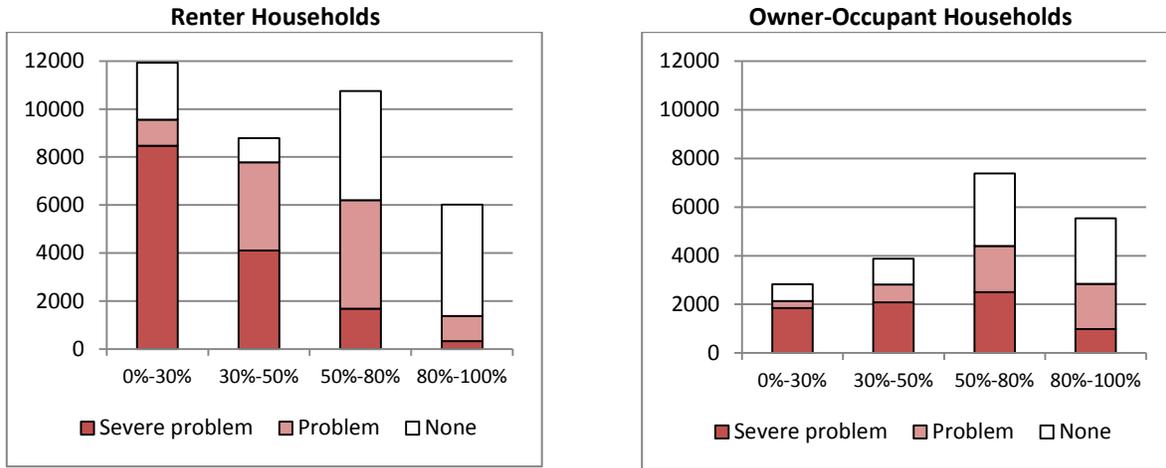
CHAS tables rely largely on data obtained by the American Community Survey. Housing problems include lack of complete plumbing or kitchen facilities, overcrowding (1.01 to 1.5 persons per room), and cost burden (paying more than 30% of income for housing including utilities). Severe housing problems include lack of complete plumbing or kitchen facilities, severe overcrowding (1.51 or more persons per room) and severe cost burden (housing costs in excess of 50% of income).

Lower income households are more likely to be renters than own the unit in which they live. There are slightly more owners than renters in Tacoma and Lakewood (52% of all households were owners and 48% renters). However, only 37% of owner households compared to 74% of renter households had incomes below 100% of AMI. At the lowest income levels (from 0% to 30% of AMI) the majority of both renter and owner households had one or more severe housing problems – 71% of renters and 65% of owners had severe housing problems. By far the greatest need or condition was cost in relation to income – households were paying 50% or more of household income for housing and utilities.

The majority of both renter and owner households with incomes between 30% and 50% of AMI had housing problems as well, although fewer severe problems – 47% of renters and 54% of owners with incomes between 30% and 50% of AMI had severe housing problems. Again, by far the most prevalent contributing factor was cost in relation to income. While cost was the most prevalent problem, 1,055 renters and 100 owner households were estimated to be living without complete plumbing or kitchen facilities. Overcrowding was also an issue – 790 renters and 110 owners were estimated to be living in severely overcrowded conditions (more than 1.51 persons per room); and, 1,030 renters and 455 owners were estimated to be living in crowded conditions (1.01 to 1.50 persons per room).

Looking across all income categories and all types of problems (up to 100% of AMI), 39% of all renter households and 38% of all owner households had one or more severe housing problems; 27% of renters and 24% of owners had a problem that was not severe. While these percentages are similar, the number of lower income renter households with problems (mostly because of cost) was far greater – 24,905 renters and 12,205 owners with incomes below 100% of AMI had one or more housing problems.

Figure 10: Renter Households by Income Range by Degree of Housing Problems Tacoma/Lakewood



Source: 2007-2011 CHAS, HUD

Populations/Households most Affected by Housing Problems (NA10)

It is difficult to draw conclusions from CHAS data regarding needs by household type. The 2015 *State of Washington Housing Needs Assessment* expresses concerns about several populations. By age and composition, elderly households are and will be looking for different types of housing to meet changing needs – possibly smaller rental units. This demand may compete with other renters. Younger householders are also likely to be challenged, particularly by cost. The *Needs Assessment* (page 42) points out that in Washington close to 60% of younger householders (under 24) were burdened by high costs of housing. The report further points out that single person households (including the elderly) are most cost-burdened – 61% are – compared to other sizes of households. Finally, people with disabilities have as a rule far less to spend on housing and, therefore, most likely to have housing problems.

Single-Person Households with Needs (NA10)

The average household size is decreasing and the number of single person households is increasing – 32% of the households in Tacoma and Lakewood consisted of single persons (2009-2013 ACS). This will likely increase because of a number of factors – young people starting out on their own, an increasing share of seniors looking for a change in living, and people opting to live independently for other reasons. Not all will be able to achieve this on their own. Economic needs are not the only concern that must be considered going forward, needs also extend to accessibility. Safe housing for seniors on their own and persons with disabilities includes sufficient units on a single level, with safe transportation, near amenities and services.

Certainly low household income in relation to housing costs will be a primary contributor to this inability. The Washington 2015 *Housing Needs Assessment* used CHAS data to determine that 61% of single person households are cost-burdened (paying more than 30% of income for housing). The median income for single person households was \$26,048 in Lakewood (2009-2013 ACS) and \$31,985 in Tacoma. Housing would be affordable at \$651 a month in Lakewood and \$780 in Tacoma, both below median rents for the individual cities. These are the median incomes for all ages. The median income for youngest householders and oldest householders is low compared to older working householders.

The Pierce County Continuum of Care in 2014 (based on HMIS data) estimated that at least 2,817 single persons become homeless in Pierce County each year. The actual number is undoubtedly higher. There were 801 homeless individuals counted in the Point-in-Time count in January 2014 – 33% of these individuals were unsheltered.

Disproportionate Need by Race/Ethnicity (NA30)

Disproportionately greater need is defined as a difference greater than ten percentage points for any racial or ethnic group than the jurisdiction as a whole. It should be noted though that margins of error associated with the estimates (based on American Community Survey sampling) are too large to rely on for small populations and should be viewed with caution. All the individual CHAS tables were analyzed for disparities excluding numbers that were unreasonably small. That analysis found a disproportionately greater need for Hispanic householders with incomes between 30% and 50% of AMI (91% had one or more housing problems compared to 77% of households in the jurisdiction as a whole in that income range.

Table 37: Housing Cost Burdens (CHAS Table 21 – NA 25)

| Householder Race/Ethnicity | <=30% | 30%-50% | >50% | No/negative income (not computed) |
|--------------------------------|--------|---------|--------|--------------------------------------|
| Jurisdiction as a whole | 59,400 | 23,270 | 19,655 | 1,175 |
| White | 44,095 | 16,120 | 11,815 | 665 |
| Black / African American | 5,315 | 2,205 | 3,580 | 305 |
| Asian | 3,730 | 1,775 | 1,340 | 115 |
| American Indian, Alaska Native | 735 | 240 | 225 | 0 |
| Pacific Islander | 375 | 135 | 235 | 0 |
| Hispanic | 3,425 | 1,925 | 1,585 | 70 |

Source: 2007-2011 CHAS (CHAS Table 21, IDIS NA 25)

Table 37 summarizes cost burden by race and ethnicity of the householder for all households in the Tacoma-Lakewood region, not just those with incomes below 100% of AMI. For the jurisdiction as a whole, 42% of households experienced cost burdens at 30% or more of household income. Racial or ethnic minority-headed households were not disproportionately cost-burdened compared to the jurisdiction as a whole at the 30% and greater level. However, there was a disproportionate share of Black/African American-headed households experiencing a severe cost burden (paying 50% or more of income for housing) compared to the jurisdiction as a whole – 32% of Black/African American-headed

households compared to 19% for the jurisdiction as a whole. There was the same disproportionality for Pacific Islander-headed households (32% were paying 50% or more of income for housing compared to 19% with severe cost burden for the jurisdiction as a whole).

Areas of Concentration of Housing Problems (MA50)

Households with problems, by far the most frequent of which is high cost in relation to household income, are located throughout the Cities rather than in one area. The likelihood of housing problems, though, is higher in lower income block groups discussed previously.

Areas of Concentration of Minorities or Low-Income Population (MA50)

Defining “minority” as Hispanic and/or race other than white alone, 46% of the population in Lakewood and 40% of the population in Tacoma in 2010 was minority. Areas of disproportionate concentration are those in which there is a greater than 10% difference than the jurisdiction as a whole. While the Consolidated Plan for Lakewood and Tacoma was prepared as a regional plan, populations in the cities differ; therefore, disproportionate concentrations of minority populations were computed separately.

Block groups in Lakewood in which 57% or more of the population was minority in 2010 were considered to have disproportionate concentrations. That was the case in ten block groups. Most block groups with disproportionate concentrations of minority populations were found along the Pacific Highway. This included most of the Pacific Neighborhood, a portion of the Lakeview Neighborhood between Lakeview Avenue and Bridgeport Way SW, and sections of the Northeast Lakewood Neighborhood.

Block groups in Tacoma in which 51% or more of the population was minority in 2010 were considered to have disproportionate concentrations. That was the case in 43 block groups. These areas were primarily located just north of I-5 in the Central and New Tacoma Neighborhoods (between Sprague and Yakima to 6th) and south of I-5 the East Side Neighborhood, the north and south sections of the South End Neighborhood and in several block groups in the South Tacoma Neighborhood.

Low-moderate income block groups are those in which 51% or more of the population lives in households with incomes below 80% of Area Median Income (AMI). The latest HUD tabulations (2014 using 2006-2010 ACS data) showed 27 qualifying block groups in Lakewood and 73 qualifying block groups in Tacoma. In Lakewood the qualifying areas are found primarily in Tillicum/Woodbrook, and north and south along I-5 in East Lakewood. In Tacoma, the qualifying block groups are located throughout the City, but primarily concentrated in South Tacoma, Eastside, Central Tacoma and the downtown area.

BARRIERS TO AFFORDABLE HOUSING (MA40)

Add based on last plans and current affordable housing initiatives; split discussion into two sections.

PUBLICLY ASSISTED HOUSING

Introduction (NA35)

The City of Tacoma and the City of Lakewood support housing development to benefit all residents at all income levels. The challenge of meeting diverse needs is considerable given that both cities are essentially built out. While the greatest challenge is in maintaining housing affordability and providing new units for households most in need, subsidized and non-subsidized, with and without support services, this is not the only challenge. Raising the quality of neighborhoods and providing opportunities for residents including education, employment and access to basic services and amenities is also a priority, especially in lower-income areas.

The Tacoma/Pierce County Affordable Housing Consortium, founded in 2001, brings multiple partners to the table, including the Cities of Tacoma and Lakewood, the Puyallup Tribe of Indians, the Tacoma Housing Authority, Pierce County Housing Authority, developers, realtors, and providers to work on opportunities to increase housing choice. Many choices exist, but not enough. Pierce County Community Connections completed an inventory of assisted housing in the Pierce County in 2014. Results of that detailed analysis indicate that there are 6,963 units of subsidized or assisted housing units in Tacoma and 916 in Lakewood. The total assisted units for all of Pierce County is 12,837 units. These were developed by multiple parties and coalitions. In addition to these are tenant-based vouchers managed by the Tacoma Housing Authority and Pierce County Authority. Regardless of the extensive number of units, there is need for more in order to provide stability to households.

Targeting of Housing Assistance Programs (MA10)

Housing assistance programs target the most vulnerable. As charted in the *State of Washington Housing Needs Assessment* developed by Mullin & Lonergan Associates for the Affordable Housing Advisory Committee, targets for subsidized units vary with programs. Federal, state and local funds subsidize households with earnings below 60% of AMI, and generally specifically target the lowest income (at or 30% of AMI). The Tacoma Housing Authority has the largest number of public housing units (809 units in non-scattered site community projects) and has a current target of providing 75% of those units to very low-income households (those with incomes at or below 50% of AMI when they enter the program).

Public Housing Developments (MA25)

The Tacoma Housing Authority has 843 units of public housing in 19 locations, with another 34 scattered site units. Of these, 353 are reserved for seniors and persons with disabilities; all others are family housing. The Pierce County Housing Authority has 127 scattered site public housing units (all family

units). Public housing units (other than scattered site) held by the Tacoma Housing Authority are slated for conversion to RAD (Rental Assistance Demonstration) in 2016 which moves them to a Section 8 platform. While there will be no loss in the number of units, the change gives housing authorities more freedom to leverage public and private debt and equity. New financing through tax credits will make funds available for ongoing maintenance, rehabilitation and operations.

Maintaining scattered inventory is costly. The Tacoma Housing Authority will convert 34 scattered public housing units to homeownership, through HUD Section 32 program. Pierce County Housing Authority would also like to transition the scattered site public housing unit to project-based vouchers although no firm plans are in place.

Table 38: Inventory of Housing Authority Project-Based Units

| Project Name | Units | Type | |
|----------------------------------|------------|------------|-----------------|
| | | Family | Senior/Disabled |
| Hillside I | 21 | 21 | |
| Hillside II | 12 | 12 | |
| Hillside Terrace | 4 | 4 | |
| Salishan One | 55 | 55 | |
| Salishan Two | 55 | 55 | |
| Salishan Three | 45 | 45 | |
| Salishan Four | 45 | 45 | |
| Salishan Five | 45 | 45 | |
| Salishan Six | 45 | 45 | |
| K Street | 43 | | 43 |
| G Street | 40 | | 40 |
| E.B. Wilson | 77 | | 77 |
| Fawcett | 30 | | 30 |
| Wright | 58 | | 58 |
| 6 th Avenue | 64 | | 64 |
| Ludwig | 41 | | 41 |
| Bergerson Terrace | 72 | 72 | |
| Dixon Village | 31 | 31 | |
| Bay Terrace | 26 | 26 | |
| THA scattered site | 34 | 34 | |
| PCHA scattered site | 127 | 127 | |
| Total project-based units | 970 | 617 | 353 |

Source: Tacoma Housing Authority and Pierce County Housing Authority 2014

Public Housing Condition (MA25)

All public housing units in Tacoma and Lakewood are in good condition.

Public Housing Restoration/Revitalization Needs (MA25)

Tacoma Housing Authority is redeveloping Bay Terrace Phase II to create a mix of units with project-based vouchers and market rate units. Phase I of this redevelopment is underway. The Pierce County Housing Authority is replacing siding, decks and windows at Lakewood Village.

Public Housing Tenant Strategy (MA25)

The Pierce County Housing Authority, having only scattered site public housing, has not tenant association. However, the PCHA offers the Ready-to-Rent program to increase tenancy skills and offers Family Self-Sufficiency (FSS) services to tenants in public housing and those in Section 8 units. In addition, PCHA partners with Sound Families, Greater Lakes Mental Health, Good Samaritan Mental Health Services and the Housing First program to reach and provide services to homeless families. The Tacoma Housing Authority also has a FSS program which is offered to both public housing residents and those in Section 8 programs. The TCH is a Moving to Work housing authority. As such, there is a strong emphasis on economic self-sufficiency. A number of innovative approaches are in place to help tenants succeed and, for those able, to move beyond needing housing assistance. Among the strategies is increasing access to support services, incentives to reward earnings and a program (Education Project) to improve education outcomes for youth. The McCarver Elementary School Initiative is a targeted intervention focusing on families who were homeless or at-risk, matching housing subsidy, parent-training and empowerment, supportive services, and improved academic standards at the school to benefit both the school and families and contribute to neighborhood stability.

Vouchers/Certificates

In addition to public housing, both housing authorities have vouchers which make up the largest part of subsidized housing available through the housing authorities. The Tacoma Housing Authority manages 3,796 tenant based vouchers and the Pierce County Housing Authority manages 2,500 tenant-based vouchers, in addition to 601 project-based vouchers for the combined agencies.

Table 39: Housing Authority Units by Program Type

| Housing Authority | Program Type | | | | | | | |
|-------------------|--------------|-----------|----------------|---------------|--------------|-------------------------|----------------------------|-----------|
| | Certificate | Mod-Rehab | Public Housing | Project-based | Tenant-based | Vouchers | | |
| | | | | | | Special Purpose Voucher | | |
| | | | | | | VA Supportive Housing | Family Unification Program | Disabled* |
| THA | 0 | 81 | 843 | 388 | 3,796 | 145 | 50 | 100 |
| PCHA | 0 | 20 | 127 | 213 | 2,500 | 135 | 0 | 200 |

*Nursing home transitional (Tacoma Housing Authority)
Source: Tacoma Housing Authority and Pierce County Housing Authority 2014

Housing Authority Wait Lists (NA35)

The wait list for Tacoma Housing Authority public housing stood at 6,460 as of this writing and remained open. There are several hundred on wait lists for openings in other housing programs. The Pierce County Housing Authority had 93 on the wait list, but the wait list was last open in 2012. People typically wait for several years (as many as five years) on the wait lists.

Need of Those on Wait List for Accessible Units (NA35)

There are many barriers to being housed, in addition to lack of units. Persons who are most difficult to house are persons with disabilities (especially untreated mental health problems and other needs for

supportive housing). Single adults are not eligible because of past convictions, current family member using illegal drugs, poor rental history or pattern of eviction or property damage.

Comparison with Needs in Population at Large (NA35)

Populations identified as hardest to serve based on wait lists and applicants for various housing programs offered by or in which the housing authorities participate are the same as those in the general population. Housing authorities are involved across types of assisted housing from public housing and vouchers to housing homeless persons and those at risk of being homeless. The pressing needs mentioned include persons with disabilities (prominently with mental health problems), elderly and frail elderly (particularly those with dementia or complicating disabilities), veterans (even with VASH vouchers), and homeless families needing long term case management to achieve stability. Add to the list single parent households with children, homeless youth, people being discharged from institutions, persons who are homeless, and immigrants and refugees (who may not have documentation, in addition to barriers caused by language and cultural differences). Complicating the picture further is the lack of living wage jobs. Many do not earn enough to move into housing even if able to come up with move in costs. Even low skilled and poorly paid positions are out of reach of some people who have been unemployed for a long time and/or lack basic employable skills.

Potential Loss of Units (MA10)

The Housing Needs Assessment discusses loss of units across the State of Washington that might be lost due to expiring contracts, drawing on data from the National Housing Trust summary of HUD project-based subsidy contract monthly reports. Up to three-quarters have contracts up for renewal. However, local housing programs have been successful in preserving three out of four units with expiring contracts. The Tacoma Housing Authority anticipates converting 34 units of scattered site public housing to homeownership. No other loss of units was reported. The Pierce County Housing Authority does not anticipate loss of units.

HOMELESSNESS

Introduction (NA40)

National studies estimate that four to five 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.¹¹ The causes of homelessness are myriad, but can be boiled down to two big picture causes: poverty and lack of affordable housing (as noted in the *Tacoma, Lakewood, Pierce County Continuum of Care Plan to End Homelessness 2012*). Clear contributors are untreated chronic health problems, mental illness, substance abuse, domestic violence, loss of employment, and prohibitive medical bills, to name some of the factors.

¹¹ Burt, M.R. *What Will it Take to End Homelessness?* 2001. Washington, D.C. Urban Institute.

The Tacoma/Lakewood/Pierce County Continuum of Care Point-in-Time (PIT) count taken in January 2014 found 1,464 people who were homeless in Pierce County. The 2014 PIT count, while conducted to some extent throughout Pierce County, focused largely on Tacoma because of the number of shelters and transitional housing found in Tacoma and feeding programs which are open to unsheltered persons. In spite of improved efforts to accurately count the number of homeless persons on any one night, the fact is that a substantial number go uncounted. They are uncounted because of the difficulty of organizing volunteers to comb every corner of the County, because of inclement weather, and because people who are homeless (some living in cars) may not wish to be found.

Table 40: Homeless Needs Assessment

| Population | Estimated # of persons experiencing homeless on a given night | | Estimate experiencing homelessness each year | Estimate becoming homeless each year | Estimate exiting homelessness each year | Estimated days persons experience homelessness |
|------------------------------------------|---------------------------------------------------------------|-------------|----------------------------------------------|--------------------------------------|-----------------------------------------|------------------------------------------------|
| | Sheltered | Unsheltered | | | | |
| Persons in HH with adult(s) and children | 610 | 16 | 1,496 | 1,496 | 414 | 214 |
| Persons in HH with only children | 27 | 10 | 58 | 58 | 1 | 278 |
| Persons in HH with only adults | 534 | 267 | 2,817 | 2,817 | 49 | 85 |
| Chronically homeless individuals | 90 | 123 | 627 | 627 | 10 | 85 |
| Chronically homeless families | 5 | 6 | 24 | 24 | 3 | 214 |
| Veterans | 129 | 33 | 398 | 398 | 38 | 214 |
| Unaccompanied child | 27 | 10 | 58 | 58 | 1 | 278 |
| Persons with HIV | 0 | 0 | 12 | 12 | 0 | 0 |

Source: Tacoma/Lakewood/Pierce County Continuum of Care Point-in-Time Count 2014; HMIS; Annual Homeless Assessment Report.

Nearly all (80%) of those counted on the single night were housed temporarily in shelters or transitional housing, but 20% (293 individuals) were unsheltered. Among the 1,464 people counted in 2014, 38% (626 people) were in households with children. Most of those family households were sheltered (97% were). There were 37 unaccompanied children or youth counted, 73% sheltered. Over half (55%) of those counted in January 2014 were adults alone or in households without children; just two-thirds of these adults were temporarily sheltered. The Point-in-Time count makes every effort to include a survey of those identified. Of those responding to the survey on the single night, 213 were determined to be chronically homeless, the majority (58%) were unsheltered. There were 162 veterans identified, of whom 20% were unsheltered. Untreated serious mental illness is a significant contributor to homelessness. There were 197 persons identified with serious mental illness in the January 2014 PIT count – 52 were unsheltered. There were 177 victims of domestic violence – 10 of whom were unsheltered. There were 90 individuals with substance use disorders – 45 were unsheltered.

Estimating Persons Experiencing Homelessness

The Tacoma/Lakewood/Pierce County Continuum of Care reported that at least 4,371 persons experience homelessness each year, which is the number of individuals that contacted the Centralized Intake (CI) system in Pierce County (Access Point 4 Housing – AP4H). This certainly undercounts the number and also excludes those housed through systems outside AP4H (such as Housing First, some permanent supportive housing for persons with mental health problems, housing for victims of

domestic violence, walk-in shelters, and some veterans' housing programs). This is also based on completed assessments. Associated Ministries estimates that half of initial calls complete assessments.

Certainly the largest volume of calls was from single adults, followed by families with children. Successfully placing qualified applicants in permanent housing is challenged by lack of resources. For example, 1,496 persons in families contacted the Centralized Intake system and were assessed for housing and just 414 found permanent housing (supportive or otherwise) after a wait of seven months (214 days average). Barriers include lack of housing resources to meet those assessed, unmet needs for supportive services, client circumstances or histories and requirements of housing providers. Screened and approved applicants with past evictions and criminal offenses are difficult to serve as are individuals with major health problems or disabilities.

While the current HMIS reporting provides data as a start there are significant gaps. Improvements in the data system and Centralized Intake process (including the application) in the future, paired with the homeless provider system improvements will lead to more accurate reporting and a more effective solution to homelessness in Pierce County. Focus Strategies completed an *Assessment of Pierce County Centralized Intake* for Pierce County Community Connections in November 2014. This is a first step in refining the system to end homelessness.

Rural Homelessness (NA40)

While there are homeless persons camping or staying in areas outside of the urbanized area, rural homelessness is not applicable to the Cities of Lakewood and Tacoma. Rural homelessness outside of the two cities is considered to be limited in number and largely with similar needs and characteristics to those found in the urban area. Providers in Lakewood and Tacoma serve homeless persons living on the streets and those who have been living or camping in surrounding incorporated areas. During winter months, it is somewhat easier to provide outreach to unsheltered people at feeding programs, libraries, or other public places where people spend time in heated spaces. In warmer months, street outreach and referral are more difficult and less effective.

Extent of Homelessness by Race and Ethnicity (NA40)

Table 41: Sheltered and Unsheltered Homeless by Race/Ethnicity

| Race | Sheltered | Unsheltered |
|---------------------------|------------------|--------------------|
| White | 561 | 209 |
| Black or African American | 281 | 48 |
| Asian | 24 | 1 |
| American Indian/AK Native | 22 | 11 |
| Pacific Islander | 67 | 2 |
| More than one race | 216 | 22 |
| Ethnicity | Sheltered | Unsheltered |
| Hispanic | 170 | 18 |
| Not Hispanic | 1,001 | 275 |

Source: Tacoma/Lakewood/Pierce County Continuum of Care Point-in-Time Count 2014

Note for IDIS entry: more than one race may not be an option; enter if possible, exclude otherwise.

Of the 1,464 persons identified in the 2014 PIT, 53% were identified as white, which is somewhat lower than found in the 2010 census for Tacoma (65% white) and Lakewood (59% white). Black or African Americans represented a disproportionate share of homeless persons (22%) in the PIT, compared to the share in the general population in Lakewood (12%) and Tacoma (11%) as identified in the 2010 census. No other disparities were noted comparing the PIT with the 2010 census.

Housing Needs of those At-Risk (NA10)

Estimates of At-Risk Populations (NA10)

There are no reliable data at the community level to make a valid estimate of the number of households at risk of homelessness. Persons with extreme cost burdens and, in general, populations with very low incomes (30% or less of AMI) are among the most vulnerable to homelessness. While CHAS data can be a beginning point for estimates in terms of numbers of very low income households, a combination of factors contribute to risk, such as domestic violence, illness, addiction, high health and housing costs, and unemployment. The current Centralized Intake system, in place since 2011, will be improved as part of the larger effort to coordinate the path out of homelessness in Pierce County (described earlier). The streamlined application in combination with improvements to the data system will provide better estimates of the number and characteristics of those at risk and outcomes of interventions.

Unstable Housing and Risk of Homelessness (NA10)

The Centralized Intake (CI) system in Pierce County will be utilizing a revised assessment during the next few months to better capture the conditions bringing people into homelessness, or putting them at risk of homelessness. This will also improve the ability to target interventions to stabilize the household or prevent the household from entering the homeless system in the first place. Cost of housing, utilities and transportation, coupled with low incomes and poverty put people at risk. Loss of a job or a medical expense or condition can be the determining factor in loss of housing. Unstable housing conditions also include doubling up in overcrowded conditions. Stakeholders interviewed for this Consolidated Plan reported that households are renting rooms in houses, resulting in overcrowded conditions and the risk of code violations and eviction, which has the potential for cycling in and out of homelessness. Temporary shelters can be insecure, because while programs provide for short-term assistance, the duration is not long enough to result in stable housing. Examples include persons coming from prison through a short-term transition program who are not able to find employment and victims of domestic violence who may need a long period to gain skills for independence.

Families in Need of Housing (NA40)

In the 2014 PIT, families with children represented 43% of those counted, mostly sheltered. Many more contacted the Centralized Intake (CI) system, in fact over twice as many were on record as having been assessed. There are additional families housed through systems working with victims of domestic violence and veteran family stabilization (Supportive Services for Veteran Families). Among families that difficult to house are extended families who may not fit the qualifications of providers, families with older youth (sometimes meaning a child age 18 or older must leave unless in school), and parenting

youth who are too young to qualify for DSHS assistance. The circumstances can be more or less complicated, but the need is clear, just on the basis of income alone. The 2015 *State of Washington Housing Needs Assessment* expresses concern for many households. In Pierce County, for every 100 households with income below 30% of Area Median Income, there are only ten units available – a gap of 90 units and that gap is not expected to diminish over the next five years. In Tacoma, specifically, that gap is marginally smaller – 88 units and expected to increase to 89 units in the next five years.

Homeless Housing Resources

Introduction (MA30)

Resources to reduce and prevent homelessness are severely taxed. The Tacoma, Lakewood, Pierce County Continuum of Care, in the 2012 *Plan to End Homelessness* recognizes that challenge and works to coordinate the efforts and intent of multiple funders and providers, which includes aligning funding and priorities. The Plan notes an unfortunate starting point in eliminating homelessness:

The current array of homeless housing and services was not consciously designed. Rather, it is the result of years of inflexible fund sources layered or cobbled together as a reaction to trends in homelessness and homeless program policy and funding. The end result is that we have become very good at managing homelessness rather than moving toward ending it.

Table 42: Facilities Targeted to Homeless Households

| Population | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---------------------------|---------------------------------|---------------------------------|---------------------------|-----------------------------------|-------------------|
| | Year Round Beds (current & new) | Voucher/ Seasonal Overflow Beds | Current & New | Current & New | Under Development |
| HH with adults & children | 235 | 0 | 454 | 72 | 0 |
| HH with only adults | 278 | 145 | 112 | 582 | 0 |
| Unaccompanied children | 0 | 0 | 0 | 0 | 0 |
| Chronically homeless | | | | 419 | 0 |
| Veterans | 0 | 0 | 0 | 280 | 0 |

Source: Pierce County Community Connections February 2015; HUD's 2014 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report.

According to the 2014 Housing Inventory Count (HIC) Report, there were 1,878 beds in facilities targeted to homeless individuals. This included 513 year-round beds in emergency shelters, 145 seasonal beds, 566 beds in transitional housing settings and 654 beds in permanent supportive housing facilities. Not shown in the table are an additional 305 beds through rapid re-housing bringing the total in all of Pierce County to 2,183 beds.

The HIC identified 65 beds available to older youth, but not children under age 18. There are no shelters for youth; however, there is a drop-in center underdevelopment, funded by the City of Tacoma and to open in 2015, which will accommodate youth ages 18 to 24 with services and shelter. Permanent supportive housing includes eight units for persons with HIV/AIDS and 46 units for persons with mental health issues. A recent increase in the number of beds designated for chronically homeless persons brings the current total to 491 permanent supportive housing beds. Overall resources designated for

veterans include 280 permanent supportive housing beds. Among rapid rehousing units, there are 59 included in the inventory for veterans, 31 for older youth and 50 for victims of domestic violence.

While there are no new units under development at this writing, the Continuum of Care has allocated funding to convert seven scattered site units in Lakewood (Living Access Support Alliance) from transitional to rapid re-housing (expected August 2015) and four units in Tacoma (Manresa) from transitional to permanent supportive housing.

There is not enough permanent supportive housing and additional development is challenged, making it hard to serve clients with special needs. State and local funding for supportive services is generally an annual allocation. Obtaining capital funds for affordable housing requires a long term commitment (40 to 50 years, according to stakeholders interviewed for this Consolidated Plan). Without a long term commitment for supportive services it is difficult to develop additional supportive housing. In addition, current sources of funding are being challenged and may not be available in the future. The Housing Trust Fund has declined and there is increased competition for the funding including the possibility of targeting more for homeownership. Document recording fees in Washington were earmarked for supportive services but there is a possibility that may change.

One potential source to meet the need for additional permanent supportive housing resources is through conversion of transitional units to permanent supportive housing. A 2013 study to identify current transitional housing units appropriate for conversion found 22 transitional housing units suitable for conversion to permanent supportive housing and 244 units suitable for rapid rehousing/permanent supportive housing.

Services

Mainstream Services Availability (MA30)

All major federal mainstream services are available to homeless program clients within the Tacoma, Lakewood, Pierce County Continuum of Care. These programs include mainstream resources such as TANF, WIC, Food Stamps, Medicare, Medicaid, Veterans healthcare, SSI, and SSDI. Many agency case managers and counselors make a focused effort assist clients to access the programs for which they qualify. Agency staff periodically attend SOAR training to receive updating on the specific program requirements and how best to assist clients to access the services.

These mainstream services, which provide financial supports, health maintenance, employment programs and assistance with housing and food expenses, are critical tools complementing the services provided to homeless persons in the community. Of note are the veterans assistance service programs and vouchers which have been greatly expanded in recent years in an effort to end veteran's homelessness. Several Continuum of Care members assist clients to access programs as they work with Community Services Offices of the Washington State Department of Health and Human Services, the Pierce County Health Department, the local Veterans Administration and the Social Security Office. Case managers from homeless housing providers and service agencies closely coordinate with these local

offices to assure appropriate services are made available to their clients and are actually accessed. Many assist clients to apply for program benefits. Homeless providers meet periodically to plan for improved coordination of mainstream resources.

Table 43: Homeless Prevention Services Summary

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|-----------------------------------------|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | ✓ | ✓ | ✓ |
| Legal Assistance | ✓ | ✓ | ✓ |
| Mortgage Assistance | ✓ | | |
| Rental Assistance | ✓ | ✓ | ✓ |
| Utilities Assistance | ✓ | ✓ | ✓ |
| Street Outreach Services | | | |
| Law Enforcement | ✓ | ✓ | |
| Mobile Clinics | ✓ | ✓ | |
| Other Street Outreach Services | ✓ | ✓ | ✓ |
| Supportive Services | | | |
| Alcohol & Drug Abuse | ✓ | ✓ | ✓ |
| Child Care | ✓ | ✓ | |
| Education | ✓ | ✓ | |
| Employment and Employment Training | ✓ | ✓ | |
| Healthcare | ✓ | ✓ | ✓ |
| HIV/AIDS | ✓ | ✓ | ✓ |
| Life Skills | ✓ | ✓ | ✓ |
| Mental Health Counseling | ✓ | ✓ | ✓ |
| Transportation | ✓ | ✓ | |
| Other | | | |
| Other | | | |

Source: Pierce County Community Connections.

Nonmainstream Services Availability (MA30)

The Continuum of Care has established a central point of access, called Access Point 4 Housing (AP4H), operated by the Associated Ministries, to help not only persons who are homeless but also people in crisis. Their goal is to find stabilizing services and housing by first assessing needs and then helping them obtain appropriate homelessness prevention services, rent and utility assistance, strength-based assessment, case management and referral to shelter or other housing best suited to the individual needs of the client.

This diversion intervention shows promise in preventing families and individuals from entering homelessness. Clients participate in a short interview to explore the nature of problems they are facing; and a coordinated flexible response is developed to prevent them from becoming homeless or to find stabilizing services and/or housing for those who are homeless. It is expected that as many as 20% of people calling in to the Centralized Intake system will have problems that can be resolved, diverting them from homelessness. Examples of solutions are short-term assistance with housing costs, dispute resolution, or transportation costs. It is hoped that using the “lightest touch” will ultimately increase to success and diversion for 50% of callers – half of callers avoiding the homeless system.

The primary source for information on available nonmainstream services (for both homeless and non-homeless persons) in Tacoma and Lakewood is the *Member Resource Directory* of the Tacoma-Pierce County Coalition to End Homelessness. An array of specialized services are available, including crisis centers and helplines operated by five key organizations, food and clothing programs, employment services, elderly/seniors/disabled programs, mental health counseling and treatment, medical and dental health services, educational programs, legal assistance, substance abuse treatment and counseling, and financial services. In addition, many of these programs and others provide services targeted directly at meeting the needs of specific populations, such as youth, veterans, as well as programs for survivors of domestic violence, families, and specialized services for men and for women.

POPULATIONS WITH SPECIAL NEEDS

Introduction (NA45)

Some populations are especially vulnerable and will likely have temporary or long-term requirements for additional support. Those populations are introduced in following sections: persons who are elderly and frail; persons with mental, physical or developmental disabilities; veterans, particularly homeless veterans; victims of domestic violence; homeless youth; persons with HIV/AIDS. While the topics are introduced somewhat independently, the special needs often overlap.

Types of Special Needs (NA45)

Elderly/Frail Elderly

HUD defines elderly as age 62 and older and frail elderly as those requiring assistance with three or more activities of daily living (bathing, walking, light housework, etc.). As the “baby boomers” (those born between 1946 and 1964) age, the proportion of elderly and then frail elderly will increase. At the same time that care needs of an aging population increase, OFM projects that the share of working age individuals will decline relative to the population dependent upon them.

The elderly are vulnerable on many fronts. Many have reduced income with retirement – surviving spouses even more so. ACS estimates (2009-2013) that 10% of seniors (65 and over) in Tacoma and Lakewood were living below poverty. The official poverty threshold, however, does not adequately estimate economic insecurity. The Washington Elder Economic Security Initiative calculated a standard for economic security based on an assessment of housing, food, health care, transportation and essential personal and household items.¹² In Pierce County, the 2013 average Social Security was below the standard for single persons or an elderly couple renting a one-bedroom apartment. The cost for in-home care, should that be required, dramatically increases the amount of income a senior, or person with disabilities, needs to be secure (Elder Economic Security Index) – more than doubling the cost if 16 hours of care was added (more than triple the cost for 36 hours of care). Fixed income, such as Social Security, sees modest annual increases; actual increases in cost of living are far from modest.

¹² Wider Opportunities for Women, *Elders Living on the Edge: When Meeting Needs Exceeds Income in Washington* (Washington, DC: Wider Opportunities for Women, 2011).

Isolation is often undetected. Many seniors live alone – 10% of all households in Lakewood and Tacoma were single individuals 65 and older (2010 census) and most of those were women (73% in Lakewood and 71% in Tacoma). Access to amenities and services is especially difficult for seniors who should not or cannot drive. There is an increased burden on the system of services, on family and on friends for caregiving. Seniors are also more likely to have a disability, most frequently an ambulatory difficulty. In Tacoma 43% and in Lakewood 41% of people 65 and over (not living in institutions) had a disability (2013 5-year ACS estimates) – two-thirds and ambulatory disability, likely in addition to other disabilities. Adequate transportation is a problem. Getting around in areas without sidewalks and curb cuts and getting into buildings without ADA improvements are significant barriers.

The Pierce County Community Connections Aging and Disability Resources (ADR) identified several issue areas as priorities including support for family and kinship caregivers.¹³ The Plan notes that there is an increasing reliance on kinship care made more important by diminishing state resources. The Aging and Disability Resource Center in Pierce County is a central point of access to services and information. In light of needs current and projected, the quality of home care is critical. Among other focus areas included in the Plan is transportation for persons with special needs who are reliant on public transportation, volunteers and nonprofit services that do not adequately meet the needs.

The Washington State Department of Social and Health Services published a report¹⁴ summarizing findings of a survey of potential clients and their families and service professionals that addressed the needs of older adults and people with disabilities. The results painted a not surprising picture of people wanting to live as part of communities and families, with access to in-home supports and accommodations to enable them to live safely. There was concern about running out of money, of being isolated, and being a burden on care-givers and families. Access to community services, including recreation, was emphasized by both potential clients/family caregivers and providers.

Persons with Mental or Physical Disabilities and Developmental Disabilities

The 2009-2013 ACS estimated that 12% of Tacoma's and 16% of Lakewood's population between the ages of 18 and 64 had a disability, as did 5% of those under the age of 18. A recent analysis of 2012 single-year ACS data for Washington State provides insights into the extent of disabilities for the working-age population (21 to 64).¹⁵ Statewide, the employment rate of working age people with disabilities was 37%, compared with 77% for persons without disabilities. In the same year, 23% of persons with disabilities had full-time, full-year employment, compared with 55% of persons without disabilities. About 18% were receiving SSI and 26% were living in poverty (compared with 11% of working-age adults without a disability).

¹³ Pierce County Community Connections Aging and Disability Resources, *2014-2015 Draft Area Plan Update*.

¹⁴ Kohlenberg, L., N. Raiha, and B. Felver. (2014). *What Do Older Adults and People with Disabilities Need: Answers to Open-Ended Questions from DSHS' Aging and Long-Term Support Administration State Plan on Aging Survey*. Washington State Department of Social and Health Services, Research and Data Analysis Division.

¹⁵ Erickson, W., Lee, C., & von Schrader, S. (2014). *2012 Disability Status report: Washington*. Ithaca, NY: Cornell University Employment and Disability Institute (EDI).

Table 44: Populations with Disabilities

| Age Group | Lakewood | Tacoma | County | Washington |
|-------------|----------|--------|--------|------------|
| Under 18 | 5% | 5% | 4% | 4% |
| 18 to 64 | 16% | 12% | 12% | 10% |
| 65 or older | 40% | 43% | 38% | 37% |

Source: 2009-2013 American Community Survey

The Washington Department of Social and Health Services (DSHS) served 1,645 clients with developmental disabilities in Tacoma and 533 in Lakewood July 2012 and June 2013.¹⁶ While needs of persons with intellectual or developmental disabilities (I/DD) depend on the nature and extent of the disability needs tend to be ongoing, met largely within the family (87% were living with parents or relatives¹⁷) and usually with inadequate additional public support. Family caregivers need support as well, including respite. That many caregivers are aging raises new concerns for the future. All of the challenges faced by other populations with special needs are more challenging, but not unsurmountable, for people with intellectual or developmental disabilities.

However, to get there, steps must be taken to overcome underemployment (70% unemployed and/or working for insufficient compensation), lack of income (SSI alone is meager as is the \$2,000 ceiling on savings), poor accessibility (to transportation, services, medical and dental care), and lack of appropriate affordable housing (a primary need for most). TACID (Tacoma Area Coalition of Individuals with Disabilities) has a strong focus on developing peer supports. The agency reports significant challenges in transportation, finding suitable and affordable housing, and employment with sufficient accommodations.

The Washington Department of Social and Health Services provided mental health services to 6,071 lower-income qualifying clients in Tacoma and 2,462 in Lakewood (2012-2013). The majority of the services were outpatient treatment, followed in frequency by crisis intervention (4,506 clients served and Tacoma and 1,538 in Lakewood). It is difficult to measure the incidence of serious mental illness (SMI). A 2003 study by DSHS estimated that there were 36,255 persons with SMI in the Pierce County RSN (Regional Service Network). Included in the total estimate were 944 persons who were homeless and 13,340 children with serious emotional disorders (SED).¹⁸

Providing appropriate and timely assessment, treatment and support services is a challenge made more difficult by lack of adequate funding. In a 2015 study by Mental Health America, Washington State was rated among the highest in prevalence of mental illness and the lowest access to care (the are related measures).¹⁹ Washington achieved an overall ranking of 48 (out of 51). Contributors to the development of this Consolidated Plan consistently mentioned the need for crisis intervention, housing and supportive services for persons with mental illness. Mental illness is a primary factor in homelessness,

¹⁶ (clientdata.rda.dshs.wa.gov)

¹⁷ Developmental Disabilities Administration, *2015 Advocate's Notebook – The Arc of Washington State*. (2014)

¹⁸ Washington Department of Social & Health services, Health & Rehabilitative Services Administration, Mental Health Division. (2003). *The Prevalence of Serious Mental Illness in Washington State: Report to the Legislature*.

¹⁹ Mental Health America. (2015) *Parity or Disparity: The State of Mental Health in America*.

including homeless veterans. The Pierce County Health Department identified mental health as the number one priority.²⁰ Among goals is increasing use of best practices for all ages, starting with youth, increasing behavioral health support particularly for those who are underserved, and increasing collaboration among partners.

The City of Tacoma began collecting a 0.1% Mental Health and Chemical Dependency sales tax in April 2012. The City's behavioral health systems was the focus of research as a first step in setting goals for services²¹ and identified particularly vulnerable populations (homeless persons, some active duty personnel and veterans, youth, and African Americans. Further there was lack of awareness of services available and some service fragmentation. Criminal justice involvement was pronounced in Pierce County, as is true nationally, pointing to the need for intervention in advance of involvement in criminal justice systems which are not equipped for treatment and which can stigmatize individuals, creating long term barriers.

These needs were repeated by stakeholders contributing to this Consolidated Plan. In meetings with first responders, including police, emergency responders, fire, and code enforcement in Tacoma and Lakewood, unmet needs of persons with mental health problems were a priority. There is increased ability to evaluate mental problems for people on the street because of initiatives such as the mental health PATH teams working with homeless individuals and increased embedding mental health professionals with first responders. Departments themselves are increasing their capacity to respond, such as Tacoma FD Cares (Fire Department) in Tacoma.

The City of Tacoma has prioritized mental health and chemical dependency funding in three areas:

- Community-based care to increase access for persons who are uninsured or underinsured
- Jail and hospital diversion to increase interventions and housing
- Programs targeted to youth

Veterans

Nationally, data show that the majority of homeless veterans are male (92% are) and disproportionately African American or Hispanic (40% are). An estimated 12% of persons who are homeless in the United States are veterans. The majority suffer from mental illness and/or alcohol or substance abuse. They have served in war, mostly since Vietnam and in more recent Middle East war zones. Veterans who have experienced combat may suffer from PTSD and/or have suffered from brain injuries or trauma. These injuries leave them vulnerable to family disruption. Lack of education or training outside of the military adds to the stress of transferring military skills to civilian life.

In 2013 over 58,000 veterans were found homeless across the nation. In the 2014 Pierce County Point-in-Time count, 162 homeless persons counted were veterans. It is assumed that many more were homeless than counted as many seek to avoid contact with authorities. It is estimated that at least 398

²⁰ Tacoma-Pierce County Health Department. 2014 Pierce County Community Health Improvement Plan. (2014)

²¹ Tacoma-Pierce County Health Department, Office of Assessment, Planning, and Improvement, *A Community Mental Health and Chemical Dependency Assessment*, City of Tacoma. (2012)

veterans were homeless during the year, just based on HMIS data. In addition to those actually homeless, another estimated 1.4 million veterans are considered to be at risk of homelessness due to poverty and lack of support networks.²² Housing and services are major needs, particularly affordable housing, medical care, and mental health care. As reported in the *Community Mental Health and Chemical Dependency Assessment*, a Department of Defense Task Force²³ estimated that as many as 38% of soldiers report psychological symptoms and that more than 13% of the Army meets the criteria for PTSD.

Persons with Drug and Alcohol Dependency

The Washington Department of Social and Health Services (DSHS) served 2,742 lower-income clients with alcohol and substance abuse-related services in Tacoma and 580 in Lakewood between July 2012 and June 2013. Most of the services were outpatient treatment and assessments. Substance abuse disorders may accompany mental illness and are often co-occurring disorders. Both mental illness and substance abuse disorders are factors in homelessness in Pierce County. The 2014 Point-in-Time count identified 90 individuals with substance disorders, half of them unsheltered. Shelter requirements may make it more difficult to house persons with substance abuse disorders who are using at the time of screening.

Domestic Violence

Data on the actual occurrence of domestic violence are remarkably limited. Certainly violence in the home and in relationships cuts across societal measures – income, occupation, race, and ethnicity. Statistics are limited to some extent by the sources of data. National crime databases show reported incidences, those to which police respond – both men and women can be charged in a single incidence.

The National Network to End Domestic Violence reports on violence from another perspective – those seeking help from agencies. This is a snapshot of the more vulnerable – those who experience barriers in escaping violence such as lack of income, lack of personal esteem, immigrant status, absence of family or peer support. The *2013 Domestic Violence Counts* statistics for the 24-hour count in Washington State, the Network reported that 2,082 victims were served in one day. The Crystal Judson Center provided services to 2,255 unique clients and answered another 3,800 calls to the hotline. YWCA Pierce County turned away 237 calls per month in 2014, although many were duplicated calls. The Point-in-Time count of homelessness in 2014 in Pierce County found 177 victims, all sheltered.

According to data compiled by the Washington State Coalition Against Domestic Violence, having limited options for economic stability can keep victims in relationships with violent abusers.²⁴ Lack of affordable housing is key among the barriers to escaping abuse. Washington State tracks domestic violence-related deaths. In the 10-year period between 2004 and 2013, there were 87 such homicides in Pierce County and 26 abuser suicides.

²² National Coalition for Homeless Veterans (nchv.org)

²³ Department of Defense Task Force on Mental Health, *An Achievable Vision: Report of the Department of Defense Task Force on Mental Health*. (2007)

²⁴ (wscadv2.org)

The *City of Tacoma Domestic Violence Needs and Gaps Assessment*²⁵ reported that domestic violence-related offenses for Pierce County and Tacoma were among the highest in Washington (over a 5-year period). Result from a survey of providers showed that 22% of clients were undocumented and that a large number (estimate of 32%) had limited English. Most, but not all, were female (about 87% were). There were a disproportionate share of minority persons, according survey results – 61% were persons of color including African American and Hispanic.

Gaps in services interfere with victims making successful safe transitions from violence. That successful transition is met with multiple barriers – lack of affordable housing, lack of legal representation (including with family law), finding suitable employment, and recovering from abuse. While victims of domestic violence are protected from discrimination, the presence of protective orders alone can persuade landlords against renting. Many victims have mental health and/or substance abuse problems, lack basic training for jobs, cannot find childcare, and cannot afford transportation. Some victims who are immigrants are further victimized because documentation is tied to the abuser. LGBT victims are better served, but not perfectly. The system is designed for the mainstream population and transgender clients may have problems.

Persons with HIV/AIDS (NA45)

According to Washington State HIV Surveillance Semiannual Report (1st Edition 2014), there were 291 new cases of HIV diagnosed in Pierce County between 2009 and 2013, for a total cumulative diagnosis from 1982 of 1,825 cases. As of the end of December 2013, 607 persons in Pierce County were known to be living with HIV (not AIDS) and 686 persons living with AIDS.

The *Pierce County HIV/AIDS Housing Plan (2013)*²⁶ will serve as an addendum to the Tacoma, Lakewood, and Pierce County Continuum of Care Plan to End Homelessness and will guide priorities and strategies. The plan estimates that annually about 400 people living with HIV/AIDS may be at risk of homelessness and that there is a need for 75 to 100 additional units of housing. Safe and supportive housing is one of the key preventive strategies. In addition to the need for housing, there is a need for integrated, in-home, co-occurring disorder treatment to address mental health and substance use disorders that complicate stability. There is also a need for targeted outreach to populations with the highest incidence of new HIV/AIDS cases to reduce incidence and to prevent late-stage diagnoses.

Homeless Youth (NA45)

The number of identified homeless students increased 47% in Washington from 20,780 in the 2008-2009 school year to 30,609 in the 2012-2013 school year. While some of this is undoubtedly due to better identification of students, there is likely a real increase in homelessness. The definition for homelessness under McKinney-Vento includes students and families who are temporarily living in

²⁵ Marc Bolan Consulting, City of Tacoma Domestic Violence Needs and Gaps Assessment, prepared for the City of Tacoma Human Rights and Human Services Department. (2011)

²⁶ Pierce County Community Connections, *Pierce County HIV/AIDS Housing Plan*. (2013)

doubled-up situations (couch surfing), which differs from the HUD definition of homelessness. The majority of students identified as homeless fall into that category (69% in Washington in 2012-2013 did).

In the Tacoma School District (with an enrollment of 29,035 students in the 2012-2013 school year (October 2012 count), 1,489 students were identified as homeless that year – roughly 5% of all students. The number of identified homeless students increased 23% by the next school year (2013-2014) to 1,832 students – 6% of enrolled students. In Lakewood, the Clover Park School District reported 266 homeless students in the 2012-2013 school year (about 2% of enrollment). In Tacoma, the Franklin Pierce School District reported 123 homeless students (also about 2% of enrollment). To the extent students and families are perilously housed in doubled up situations, they are at risk of being without shelter and homeless. As with identification of homeless persons in general, counting people who do not wish to be counted is a challenge. This may be particularly the case with unaccompanied youth. They may be identified if in school, but many are not.

McKinney-Vento Liaisons report that barriers are lack of affordable housing, loss of employment, lack of emergency help with rent or unexpected expenses. Unaccompanied youth are very difficult because options are very limited, especially for those 15 to 18. If youth are doubled up, they are housed and not a priority. Housing for Success is an option for unaccompanied youth, but there are not enough homes to meet the need.

Housing and Support Services for Persons with Special Needs

Housing Needs for People with Disabilities and Victims of Domestic Violence (NA10)

There is no sure way to estimate the true extent of the population in need. National ACS data show that 40% of Lakewood and 43% of Tacoma residents 65 and older have one or more disabilities. There is unmet need for supportive housing for persons with disabilities, including individuals who are homeless. There is an additional need to bolster the in-home care support for persons with disabilities as there is a need to expand housing options. The City of Tacoma and the City of Lakewood support homeownership for persons with developmental disabilities, as well as providing support for services.

Notably the most frequent qualifying disability (federally for SSI) among working age persons (18 to 64) is mental illness. Domestic violence is not always (even usually) reported to authorities. When reported, there is need for long-term support needed to transition safely out of violence. There are not enough supports currently in place. In 2014 the Crystal Judson Family Justice Center in Tacoma served 82 Lakewood residents and 933 Tacoma residents who were victims of domestic violence. Combined that accounted for just 45% of the clients served in that year. The most victims were young adults (66% were age 25 to 44) and 15% were even younger (between 15 and 24). Domestic violence is a significant contributor to family disruption and homelessness, particularly for those without resources to escape violence on their own. Safe housing for people with disabilities and victims of domestic violence means affordable, secure housing for some and services for most.

Needs for Housing and Supportive Services (NA45, MA35)

The aging population will need additional supportive services in the years ahead which are mirrored in other populations with special needs including persons with mental illness, substance abuse problems, HIV/AIDS, and those with developmental or physical disabilities. For all, the overriding understanding is that self-sufficiency and independence are primary goals, while being connected to the community and family. Supportive services and case management are necessary during crisis intervention and stabilization and, for some, on an ongoing basis. For victims of domestic violence and persons with disabilities, the needs go beyond crisis and short-term intervention. A flexible system of support is required to assist the individual or family to achieve self-sufficiency.

Discharge Planning (MA35)

The Lakewood/Tacoma/Pierce County Continuum of Care members continue to work to prevent the discharge of persons from institutions into homelessness. The goal is to provide or broker tailored services and treatment in housing and prevention programs. The Continuum's Discharge Planning subcommittee has worked on developing plans and actions for improving the system of discharging from institutions to prevent individuals from becoming homeless. The City of Tacoma will continue to utilize funds generated by the mental health/chemical dependency sales tax to facilitate system-wide improvements to the delivery of mental health and chemical dependency services.

The State Department of Corrections will continue to have a place at the table to assist in the Continuum of Care's planning process. The Department will principally work with the Incarcerated Veterans Program, Pioneer Human Services, shelters and the Metropolitan Development Council to prevent discharges into homelessness. Several agencies will work with health and mental health care facilities to find housing for persons being discharged following their health care. Key players working toward the goal of successful transitions of mental health discharges to the community will be the PATH teams, Positive Interactions, Western State Hospital, Franciscan Health Care, Multicare/Good Samaritan Greater Lakes Mental Health Care, the Rescue Mission, Comprehensive Life Resources and Catholic Community Services. Multidisciplinary teams will begin the planning for children aging out of foster care six months prior to the "aging out" date and will use housing and transitional housing resources primarily available through the Pierce County Alliance and the Housing for Success partnership.

Actions to Support Housing and Services for Persons with Special Needs (MA35)

Revisit this discussion in light of Annual Action Plans, Human Services Strategic Plans.

NON-HOUSING COMMUNITY DEVELOPMENT

Public Facilities Needs (NA50)

Public Improvements (NA50)

Public Service Needs (NA50)

Incorporate Council priorities and priorities set in the Human Services Strategic Plans for both Tacoma and Lakewood (plus the 0.1% priorities).

STRATEGIC PLAN

Introduction (SP05)

This strategic plan sets priority needs and goals for the City of Tacoma and the City of Lakewood over the next five years. Priorities were established after review of information and data, broad discussions in the community, consideration of strategic plans of partner agencies and providers in the region, and City planning documents. While Tacoma and Lakewood have been a HOME Consortium and prepared parallel strategic plans in the past, this is the first Regional Consolidated Plan and five-year Regional Strategic Plan. However, each City will prepare Annual Action Plans unique to their jurisdiction. Tacoma, through the Tacoma Community Redevelopment Authority, will administer HOME Consortium funds.

Three priority needs were established, each a high priority:

- Need for affordable housing choice
- Need for basic services and for homeless prevention and intervention
- Need for community and economic development

Three goals were established to meet the needs:

- Increase and preserve affordable housing choice
- Reduce homelessness and increase stability
- Improve infrastructure, facilities and economic development

The Tacoma City Council sets funding priorities every two years for use of entitlement funds that guide applications; Lakewood City Council sets these goals annually. General priorities require consistency with the Consolidated Plan and funds are used to leverage funds from other sources when possible. Priorities further reflect Council direction regarding eligible activities in four broad areas: housing, community development, economic development, and public services. The order of these priorities is determined based on broader opportunities and needs within each jurisdiction. Public services in both Cities are also supported with General Fund dollars and allocations are coordinated under strategic plans for human services in both jurisdictions.

GEOGRAPHIC PRIORITIES (SP10)

There are currently no designated or HUD-approved geographic target areas in either Tacoma or Lakewood. The Cities will continue to focus improvements on areas that qualify because of concentrations of lower-income households. At the same time, both Tacoma and Lakewood recognize that advantages are gained in focusing development in areas, matching funding sources and concentrating efforts to make a noticeable and sustainable difference in an area for the benefit of the

neighborhood and the larger jurisdiction. CDBG funds will be matched with funds from other sources to accomplish this goal. The City of Tacoma has partnered with the Tacoma Housing Authority, nonprofit housing and service providers, and other stakeholders to make dramatic improvements in the Central, Eastside, South Tacoma and South End neighborhoods. The Central Business District has benefited and remains a priority. In Lakewood, redevelopment in Tillicum has significantly improved opportunities for lower income households. Over the years improvements included installation of main sewer system, improvements to roads, sidewalks, parks, and the Tillicum Community Center have facilitated delivery of services in this isolated and impoverished neighborhood. In partnership with Tacoma Pierce County Habitat for Humanity, safe housing for purchase has replaced blighted and vacant buildings and introduced a new level of stability.

PRIORITY NEEDS

Table 45: Priority Needs Summary

| |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Priority Need Name: Affordable housing choice |
| Priority Level: High |
| Goals Addressing: Increase and preserve affordable housing choice |
| Geographic Areas Affected: N/A |
| Population: |
| <u>Income:</u> extremely low, low, moderate |
| <u>Family types:</u> large families, families with children, elderly |
| <u>Homeless:</u> chronic homelessness, individuals, families with children, mentally ill, veterans, victims of domestic violence, unaccompanied youth |
| <u>Non-homeless special needs:</u> persons with mental disabilities, persons with physical disabilities, persons with developmental disabilities, victims of domestic violence |
| Description: Housing condition and housing affordability are pressing issues in Tacoma and Lakewood. Developers struggle to provide sufficient affordable housing in light of high costs of land and materials, limited availability of land in built-out cities, the cost of providing infrastructure when land is found. Demand for affordable housing options is increasing especially with an aging population and others in need of accessible, lower-cost housing with access to service and amenities. Lower income households are already burdened and vulnerable to homelessness. Among renter households, 39% of with incomes less than 100% of AMI (14,600 households) are paying more than 50% of household income for rent, or have other severe housing problems; 71% of renter households with incomes at or below 30% of AMI have severe housing problems. Among owner households (with incomes below 100% of AMI), 38% (7,410 households) had severe housing problems and 65% of owners with incomes at or below 30% of AMI had severe housing problems. |
| Basis for Relative Priority: The need for affordable housing was consistently identified as a high priority by stakeholders interviewed and reports/plans reviewed for this Consolidated Plan. Lack of affordable housing is a barrier to stability for lower income households including working householders; for persons with special needs (victims of domestic violence, vulnerable veterans, persons with mental health or substance abuse problems); for people looking for safe and appropriate options in housing (aging seniors, young householders starting out). The need for a range of housing, including housing for middle income householders is a priority in redeveloping neighborhoods to create stability, attract businesses, and improve access to opportunities throughout the Cities. |

Priority Need Name: Basic services and homeless prevention/intervention

Priority Level: High

Goals Addressing: Reduce homelessness and increase stability

Geographic Areas Affected: N/A

Population:

Income: extremely low, low

Family types: large families, families with children, elderly

Homeless: chronic homelessness, individuals, families with children, mentally ill, veterans, victims of domestic violence, unaccompanied youth

Non-homeless special needs: elderly, frail elderly, persons w/mental disabilities, persons w/physical disabilities, persons with developmental disabilities, persons with alcohol or other addictions, victims of domestic violence

Description: There were 1,464 homeless persons counted in the 2014 Point-in-Time count in Pierce County; very conservatively 4,400 persons are homeless (as counted by the HMIS system). People wait for months for housing to escape homelessness and sometimes years to get into publicly subsidized housing. People with special needs (victims of domestic violence, persons with mental health/substance abuse problems, youth, veterans vulnerable to homelessness, frail elderly, persons with HIV/AIDS) need supportive services to attain stability and sometimes permanently to maintain stability and avoid homelessness. Providers struggle to meet needs with declining resources. Focus on sustaining services is not the only priority. Lifting people out of poverty, increasing earning capacity, providing training/job skills/life skills is included in activities to address this need.

Basis for Relative Priority: Poverty was the most important barrier voiced by respondents to the Unite Way “listening sessions” held in setting priorities for funding. In Lakewood 20% of the population lives in poverty, as does 18% in Tacoma. That increases for some populations: youth under 18 (31% in Lakewood and 26% in Tacoma); seniors (10% in both Cities); and, female householders with children under 5 (55% in Tacoma and 63% in Lakewood). Lifting people out of poverty (and homelessness) and into stable housing, sometimes with long-term support services is a priority identified in strategic plans and by stakeholders.

Priority Need Name: Community and economic development

Priority Level: High

Goals Addressing: Improve infrastructure, facilities and economic development

Geographic Areas Affected: N/A

Population:

Income: extremely low, low, moderate, middle

Family types: large families, families with children, elderly

Non-homeless special needs: non-housing community development

Description: Infrastructure (failing or lacking altogether) are priorities and are basic components in creating safe and vibrant neighborhoods and attaching businesses and jobs. Economic development and the need for jobs, especially those with living wages. As of 2013, 8.1% of civilian labor force in the Tacoma Metropolitan District was unemployed – 30,000 jobless (conservatively) and 60,000 counting those who quit looking or were underemployed. Tacoma and Lakewood are part of a regional, multi-county economy and are looking to build on strengths, putting housing and employment together (consistent with Puget Sound Regional Council Vision 2040 on the economy). These means building the infrastructure and labor force, along with job development. There is a need to provide multiple transportation options, trails and bike paths, increased density around business centers and transportation corridors, and increase accessibility for persons with disabilities throughout the Cities.

Basis for Relative Priority: The need for community and economic development is a high priority. Capital Improvements Plans in both Cities outline extensive needs; the difficulty is prioritization of projects given limited resources and insufficient taxes to provide the needed infrastructure. The Puget Sound Regional Council (PSRC) Comprehensive Economic Development Strategy (CEDS) contains five foundations including building family wage jobs; support for investment and job creation; encouraging innovation and entrepreneurship; building infrastructure; and, support quality of life.

Influence of Market Conditions (SP30)**Table 46: Influence of Market Conditions**

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|----------------------------------------------------------------------------------------|
| Tenant Based Rental Assistance (TBRA) | Not applicable (no tenant-based rental assistance) |
| TBRA for non-homeless special needs | Not applicable (no tenant-based rental assistance) |

ANTICIPATED RESOURCES**Introduction (SP35)**

Funds in the first year of the plan are FY 2015 allocations. The amounts assumed to be available in the remaining four years of the plan are based on a combination of strategies. The City of Tacoma used multiples of total annual funds, assuming stable annual allocations and equal program income over the five years of this Strategic Plan. The City of Lakewood used a more conservative approach and used a percentage of allocations and program income.

Table 47: Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Amount Available Remainder of Plan |
|-----------|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|----------------|----------------------|-------------|------------------------------------|
| | | | Annual Allocation | Program Income | Prior Year Resources | Total | |
| CDBG | Public-federal | Acquisition; Admin & planning; Economic development; Housing Public improvements; Public services | \$2,702,397 | \$553,000 | \$300,000 | \$3,555,397 | \$14,207,274 |
| HOME | Public-federal | Acquisition; Homebuyer assistance; Homeowner rehab; Multifamily rental new construction; Multifamily rental rehab; New construction for ownerships | \$943,877 | \$50,000 | \$100,000 | \$1,093,877 | \$4,375,508 |
| ESG | Public-federal | Conversion and rehab for transitional housing; Financial assistance; Overnight shelter; Rapid rehousing (rental assistance); Rental assistance; Services; Transitional housing | \$199,158 | \$0 | \$20,000 | \$219,158 | \$796,632 |
| Sect. 108 | Public-federal | Acquisition; Economic development; Public improvements; Housing? | \$0 | \$0 | \$441,500 | \$441,500 | \$1,436,500 |
| NSP | Public-federal | Public improvements; Housing? | \$0 | \$0 | \$30,000 | \$30,000 | \$154,365 |

Leveraging Funds and Matching Requirements (SP35)

The City of Tacoma matches CDBG and HOME funds with grants, local funds, nonprofit organizations, Low-Income Housing Tax Credits, corporate grants, and donations (among other sources) to increase the benefit and success of projects using federal CDBG, HOME, and ESG dollars. In fiscal year 2013, CDBG funds in the amount of about \$1.8 million and HOME funds (Consortium) of about \$1.2 million leveraged over \$37.5 million. Program income used to recapitalize the Business Revolving Loan Fund (under the Tacoma Community Redevelopment Authority) has been used as gap financing to leverage business loans. The Affordable Housing Fund, also under the oversight of the Tacoma Community Redevelopment Authority, increases the ability of partners to provide affordable housing by providing a stable source of funding to leverage additional resources. Tacoma has committed federal CDBG and HOME funds to affordable projects early. Up-front local government support has been critical in anchoring projects and obtaining additional funding. Without that early commitment, competition would take funding elsewhere.

In Lakewood, as in Tacoma, CDBG expenditures leverage funding from multiple sources on nearly all projects, with the exception of homeowner rehabilitation/repair program (Major Home Repair and HOME Housing Rehabilitation). In fiscal year 2013, for example, CDBG funds in the amount of approximately \$400,000 leveraged non-CDBG funds nearly seven times that amount. A loan pool was established with a Section 108 loan for the purpose of economic development and job creation. Revolving loan funds from program income support housing development, infrastructure, economic development and public facilities. A joint-venture between the City of Lakewood, the Tacoma Housing Authority and LASA (Living Access Support Alliance) will provide housing and services for homeless individuals and families. A successful partnership between the City of Lakewood and Tacoma-Pierce County Habitat for Humanity will continue to provide new affordable housing opportunities in the Tillicum neighborhood.

HOME match requirements for the Consortium are met through multiple sources, including private grants and donations, Attorney General Funds, Low-Income Housing Tax Credits, and the State Housing Trust Fund. In Tacoma, ESG match requirements are met through various sources, depending on the project. Sources in 2014-2015 included the Washington State, Pierce County, foundations and corporate grants, private donations and City of Tacoma General Fund dollars.

Anticipated Use of Publicly-Owned Land/Property (SP35)

Use of publicly-owned land or property is not anticipated in Lakewood.

Is Tacoma using any?

INSTITUTIONAL DELIVERY SYSTEM

Table 48: Institutional Delivery Structure

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|------------------------------------------------------------|-------------------------|--------------|------------------------|
| City of Tacoma Community & Economic Development Department | Government | Not required | Jurisdiction |
| City of Lakewood Community Development Department | Government | | Jurisdiction |
| Tacoma Community Redevelopment Authority | Redevelopment Authority | | Jurisdiction |

In the City of Tacoma, projects funded with CDBG funds are administered by the Community and Economic Development Department with oversight and review by the Tacoma Community Redevelopment Authority and the Human Services Commission, both appointed by the Tacoma City Council. Tacoma and Lakewood receive HOME (Home Investment Partnership) funds jointly as a Consortium. The Tacoma Community Redevelopment Authority administers housing programs using both CDBG and HOME funds, with support from City staff. In the City of Lakewood, projects funded with CDBG funds are administered by the Community Development Department, with public oversight and review by the Council-appointed CDBG Citizen’s Advisory Board (CAB). **(Add discussion about capacity of Community Housing Development Organizations (CHDOs)).**

Strengths and Gaps in Institutional Delivery System (SP40)

Table 49: Homeless Prevention Services Summary*

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|-----------------------------------------|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | ✓ | ✓ | ✓ |
| Legal Assistance | ✓ | ✓ | ✓ |
| Mortgage Assistance | ✓ | | |
| Rental Assistance | ✓ | ✓ | ✓ |
| Utilities Assistance | ✓ | ✓ | ✓ |
| Street Outreach Services | | | |
| Law Enforcement | ✓ | ✓ | |
| Mobile Clinics | ✓ | ✓ | |
| Other Street Outreach Services | ✓ | ✓ | ✓ |
| Supportive Services | | | |
| Alcohol & Drug Abuse | ✓ | ✓ | ✓ |
| Child Care | ✓ | ✓ | |
| Education | ✓ | ✓ | |
| Employment and Employment Training | ✓ | ✓ | |
| Healthcare | ✓ | ✓ | ✓ |
| HIV/AIDS | ✓ | ✓ | ✓ |
| Life Skills | ✓ | ✓ | ✓ |
| Mental Health Counseling | ✓ | ✓ | ✓ |
| Transportation | ✓ | ✓ | ✓ |

Note: Table 39 in Homeless Section.

Source: 2012 Update of 10-Year Plan to End Homelessness as updated by members of the Continuum of Care in 2014

Service Delivery in Relation to Needs (SP40)

There is an array of agencies providing services in Pierce County covering virtually all areas of need, including most areas of need for persons who are homeless or at risk of homelessness. Detailed information on service availability is regularly updated (Tacoma-Pierce County Coalition to end Homelessness, Member Resource Directory). The United Way 2-1-1 Call Center provides referrals for all callers and the Centralized Intake System through Access Point 4 Housing (AP4H) connects persons who are homeless with appropriate services and housing to the extent it is available.

Strengths and Gaps (SP40)

There is considerable coordination between agencies. The Centralized Intake System has made a difference in avoiding duplication and increasing the ability to access the right form of help for those who are homeless. The strength in the array of community partners who made services available and work with one another to identify gaps. The Human Services Collaboration in Pierce County draws agencies and funders together to align applications, identify needs and gaps, and take steps possible to strengthen the system.

Overwhelmingly the gaps can be attributed to lack of resources to meet the needs. Services are available, but there is not enough. Services and housing resources are inadequate to meet the need across the board. Not only is there a lack of emergency services, there is a lack of services and systems to bridge the period between crisis and stability. It is not for want of willing agencies. The *Human Services Needs Analysis Report (2014)* prepared by the City of Lakewood, the City of Tacoma *Human Services Strategic Plan (2015-2019)*, and 2012 Tacoma-Pierce County Health Department *Community Mental Health and Chemical Dependency Assessment* are among key reports identifying gaps in services and strategies to meet the needs. Outreach for this Consolidated Plan reiterated the gaps. The types of needs are discussed in earlier sections. It should be noted that it is not just of the lack of services in sufficient quantity or duration, needs are made more difficult to overcome by lack of transportation (the right bus routes at the right time and in the right frequency), unaffordable child care (also at the right times, for example, to meet work schedules), poverty/lack of living wage jobs, lack of affordable housing, and isolation because of language or cultural differences that are not addressed in the current delivery system.

Strategy for Overcoming Gaps (SP40)

Lakewood and Tacoma continue to participate in the Human Services Collaboration in Pierce County, the Lakewood/Tacoma/Pierce County Continuum of Care, and other collaborations to identify strategies to strengthen the service delivery system. Both are on the subcommittees for SHB2163 and SHB2060 that establish policies and funding priorities for use of document recording fees set by that legislation. Human services are funded in both jurisdictions with general funds, guided by strategic plans. Importantly, the Tacoma City Council approved a sales tax increase (0.1%) for use in addressing needs of persons with mental health and chemical dependency issues. Decisions on use of funds and priorities are coordinated across departments in both Cities and across agencies in Pierce County. The Pierce

County Human Services Collaboration brings needs, gaps and opportunities to the front of the discussion as does the Lakewood/Tacoma/Pierce County Continuum of Care.

GOALS

Notes: Funding over 5-years not required in the goal summary and not included in this table. Estimates of goal outcome indicators over a 5-year period are required. Indicators and units below based on the annual estimates for Tacoma and Lakewood. Increase estimates to cover 5-years.

Table 50: Goals Summary

| | | |
|---|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Goal Name | Increase and preserve affordable housing choice |
| | Start year | 2015 |
| | End year | 2019 |
| | Category | Affordable housing Public housing Homeless |
| | Geographic area | N/A |
| | Needs addressed | Affordable housing choice |
| | Goal outcome indicator | Rental units rehabilitated 23 household housing units; Homeowner housing rehabilitated 273 households housing units; Direct financial assistance to homebuyers 3 households housing units; Homeowner housing added 1 household housing unit |
| | Description | Projects contributing to increasing affordable housing choice include home repairs and weatherization to preserve the condition of owner-occupied units; down payment assistance for new homeowners; developing new rental housing opportunities; rehabilitation of rental housing; supporting development of new subsidized housing; and, increasing permanent supportive housing. |
| 2 | Goal Name | Reduce homelessness and increase stability |
| | Start year | 2015 |
| | End year | 2019 |
| | Category | Homeless Non-homeless special needs |
| | Geographic area | N/A |
| | Needs addressed | Basic services and homeless prevention/intervention |
| | Goal outcome indicator | Public service activities other than low/moderate-income housing benefit 695 persons assisted; Tenant-based rental assistance/rapid rehousing 220 households assisted; Homeless person overnight shelter 5,940 persons assisted |
| | Description | Projects contributing to reducing homelessness and increasing stability of Tacoma and Lakewood residents include providing supportive services to meet basic needs; providing supportive services to move toward self-sufficiency; projects that provide job training and education; emergency services, including support for shelters and transitional housing; and supporting services for people with special needs. |
| 3 | Goal Name | Improve infrastructure, facilities and economic opportunities |
| | Start year | 2015 |
| | End year | 2019 |
| | Category | Non-housing community development |
| | Geographic area | N/A |
| | Needs addressed | Community and economic development |

| | |
|-------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Goal outcome indicator | Public facility or infrastructure activities other than low/moderate-income housing benefit 15,753 persons assisted; Jobs created/retained 25 jobs; Buildings demolished 3 buildings |
| Description | Projects that support improving infrastructure, facilities and economic opportunities include maintain and improving community facilities; maintaining and improving infrastructure (such as streets, sidewalks, ADA improvements); improvements to facades and other projects to attract and support businesses; support for micro-enterprises and small business development; historic preservation; and removal of slums and blight. |

PUBLIC HOUSING ACCESSIBILITY AND INVOLVEMENT

Need to Increase Number of Accessible Units (SP50)

Not applicable (no required 504 Voluntary Agreement in effect)

Activities to Increase Resident Involvement and Homeownership (SP50)

The Pierce County Housing Authority and the Tacoma Housing Authority have Family Self Sufficiency (FSS) programs that provide case management and assistance to households to increase earning capacity, build skills, and acquire capital to become homeowners. The Cities of Tacoma and Lakewood support homeownership counseling and fund partners to increase homeownership, including the Tacoma Housing Authority. Significantly, both Tacoma and Lakewood have provided assistance to extend homeownership to persons with developmental disabilities, working through the Pierce County Coalition for Developmental Disabilities. In addition, both Cities fund home-ownership counseling as a prerequisite to homeownership under the down payment assistance programs and other ownership programs. Information about down payment assistance programs in Lakewood and Tacoma (now through the Washington State Department of Commerce) is made available to the housing authorities.

Troubled Agency Status and Plan to Remove (SP50)

NA (not designated as troubled agency)

BARRIERS TO AFFORDABLE HOUSING

(Note: Barriers will prepopulate from earlier section.)

Strategies to Remove Barriers to Affordable Housing (SP-55)

Coordinate with needs assessment section on affordable housing.

HOMELESSNESS STRATEGY

Reaching Out and Assessing Needs of Homeless Persons (SP60)

A primary goal of the 2012 Tacoma/Lakewood/Pierce Continuum of Care Plan to End Homelessness is to provide a system of centralized entry, intake and referral. The newly-developed Centralized Intake System, Access Point 4 Housing (AP4H), implements that goal. It is designed to prevent homelessness and provide access to stabilizing housing and services depending upon the needs of the individual or family. Associated Ministries of Tacoma is the agency designated to administer the single point of entry AP4H system for all persons who are literally homeless or those who are at imminent risk of becoming homeless (will be homeless in 72 hours absent an intervention). The system provides for intake, screening for eligibility, assessment of needs, diversion services and rapid placement in appropriate housing resources. Persons in need are matched to the prevention program or the rehousing program that most closely meets their individual needs.

In the coming months, Tacoma and Lakewood representatives will participate in the Continuum's consideration of the results of a January 2015 report assessing the initial stages of operation of AP4H. The report recommended improving data collection and analysis, establishing prioritizing criteria for placing homeless subpopulations, reducing barriers to accessing homeless housing resources, further integrating the system into HMIS, and ongoing planning to maximize the impact and capacity of the system. The Continuum will be considering actions to implement findings as appropriate.

People can still access walk-up same day shelters without first going through the Centralized Intake System, but it is hoped that an assessment can be made and those individuals linked to services and housing. In addition, PATH (Projects for Assistance in Transition from Homelessness) and Positive Interaction teams reach out to homeless persons, particularly those with a wide range of disabilities, including mental illness, and try to connect them with emergency mental health beds and treatment. Mapping, provided by Optum, has been helpful in identifying locations for outreach. In addition, Tacoma supports additional efforts to assess youth and find them suitable services. A new youth drop-in shelter (ages 13 to 24), along with an overnight emergency shelter for youth 18 to 24, is planned with initial funding from Tacoma and Pierce County. The facility will open early in 2016. A second phase will provide emergency shelter for youth under age 18. The Living Access Support Alliance (LASA) received \$3 million from the Washington Housing Trust Fund that enabled LASA to partner with the Tacoma Housing Authority to build a new facility at Prairie Oaks that will provide 15 units of permanent supportive housing for homeless families, along with a new office and client services center.

Meeting Emergency and Transitional Housing Needs (SP60)

The Cities of Tacoma and Lakewood fully support, and are partners in implementing, the Continuum's Plan to End Homelessness. The 2012 Plan calls for significant changes over the coming years to retool homeless housing resources available within the County. In addition to expanding rapid rehousing, the plan calls for converting some of the time-limiting homeless housing stock into permanent housing with supports tailored to unique needs. Where appropriate, transitional housing will be converted to

permanent supportive housing and/or rapid rehousing resources and financial resources will be increasingly dedicated for that purpose. Key to this strategy will be the continued provision of strengths-based services, decreasing barriers to housing, and tailoring services to the specific needs of individuals and families. At the same time, the City and County are committed to ensuring there is adequate emergency shelter for unsheltered individuals and families. This involves maintaining the current inventory of emergency shelter beds while encouraging practices that move residents out of shelter more quickly and into permanent housing.

Rapid Rehousing and Successful Transition to Permanent Housing (SP60)

The Continuum and its partners are working to improve the capacity of homeless providers to assist families and individuals toward successful transitions to permanent housing. A primary effort is working with homeless housing providers to reduce barriers to housing (such as unnecessary criteria for program entrance) so that rapid placement into stable housing can be achieved. In addition, the Continuum has been working toward increasing education and information exchange among homeless provider staff on national best practices for facilitating access to affordable housing and enhancing stabilization to prevent returns to homelessness.

Plans include continuing support and assessment of the AP4H intake system and expansion of outreach efforts to shorten the length of time persons are homeless as well as development of additional youth outreach services and shelter capacity. Other efforts include continued utilization of ESG and other local government resources to provide rapid rehousing services for persons coming into the system and use of revenues from the 0.1 percent local sales tax provision in Tacoma to provide funds for improvements to services to persons with chemical dependency and those with mental illness, including persons who are chronically homeless.

Planning Successful Transitions from Institutions (SP60)

The overall strategy of the Lakewood/Tacoma/Pierce County Continuum of Care related to planning to prevent the discharge of persons from institutions into homelessness is to provide or broker tailored services and treatment in housing and prevention programs. The Continuum's Discharge Planning subcommittee has worked on developing plans and actions for improving the system of discharging from institutions to prevent individuals from becoming homeless. The City of Tacoma will continue to utilize funds generated by the mental health/chemical dependency sales tax to facilitate system-wide improvements to the delivery of mental health and chemical dependency services.

The State Department of Corrections will continue to have a place at the table to assist in the Continuum of Care's planning process. The Department will principally work with the Incarcerated Veterans Program, Pioneer Human Services, shelters and the Metropolitan Development Council to prevent discharges into homelessness. Several agencies will work with health and mental health care facilities to find housing for persons being discharged following their health care. Key players working toward the goal of successful transitions of mental health discharges to the community will be the PATH teams, Positive Interactions, Western State Hospital, Franciscan Health Care, Multicare/Good Samaritan

Greater Lakes Mental Health Care, the Rescue Mission, Comprehensive Life Resources and Catholic Community Services. Multidisciplinary teams will begin the planning for children aging out of foster care six months prior to the “aging out” date and will use housing and transitional housing resources primarily available through the Pierce County Alliance and the Housing for Success partnership.

LEAD-BASED PAINT HAZARDS

Actions to Remove LBP Hazards (SP65)

Consistent with Title X of the Housing and Community Development Act of 1992, the Cities of Tacoma and Lakewood provide information on lead-safe practices to owners of all properties receiving up to \$5,000 of federally-funded assistance. If work on painted surfaces is involved in properties constructed prior to 1978, the presence of lead is assumed and safe work practices are followed. In addition to the above, homes with repairs in excess of \$5,000 in federally-funded rehabilitation assistance are assessed for risk (completed by a certified LBP firm) or are presumed to have lead. If surfaces to be disturbed are determined to contain lead, interim controls are exercised, occupants notified, and clearance test performed by an EPA certified firm. Properties constructed prior to 1978 and acquired with federal funds are inspected for hazards and acquired rental properties are inspected periodically.

Actions Related to Extent of Hazards (SP65)

Much of the housing stock in Tacoma, in particular, and Lakewood was constructed prior to 1978. While not exclusively the case, older units with irregular maintenance may pose a risk to residents. Housing repair projects favor lower-income households by virtue of their eligibility, and at-risk housing units by virtue of their affordability (condition and age). The Cities provide information on lead-safe practices to households involved in the repair programs and have brochures in the City offices for the general public on the dangers of lead and the importance of safe practices.

Integration with Procedures (SP65)

Lead-safe practices are required in all rehabilitation programs where housing was constructed prior to 1978, as described above.

ANTI-POVERTY STRATEGY

Goals, Programs, Policies to Reduce Poverty (SP70)

The Cities will continue to support programs and projects that assist low-income persons, including projects that offer solutions to help them out of poverty. All three of the goals in this Strategic Plan have the capacity to reduce the number of households living in poverty. Further, CDBG, HOME and ESG funds leverage additional monies to address the same issues. Projects are also the result of long collaborations between agencies and partners, including Pierce County, the Tacoma Housing Authority and the Pierce

County Housing Authority. Funding from other sources – local, state, federal, foundations, private donors – are coordinated for the best benefit given continually declining resources.

The goal of increasing and preserving affordable housing choice includes projects that will provide new housing to lower income households, some with ongoing subsidy and support. Decreasing the cost of housing is one significant way of increasing household income, leaving more for households to allocate to helping themselves (training, transportation, childcare). Down payment assistance programs, along with housing counseling, will allow households to build equity and achieve stability in neighborhoods. Housing repair programs allow persons to live in safer housing and improve the neighborhood. Funds used to acquire blighted properties and replace with safe units for ownership create avenues out of poverty for low-income buyers and increase the value of neighboring properties.

The goal of reducing homelessness and increasing stability of residents likewise offers a path out of poverty and homelessness. Household-focused and individual-focused case management, coupled with rapid rehousing can eliminate periods of debilitating homelessness and rebuild attachment to the community, productive employment and education, all of which are challenged during periods of homelessness. Support for job training, literacy, and early interventions for youth provide incentives and skills for employment.

The goal of improving infrastructure, facilities and economic opportunities also has the capacity to help households and neighborhoods out of poverty. Investing in infrastructure and improvements to revitalize neighborhoods raises the quality of the neighborhood, makes it more attractive for new residents and more attractive to other investment and businesses providing jobs. Projects to improve business areas and to make façade improvements also increase the potential for investment. Projects also fund small business development directly, some through revolving loan funds, all of which result in jobs for lower income persons, some of whom enter the programs from poverty. Major barriers to achieving reductions in the number of households in poverty are limited resources (including funding) and broad changes in local economies beyond control of the Cities.

Coordination with Affordable Housing Plan (SP70)

The Cities of Tacoma and Lakewood work closely with the Tacoma Housing Authority (Moving to Work) and the Pierce County Housing Authority and support Family Self-Sufficiency programs. Both Tacoma and Lakewood are represented on the Tacoma/Pierce County Affordable Housing Consortium to work on issues of affordable housing. Both are party to implementing many of the policies recommended by the Affordable Housing Advisory Group created at the request of the City of Tacoma. Policies about affordable housing concern both disposable income and housing cost. Looking even more broadly, Tacoma and Lakewood participate in a multicounty planning system (Puget Sound Regional Council) that is looking at regional growth and economic development, as well as equal access to opportunities.

MONITORING (SP80)

Desk monitoring will consist of close examination of periodic reports submitted by subrecipients or property owners for compliance with program regulations and subrecipient agreements as well as compliance with requirements to report on progress and outcome measures specific to each award. As a condition of loan approval, the Tacoma Community Redevelopment Authority (TCRA) may have imposed additional requirements in the form of targeted set-asides (e.g., homeless units). Document review will occur at least annually and more frequently if determined necessary. Wherever possible, problems are corrected through discussions or negotiation with the subrecipient. As individual situations dictate, additional desk monitoring, onsite monitoring, and/or technical assistance is provided.

Timing and frequency of onsite monitoring depends on the complexity of the activity and the degree to which an activity or subrecipient is at risk of noncompliance with program requirements. More frequent visits may occur depending on identification of potential problems or risks. The purpose of monitoring, which can include reviewing records, property inspections, or other activities appropriate to the project, is to identify any potential areas of noncompliance and assist the subrecipient in making the necessary changes to allow for successful implementation and completion of the activity.

The Tacoma Community Redevelopment Authority (TCRA) will contract with an independent third party inspection company to conduct onsite inspections of its rental housing portfolio. The purpose of the inspections is to insure that rental housing meets or exceeds the Uniform Physical Condition Standards (UPCS). Inspections of each property will take place every three years.

APPENDIX A: CHAS TABLES TACOMA-LAKEWOOD

The IDIS CHAS tables are included in the appendix, along with analysis leading to conclusions about housing condition and need, particularly disproportionate needs in Tacoma and Lakewood. Conclusions about need have been brought into appropriate sections in the body of the Consolidated Plan.

Table A-1a: Number of Households (CHAS Table 6 – NA 10)

| Household Type | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI | Total |
|-------------------------------------------------------------|----------------|------------------|------------------|-------------------|----------------|---------|
| Total Households | 14,770 | 12,665 | 18,130 | 11,565 | 46,705 | 103,835 |
| Small Family Households | 4,925 | 4,240 | 6,625 | 4,380 | 23,440 | 43,610 |
| Large Family Households | 855 | 870 | 1,690 | 645 | 2,870 | 6,930 |
| Household contains at least one person 62-74 years of age | 2,110 | 2,055 | 2,470 | 1,590 | 7,745 | 15,970 |
| Household contains at least one person age 75 or older | 1,745 | 2,035 | 2,535 | 1,285 | 3,300 | 10,900 |
| Households with one or more children 6 years old or younger | 3,175 | 2,500 | 3,540 | 1,560 | 4,735 | 15,510 |

Source: 2007-2011 CHAS Table 6 (IDIS NA-10)

The 2007-2011 ACS estimated a total of 103,835 households. Combined, 55% of households in Tacoma and Lakewood had incomes below HUD Adjusted Area Median Family Income (HAMFI).

- 26% of households had incomes at or below 50% of HAMFI
- 14% of households had incomes at or below 30% of HAMFI

Table A-1b: Household Type as Percent of Total Households by Income Range

| Household Type | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI | Total |
|-------------------------------------------------------------|----------------|------------------|------------------|-------------------|----------------|---------|
| Total Households | 14,770 | 12,665 | 18,130 | 11,565 | 46,705 | 103,835 |
| Small Family Households | 33% | 33% | 37% | 38% | 50% | 42% |
| Large Family Households | 6% | 7% | 9% | 6% | 6% | 7% |
| Household contains at least one person 62-74 years of age | 14% | 16% | 14% | 14% | 17% | 15% |
| Household contains at least one person age 75 or older | 12% | 16% | 14% | 11% | 7% | 10% |
| Households with one or more children 6 years old or younger | 21% | 20% | 20% | 13% | 10% | 15% |

Source: 2007-2011 CHAS Table 6 (IDIS NA-10)

Tables A-1a and 1b show characteristics of households within an income range. The percentages do not add to 100% in rows or columns; that is, not all households are described in the table. For most household types there is little notable variation in percent of the total households within the income range (Table A-1b) when compared to total households.

Half (50%) of households with incomes at or above 100% of HAMFI were small family households compared to lower income households – 33% of households with incomes at 50% of HAMFI and below

were small family households. A greater share of lower income households had young children (6 years and younger) than higher income households.

Housing Needs Summary Tables for Several Types of Housing Problems (NA 10)

Table A-2: Households with one of Listed Needs (1) (CHAS Table 7 – NA 10)

| Housing Problem | Renter | | | | | Owner | | | | |
|----------------------------------------------------------------------------|-----------|-------------|-------------|--------------|--------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Substandard Housing: Lack complete plumbing or kitchen facilities | 385 | 375 | 160 | 135 | 1,055 | 10 | 25 | 30 | 35 | 100 |
| Severely Overcrowded: >1.51 people p/room (with complete kitchen/plumbing) | 170 | 320 | 250 | 50 | 790 | 10 | 40 | 35 | 25 | 110 |
| Overcrowded: 1.01-1.5 people p/room (and none of the above problems) | 280 | 325 | 325 | 100 | 1,030 | 10 | 75 | 285 | 85 | 455 |
| Housing cost burden >50% of income (and none of the above problems) | 7,640 | 3,085 | 955 | 50 | 11,730 | 1,815 | 1,940 | 2,155 | 835 | 6,745 |
| Housing cost burden >30% of income (and none of the above problems) | 1,075 | 3,670 | 4,515 | 1,040 | 10,300 | 295 | 735 | 1,900 | 1,865 | 4,795 |
| Zero/negative Income (and none of the above problems) | 1,035 | 0 | 0 | 0 | 1,035 | 405 | 0 | 0 | 0 | 405 |

Data Source: 2007-2011 CHAS

Table A-2 shows housing problems in order of severity, beginning with lack of complete kitchen or plumbing facilities. Households in the first row were excluded from subsequent rows meaning households may have had multiple problems – only the most severe is reflected in Table A-2.

In order of severity of need or condition:

- 1,055 renter households and 100 owners were living in substandard housing, defined as lacking complete plumbing or kitchen facilities.
- Another 790 renters and 110 owners were living in severely overcrowded conditions, defined as more than 1.5 persons per room.
- The most prevalent housing need (or condition) for both renters and owner households was cost in relation to income. The 2007-2011 CHAS estimates showed that at least 11,730 renter households and 6,745 owner households were paying more than 50% of income for housing costs. At least an additional 10,300 renter households and 4,795 owner households were paying between 30% and 50% of income for housing.
- Housing needs fell disproportionately to the poorest households, particularly renter households.

Table A-3 shows housing conditions by tenure for all Tacoma-Lakewood households (at all levels of income). Nearly half (48%) of all renter households in Tacoma-Lakewood had at least one housing problem, according to the CHAS data, as did 35% of all owner households. Note that selected conditions

include cost-burden and overcrowding, so “condition” is not primarily a matter of housing quality. As shown in Table A-2 housing problems were more frequently a matter of housing costs in relation to income.

Table A-3: Conditions (CHAS Table 37 – MA 20)

| Condition of Units* | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|------|-----------------|------|
| | Number | % | Number | % |
| With one selected condition | 18,657 | 35% | 24,136 | 48% |
| With two selected conditions | 529 | 1% | 1,700 | 4% |
| With three selected conditions | 39 | <1% | 206 | <1% |
| With four selected conditions | 0 | 0% | 0 | 0% |
| No selected conditions | 34,279 | 64% | 24,288 | 48% |
| Total | 53,504 | 100% | 50,330 | 100% |

*Note that “condition” includes housing problems, the majority of which are cost-burden and to a lesser extent over-crowding.

Source: 2007-2011 CHAS

Table A-4 (CHAS Table 8) summarizes severe housing problems – that is, lack of complete plumbing and/or kitchen facilities, severe cost burden (paying more than 50% of income for housing) and severe overcrowding (more than 1.5 persons per room). As was demonstrated in previous tables, by far the most prevalent severe problem was housing cost in relation to income – households paying over 50% of income for housing costs.

Table A-4: Households with One or more Severe Housing Problems*(2) (CHAS Table 8 – NA 10)

| Housing Problem | Renter | | | | | Owner | | | | |
|-----------------------------------------------------------------------|-----------|-------------|-------------|--------------|--------|-----------|-------------|-------------|--------------|--------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Having 1 or more of four housing problems | 8,470 | 4,110 | 1,685 | 335 | 14,600 | 1,850 | 2,080 | 2,500 | 980 | 7,410 |
| Having none of four housing problems | 2,430 | 4,680 | 9,065 | 5,685 | 21,860 | 580 | 1,795 | 4,880 | 4,560 | 11,815 |
| Household has negative income, but none of the other housing problems | 1,035 | 0 | 0 | 0 | 1,035 | 405 | 0 | 0 | 0 | 405 |

*Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden

Data Source: 2007-2011 CHAS

The following figures combine data from Tables A-3 and A-4 (CHAS tables 7 and 8) and show problems for renters and owner by income range to 100% of AMI. Each column is the total of the estimated number of renters or owners in each income range for the Tacoma-Lakewood region.

According to CHAS data, there were 37,495 renters and 19,630 owner households with incomes below 100% of AMI in the Tacoma-Lakewood region. It is clear from the figures that:

- Many more renter than owner households had incomes below 100% of AMI, particularly at lower income ranges.

- The majority of both renter and owner households with incomes at or below 30% of AMI had one or more severe housing problems – 71% of renters and 65% of owners. By far the greatest need or condition was cost in relation to income.
- The majority of both renter and owner households with incomes between 30% and 50% of AMI had housing problems, although fewer severe problems – 47% of renters and 54% of owners with incomes between 30% and 50% of AMI had severe housing problems. Again, the most prevalent contributing factor was cost in relation to income.
- Looking across all income categories (up to 100% of AMI), 40% of all renter households and 38% of all owner households had one or more severe housing problems.

Figure A-1: Renter Households by Income Range by Degree of Housing Problems

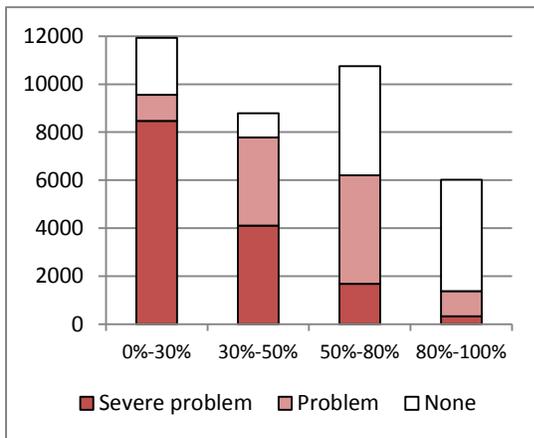
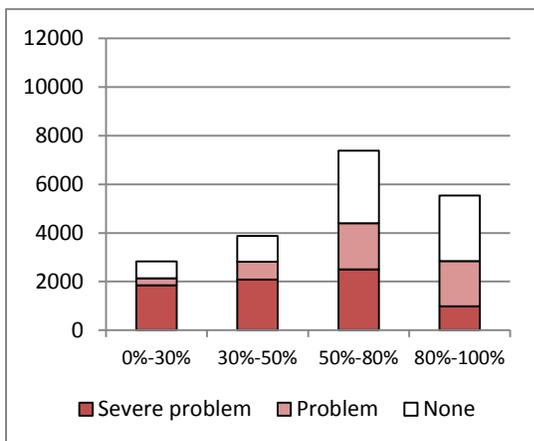


Figure A-2: Owner Households by Income Range by Degree of Housing Problems



CHAS tables 9 and 10 (Tables A-5 and A-6) reflect cost-burdens for low-moderate income households (below 80% of AMI).

- Overall, 22,670 renters and 9,207 owner households in the low-mod income range (below 80% of AMI) were burdened by costs in excess of 30% of household income and about half of renters

with cost burdens (12,535 households) and two-thirds of owners with cost burdens (6,040 households) had housing costs in excess of half (50%) of household income.

- It is difficult to draw conclusions by type of households because of lack of CHAS totals by household type and tenure to use as a reference.

Table A-5: Cost Burden >30% (3) (CHAS Table 9 – NA 10)

| Household Type | Renter | | | | Owner | | | |
|----------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Small related | 3,585 | 2,760 | 2,245 | 8,590 | 584 | 800 | 1,805 | 3,189 |
| Large related | 645 | 415 | 460 | 1,520 | 145 | 380 | 669 | 1,194 |
| Elderly | 1,545 | 1,520 | 825 | 3,890 | 1,080 | 1,015 | 1,020 | 3,115 |
| Other | 3,700 | 2,810 | 2,160 | 8,670 | 324 | 595 | 790 | 1,709 |
| Total need | 9,475 | 7,505 | 5,690 | 22,670 | 2,133 | 2,790 | 4,284 | 9,207 |

Data Source: 2007-2011 CHAS

Table A-6: Cost Burden >50% (4) (CHAS Table 10 – NA 10)

| Household Type | Renter | | | | Owner | | | |
|----------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Small related | 3,180 | 1,090 | 380 | 4,650 | 565 | 675 | 880 | 2,120 |
| Large related | 520 | 150 | 0 | 670 | 115 | 285 | 285 | 685 |
| Elderly | 1,195 | 600 | 270 | 2,065 | 880 | 560 | 585 | 2,025 |
| Other | 3,335 | 1,435 | 380 | 5,150 | 260 | 500 | 450 | 1,210 |
| Total need | 8,230 | 3,275 | 1,030 | 12,535 | 1,820 | 2,020 | 2,200 | 6,040 |

Data Source: 2007-2011 CHAS

- There were over four times more low-mod cost-burdened renter households than owner-households, at both the 30% cost-burden level and 50% (severe burden). This is consistent with the greater number of lower-income renter households in the Tacoma-Lakewood Region.
- About an equal number of elderly low-mod renter and owner households were burdened by costs – 3,890 renters and 3,115 owner households had costs greater than 30% of income; 2,065 renter households and 2,025 owner households had costs greater than 50% of income.

Table A-7: Crowding* (5) (CHAS Table 11 – NA 10)

| Household Type | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Single family households | 335 | 485 | 505 | 130 | 1,455 | 0 | 35 | 295 | 100 | 430 |
| Multiple, unrelated family households | 85 | 75 | 45 | 20 | 225 | 10 | 80 | 25 | 15 | 130 |
| Other, non-family households | 60 | 85 | 25 | 0 | 170 | 10 | 0 | 0 | 0 | 10 |
| Total need | 480 | 645 | 575 | 150 | 1,850 | 20 | 115 | 320 | 115 | 570 |

*More than one person per room

Data Source: 2007-2011 CHAS

A total of 2,420 lower-income (to 100% of AMI) households were living in overcrowded conditions, both renters and owners – the largest portion was single family households, rather than multiple family or non-related households.

Disproportionately Greater Need: Housing Problems (NA-15)

Table A-8: Disproportionately Greater Need 0%-30% of AMI (CHAS Table 13 – NA 15)

| Race/Ethnicity | One or more of four housing problems* | None of four housing problems | No/negative income, but none of housing problems |
|--------------------------------|---------------------------------------|-------------------------------|--------------------------------------------------|
| Jurisdiction as a whole | 13,910 | 2,275 | 1,175 |
| White | 7,780 | 1,545 | 665 |
| Black / African American | 2,690 | 275 | 305 |
| Asian | 1,040 | 280 | 115 |
| American Indian, Alaska Native | 199 | 19 | 0 |
| Pacific Islander | 180 | 10 | 0 |
| Hispanic | 1,245 | 70 | 70 |

Note: Given the small numbers and associated sampling error, small populations were not considered. In the case of Table A-8, this included American Indian/Alaska Native and Pacific Islander-headed households.

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Data Source: 2007-2011 CHAS

Disproportionate needs are defined as a need greater than 10% of that found for the jurisdiction as a whole. For the jurisdiction as a whole, 80% of households with incomes between 0% and 30% of AMI experienced housing needs (Table A-8). There were no racial or ethnic households with disproportionate needs in this income range.

Table A-9: Disproportionately Greater Need 30%-50% of AMI (CHAS Table 14 – NA 15)

| Race/Ethnicity | One or more of four housing problems* | None of four housing problems | No/negative income, but none of housing problems |
|--------------------------------|---------------------------------------|-------------------------------|--------------------------------------------------|
| Jurisdiction as a whole | 9,930 | 2,890 | 0 |
| White | 6,510 | 2,085 | 0 |
| Black / African American | 1,195 | 295 | 0 |
| Asian | 595 | 330 | 0 |
| American Indian, Alaska Native | 60 | 50 | 0 |
| Pacific Islander | 145 | 0 | 0 |
| Hispanic | 1,100 | 115 | 0 |

Note: Given the small numbers and associated sampling error, small populations were not considered. In the case of Table A-9, this included American Indian/Alaska Native and Pacific Islander-headed households.

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Data Source: 2007-2011 CHAS

For the jurisdiction as a whole, 77% of households with incomes between 30% and 50% of AMI (Table A-10) experienced housing needs (Table A-9). A disproportionate share of Hispanic households in this income range had greater needs (91% did).

Table A-10: Disproportionately Greater Need 50%-80% of AMI (CHAS Table 15 – NA 15)

| Race/Ethnicity | One or more of four housing problems* | None of four housing problems | No/negative income, but none of housing problems |
|--------------------------------|---------------------------------------|-------------------------------|--------------------------------------------------|
| Jurisdiction as a whole | 10,285 | 9,845 | 0 |
| White | 6,765 | 6,905 | 0 |
| Black / African American | 1,160 | 1,055 | 0 |
| Asian | 835 | 550 | 0 |
| American Indian, Alaska Native | 110 | 229 | 0 |
| Pacific Islander | 45 | 40 | 0 |
| Hispanic | 1,130 | 750 | 0 |

Note: Given the small numbers and associated sampling error, small populations were not considered. In the case of Table A-10, this included American Indian/Alaska Native and Pacific Islander-headed households.

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Data Source: 2007-2011 CHAS

For the jurisdiction as a whole, 51% of households with incomes between 50% and 80% of AMI experienced housing needs (Table A-10). There were no racial or ethnic households with disproportionate needs in this income range.

Table A-11: Disproportionately Greater Need 80%-100% AMI (CHAS Table 16 – NA 15)

| Race/Ethnicity | One or more of four housing problems* | None of four housing problems | No/negative income, but none of housing problems |
|--------------------------------|---------------------------------------|-------------------------------|--------------------------------------------------|
| Jurisdiction as a whole | 3,785 | 7,120 | 0 |
| White | 2,710 | 5,200 | 0 |
| Black / African American | 425 | 770 | 0 |
| Asian | 230 | 440 | 0 |
| American Indian, Alaska Native | 44 | 55 | 0 |
| Pacific Islander | 40 | 25 | 0 |
| Hispanic | 180 | 345 | 0 |

Note: Given the small numbers and associated sampling error, small populations were not considered. In the case of Table A-11, this included American Indian/Alaska Native and Pacific Islander-headed households.

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Data Source: 2007-2011 CHAS

For the jurisdiction as a whole, 35% of households with incomes between 80% and 100% of AMI experienced housing needs (Table A-11). There were no racial or ethnic households with disproportionate needs in this income range.

Disproportionately Greater Need: Severe Housing Problems (NA-20)

For the jurisdiction as a whole, 69% of households with incomes between 0% and 30% of AMI experienced severe housing needs (Table A-12). There were no racial or ethnic households with disproportionate needs in this income range.

Table A-12: Severe Housing Problems 0%-30% AMI (CHAS Table 17 – NA 20)

| Race/Ethnicity | One or more of four housing problems* | None of four housing problems | No/negative income, but none of housing problems |
|--------------------------------|---------------------------------------|-------------------------------|--------------------------------------------------|
| Jurisdiction as a whole | 12,060 | 4,125 | 1,175 |
| White | 6,750 | 2,575 | 665 |
| Black / African American | 2,525 | 435 | 305 |
| Asian | 750 | 575 | 115 |
| American Indian, Alaska Native | 179 | 40 | 0 |
| Pacific Islander | 155 | 35 | 0 |
| Hispanic | 1,035 | 264 | 70 |

Note: Given the small numbers and associated sampling error, small populations were not considered. In the case of Table A-12, this included American Indian/Alaska Native and Pacific Islander-headed households.

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden greater than 50%

Data Source: 2007-2011 CHAS

Table A-13: Severe Housing Problems 30%-50% AMI (CHAS Table 18 – NA 20)

| Race/Ethnicity | One or more of four housing problems* | None of four housing problems | No/negative income, but none of housing problems |
|--------------------------------|---------------------------------------|-------------------------------|--------------------------------------------------|
| Jurisdiction as a whole | 4,700 | 8,115 | 0 |
| White | 2,900 | 5,695 | 0 |
| Black / African American | 580 | 900 | 0 |
| Asian | 310 | 615 | 0 |
| American Indian, Alaska Native | 29 | 80 | 0 |
| Pacific Islander | 100 | 45 | 0 |
| Hispanic | 575 | 640 | 0 |

Note: Given the small numbers and associated sampling error, small populations were not considered. In the case of Table A-13, this included American Indian/Alaska Native and Pacific Islander-headed households.

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden greater than 50%

Data Source: 2007-2011 CHAS

For the jurisdiction as a whole, 37% of households with incomes between 30% and 50% of AMI experienced severe housing needs (Table A-13). There were no racial or ethnic households with disproportionate needs in this income range.

Table A-14: Severe Housing Problems 50%-80% AMI (CHAS Table 19 – NA 20)

| Race/Ethnicity | One or more of four housing problems* | None of four housing problems | No/negative income, but none of housing problems |
|--------------------------------|---------------------------------------|-------------------------------|--------------------------------------------------|
| Jurisdiction as a whole | 3,550 | 16,580 | 0 |
| White | 2,165 | 11,515 | 0 |
| Black / African American | 510 | 1,695 | 0 |
| Asian | 334 | 1,050 | 0 |
| American Indian, Alaska Native | 40 | 304 | 0 |
| Pacific Islander | 45 | 45 | 0 |
| Hispanic | 405 | 1,470 | 0 |

Note: Given the small numbers and associated sampling error, small populations were not considered. In the case of Table A-14, this included American Indian/Alaska Native and Pacific Islander-headed households.

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden greater than 50%

Data Source: 2007-2011 CHAS

For the jurisdiction as a whole, 18% of households with incomes between 50% and 80% of AMI experienced severe housing needs (Table A-14). There were no racial or ethnic households with disproportionate needs in this income range.

Table A-15: Severe Housing Problems 80%-100% AMI (CHAS Table 20 – NA 20)

| Race/Ethnicity | One or more of four housing problems* | None of four housing problems | No/negative income, but none of housing problems |
|--------------------------------|---------------------------------------|-------------------------------|--------------------------------------------------|
| Jurisdiction as a whole | 845 | 10,055 | 0 |
| White | 660 | 7,245 | 0 |
| Black / African American | 60 | 1,135 | 0 |
| Asian | 55 | 615 | 0 |
| American Indian, Alaska Native | 4 | 95 | 0 |
| Pacific Islander | 0 | 65 | 0 |
| Hispanic | 65 | 470 | 0 |

Note: Given the small numbers and associated sampling error, small populations were not considered. In the case of Table A-15, this included American Indian/Alaska Native and Pacific Islander-headed households.

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden greater than 50%

Data Source: 2007-2011 CHAS

For the jurisdiction as a whole, 8% of households with incomes between 80% and 100% of AMI experienced severe housing needs (Table A-15). There were no racial or ethnic households with disproportionate needs in this income range.

Disproportionately Greater Need: Housing Cost Burdens

Table A-16: Housing Cost Burdens (CHAS Table 21 – NA 25)

| Householder Race/Ethnicity | <=30% | 30%-50% | >50% | No/negative income (not computed) |
|--------------------------------|--------|---------|--------|-----------------------------------|
| Jurisdiction as a whole | 59,400 | 23,270 | 19,655 | 1,175 |
| White | 44,095 | 16,120 | 11,815 | 665 |
| Black / African American | 5,315 | 2,205 | 3,580 | 305 |
| Asian | 3,730 | 1,775 | 1,340 | 115 |
| American Indian, Alaska Native | 735 | 240 | 225 | 0 |
| Pacific Islander | 375 | 135 | 235 | 0 |
| Hispanic | 3,425 | 1,925 | 1,585 | 70 |

Data Source: 2007-2011 CHAS

Table A-16 (CHAS table 21) summarizes cost burden by race and ethnicity of the householder. This includes all households in the Tacoma-Lakewood region, not just those with incomes below 100% of AMI. For the jurisdiction as a whole, 42% of households experienced cost burdens at 30% or more of household income. Racial or ethnic minority-headed households were not disproportionately cost-burdened compared to the jurisdiction as a whole at the 30% and greater level. However, there was a disproportionate share of Black/African American-headed households experiencing a severe cost burden (50% or more of income) compared to the jurisdiction as a whole – 32% of Black/African American-headed households compared to 19% for the jurisdiction as a whole.

APPENDIX B: CHAS TABLES TACOMA

The IDIS CHAS tables are included in the appendix, along with analysis leading to conclusions about housing condition and need, particularly disproportionate needs in Tacoma. Conclusions about need have been brought into appropriate sections in the body of the Consolidated Plan.

Table A-1a: Number of Households (CHAS Table 6 – NA 10)

| Household Type | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI | Total |
|-------------------------------------------------------------|----------------|------------------|------------------|-------------------|----------------|--------|
| Total Households | 11,270 | 9,255 | 13,420 | 8,685 | 36,795 | 79,425 |
| Small Family Households | 3,695 | 3,105 | 4,710 | 3,405 | 18,610 | 33,525 |
| Large Family Households | 685 | 700 | 1,380 | 560 | 2,215 | 5,540 |
| Household contains at least one person 62-74 years of age | 1,580 | 1,695 | 1,960 | 1,215 | 5,575 | 12,025 |
| Household contains at least one person age 75 or older | 1,400 | 1,585 | 1,870 | 1,025 | 2,345 | 8,225 |
| Households with one or more children 6 years old or younger | 2,255 | 1,885 | 2,500 | 1,235 | 3,910 | 11,785 |

Source: 2007-2011 CHAS Table 6 (IDIS NA-10)

2007-2011 ACS estimated a total of 79,425 households. Over half (54%) of households in Tacoma had incomes below HUD Adjusted Area Median Family Income (HAMFI).

- 26% of households had incomes at or below 50% of HAMFI
- 14% of households had incomes at or below 30% of HAMFI

Table A-1b: Household Type as Percent of Total Households by Income Range

| Household Type | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI | Total |
|-------------------------------------------------------------|----------------|------------------|------------------|-------------------|----------------|--------|
| Total Households | 11,270 | 9,255 | 13,420 | 8,685 | 36,795 | 79,425 |
| Small Family Households | 33% | 34% | 35% | 39% | 51% | 42% |
| Large Family Households | 6% | 8% | 10% | 6% | 6% | 7% |
| Household contains at least one person 62-74 years of age | 14% | 18% | 15% | 14% | 15% | 15% |
| Household contains at least one person age 75 or older | 12% | 17% | 14% | 12% | 6% | 10% |
| Households with one or more children 6 years old or younger | 20% | 20% | 19% | 14% | 11% | 15% |

Source: 2007-2011 CHAS Table 6 (IDIS NA-10)

Tables A-1a and 1b show characteristics of households within an income range. The percentages do not add to 100% in rows or columns; that is, not all households are described in the table. For most household types there is little notable variation in percent of the total households within the income range (Table A-1b) when compared to total households.

Half (51%) of households with incomes at or above 100% of HAMFI were small family households compared to lower income households – 33% of households with incomes at 30% of HAMFI and below were small family households. A greater share of lower income households had young children (6 years and younger) than higher income households.

Housing Needs Summary Tables for Several Types of Housing Problems (NA 10)

Table A-2: Households with one of Listed Needs (1) (CHAS Table 7 – NA 10)

| Housing Problem | Renter | | | | | Owner | | | | |
|----------------------------------------------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Substandard Housing: Lack complete plumbing or kitchen facilities | 335 | 365 | 160 | 125 | 985 | 10 | 25 | 30 | 35 | 100 |
| Severely Overcrowded: >1.51 people p/room (with complete kitchen/plumbing) | 135 | 270 | 140 | 40 | 585 | 0 | 40 | 35 | 10 | 85 |
| Overcrowded: 1.01-1.5 people p/room (and none of the above problems) | 210 | 205 | 185 | 70 | 670 | 10 | 65 | 245 | 65 | 385 |
| Housing cost burden >50% of income (and none of the above problems) | 5,700 | 2,205 | 820 | 50 | 8,775 | 1,430 | 1,680 | 1,900 | 650 | 5,660 |
| Housing cost burden >30% of income (and none of the above problems) | 865 | 2,270 | 3,170 | 775 | 7,080 | 215 | 495 | 1,640 | 1,720 | 4,070 |
| Zero/negative Income (and none of the above problems) | 605 | 0 | 0 | 0 | 605 | 265 | 0 | 0 | 0 | 265 |

Data Source: 2007-2011 CHAS

Table A-2 shows housing problems in order of severity, beginning with lack of complete kitchen or plumbing facilities. Households in the first row were excluded from subsequent rows meaning households may have had multiple problems – only the most severe is reflected in Table A-2.

In order of severity of need or condition:

- 985 renter households and 100 owners were living in substandard housing, defined as lacking complete plumbing or kitchen facilities.
- Another 585 renters and 85 owners were living in severely overcrowded conditions, defined as more than 1.5 persons per room.
- The most prevalent housing need (or condition) for both renters and owner households was cost in relation to income. The 2007-2011 CHAS estimates showed that at least 8,775 renter households and 5,660 owner households were paying more than 50% of income for housing costs. At least an additional 7,080 renter households and 4,070 owner households were paying between 30% and 50% of income for housing.
- Housing needs fell disproportionately to the poorest households, particularly renter households.

Table A-3 shows housing conditions by tenure for Tacoma households (at all levels of income). Over half (52%) of all renter households in Tacoma had at least one housing problem, according to the CHAS data, as did 38% of all owner households. Note that selected conditions include cost-burden and overcrowding, so “condition” is not primarily a matter of housing quality. As shown in Table A-2 housing problems were more frequently a matter of housing costs in relation to income.

Table A-3: Conditions (CHAS Table 37 – MA 20)

| Condition of Units* | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|------|-----------------|------|
| | Number | % | Number | % |
| With one selected condition | 15,577 | 37% | 17,381 | 47% |
| With two selected conditions | 480 | 1% | 1,370 | 4% |
| With three selected conditions | 39 | <1% | 206 | 1% |
| With four selected conditions | 0 | 0% | 0 | 0% |
| No selected conditions | 26,567 | 62% | 17,810 | 48% |
| Total | 42,663 | 100% | 36,767 | 100% |

*Note that “condition” includes housing problems, the majority of which are cost-burden and to a lesser extent over-crowding.
Source: 2007-2011 CHAS

Table A-4 (CHAS Table 8) summarizes severe housing problems – that is, lack of complete plumbing and/or kitchen facilities, severe cost burden (paying more than 50% of income for housing) and severe overcrowding (more than 1.5 persons per room). As was demonstrated in previous tables, by far the most prevalent severe problem was housing cost in relation to income – households paying over 50% of income for housing costs.

Table A-4: Households with One or more Severe Housing Problems*(2) (CHAS Table 8 – NA 10)

| Housing Problem | Renter | | | | | Owner | | | | |
|-----------------------------------------------------------------------|-----------|-------------|-------------|--------------|--------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Having 1 or more of four housing problems | 6,375 | 3,045 | 1,305 | 285 | 11,010 | 1,455 | 1,805 | 2,210 | 760 | 6,230 |
| Having none of four housing problems | 2,125 | 3,080 | 6,105 | 3,910 | 15,220 | 445 | 1,325 | 3,805 | 3,730 | 9,305 |
| Household has negative income, but none of the other housing problems | 605 | 0 | 0 | 0 | 605 | 265 | 0 | 0 | 0 | 265 |

*Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden
Data Source: 2007-2011 CHAS

The following figures combine data from Tables A-3 and A-4 (CHAS tables 7 and 8) and show problems for renters and owner by income range to 100% of AMI. Each column is the total of the estimated number of renters or owners in each income range for the Tacoma-Lakewood Consortium.

According to CHAS data, there were 26,835 renters and 15,800 owner households with incomes below 100% of AMI in Tacoma. It is clear from the figures that:

- Many more renter than owner households had incomes below 100% of AMI, particularly at lower income ranges.
- The majority of both renter and owner households with incomes at or below 30% of AMI had one or more severe housing problems – 70% of renters and 67% of owners. By far the greatest need or condition was cost in relation to income.
- The majority of both renter and owner households with incomes between 30% and 50% of AMI had housing problems, although fewer severe problems – 50% of renters and 58% of owners

with incomes between 30% and 50% of AMI had severe housing problems. Again, the most prevalent contributing factor was cost in relation to income.

- Looking across all income categories (up to 100% of AMI), 41% of all renter households and 39% of all owner households had one or more severe housing problems.

Figure A-1: Renter Households by Income Range by Degree of Housing Problems

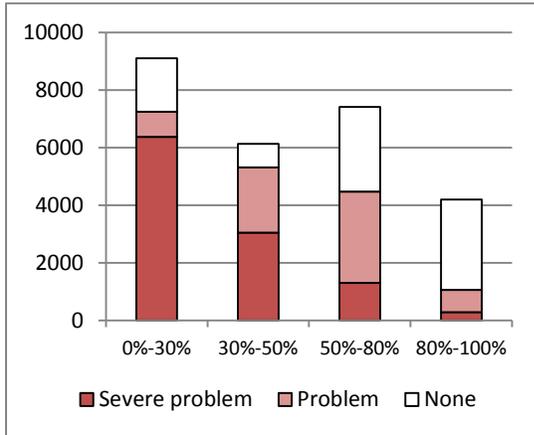
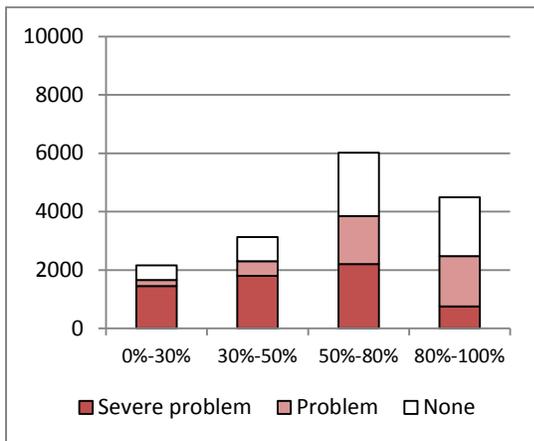


Figure A-2: Owner Households by Income Range by Degree of Housing Problems



CHAS tables 9 and 10 reflect cost-burdens for low-moderate income households (below 80% of AMI).

- Overall, 16,455 renters and 7,709 owner households in the low-mod income range (below 80% of AMI) were burdened by costs in excess of 30% of household income and over half of renters with cost burdens (9,455 households) and two-thirds of owners with cost burdens (5,145 households) had housing costs in excess of half (50%) of household income.
- It is difficult to draw conclusions by type of households because of lack of CHAS totals by household type and tenure to use as a reference.

Table A-5: Cost Burden >30% (3) (CHAS Table 9 – NA 10)

| Household Type | Renter | | | | Owner | | | |
|----------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Small related | 2,660 | 1,905 | 1,530 | 6,095 | 494 | 710 | 1,615 | 2,819 |
| Large related | 515 | 305 | 335 | 1,155 | 115 | 335 | 645 | 1,095 |
| Elderly | 1,160 | 1,190 | 700 | 3,050 | 745 | 795 | 800 | 2,340 |
| Other | 2,835 | 1,730 | 1,590 | 6,155 | 310 | 450 | 695 | 1,455 |
| Total need | 7,170 | 5,130 | 4,155 | 16,455 | 1,664 | 2,290 | 3,755 | 7,709 |

Data Source: 2007-2011 CHAS

Table A-6: Cost Burden >50% (4) (CHAS Table 10 – NA 10)

| Household Type | Renter | | | | Owner | | | |
|----------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Small related | 2,325 | 765 | 350 | 3,440 | 490 | 620 | 765 | 1,875 |
| Large related | 410 | 115 | 0 | 525 | 105 | 285 | 265 | 655 |
| Elderly | 920 | 520 | 250 | 1,690 | 595 | 480 | 480 | 1,555 |
| Other | 2,510 | 995 | 295 | 3,800 | 250 | 375 | 435 | 1,060 |
| Total need | 6,165 | 2,395 | 895 | 9,455 | 1,440 | 1,760 | 1,945 | 5,145 |

Data Source: 2007-2011 CHAS

- There were over four times more low-mod cost-burdened renter households than owner-households, at both the 30% cost-burden level and 50% (severe burden). This is consistent with the greater number of lower-income renter households in Tacoma.
- 5,390 elderly low-mod households were burdened by costs in excess of 30% of their income (3,050 renters and 2,340 owners). About an equal number of elderly low-mod renter and owner households were severely burdened by costs – 1,690 renters and 1,555 elderly owner households had costs greater than 50% of income.

Table A-7: Crowding* (5) (CHAS Table 11 – NA 10)

| Household Type | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Single family households | 255 | 325 | 290 | 110 | 980 | 0 | 35 | 255 | 65 | 355 |
| Multiple, unrelated family households | 60 | 75 | 10 | 0 | 145 | 10 | 70 | 25 | 15 | 120 |
| Other, non-family households | 60 | 75 | 25 | 0 | 160 | 0 | 0 | 0 | 0 | 0 |
| Total need | 375 | 475 | 325 | 110 | 1,285 | 10 | 105 | 280 | 80 | 475 |

*More than one person per room

Data Source: 2007-2011 CHAS

A total of 1,760 lower-income (to 100% of AMI) households were living in overcrowded conditions, both renters and owners – the largest portion was single family households, rather than multiple family or non-related households.

Disproportionately Greater Need: Housing Problems (NA-15)

Table A-8: Disproportionately Greater Need 0%-30% of AMI (CHAS Table 13 – NA 15)

| Race/Ethnicity | One or more of four housing problems* | None of four housing problems | No/negative income, but none of housing problems |
|--------------------------------|---------------------------------------|-------------------------------|--------------------------------------------------|
| Jurisdiction as a whole | 10,420 | 2,025 | 850 |
| White | 6,075 | 1,400 | 500 |
| Black / African American | 1,970 | 255 | 185 |
| Asian | 655 | 240 | 90 |
| American Indian, Alaska Native | 144 | 19 | 0 |
| Pacific Islander | 50 | 0 | 0 |
| Hispanic | 915 | 50 | 50 |

Note: Given the small numbers and associated sampling error, small populations were not considered. In the case of Table A-8, this included American Indian/Alaska Native and Pacific Islander-headed households.

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Data Source: 2007-2011 CHAS

Disproportionate needs are defined as a need greater than 10% of that found for the jurisdiction as a whole. For the jurisdiction as a whole, 78% of households with incomes between 0% and 30% of AMI experienced housing needs (Table A-8).

- A disproportionate percentage of Hispanic-headed households (90%) had housing needs.

Table A-9: Disproportionately Greater Need 30%-50% of AMI (CHAS Table 14 – NA 15)

| Race/Ethnicity | One or more of four housing problems* | None of four housing problems | No/negative income, but none of housing problems |
|--------------------------------|---------------------------------------|-------------------------------|--------------------------------------------------|
| Jurisdiction as a whole | 7,510 | 1,960 | 0 |
| White | 4,875 | 1,365 | 0 |
| Black / African American | 1,050 | 235 | 0 |
| Asian | 450 | 215 | 0 |
| American Indian, Alaska Native | 50 | 50 | 0 |
| Pacific Islander | 100 | 0 | 0 |
| Hispanic | 685 | 85 | 0 |

Note: Given the small numbers and associated sampling error, small populations were not considered. In the case of Table A-9, this included American Indian/Alaska Native and Pacific Islander-headed households.

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Data Source: 2007-2011 CHAS

For the jurisdiction as a whole, 79% of households with incomes between 30% and 50% of AMI experienced housing needs (Table A-9). There were no racial or ethnic households with disproportionate needs in this income range.

For the jurisdiction as a whole, 55% of households with incomes between 50% and 80% of AMI experienced housing needs (Table A-10). A disproportionate share of the following experienced problems:

- 71% of Asian-headed households
- 66% of Hispanic-headed households

Table A-10: Disproportionately Greater Need 50%-80% of AMI (CHAS Table 15 – NA 15)

| Race/Ethnicity | One or more of four housing problems* | None of four housing problems | No/negative income, but none of housing problems |
|--------------------------------|---------------------------------------|-------------------------------|--------------------------------------------------|
| Jurisdiction as a whole | 8,285 | 6,720 | 0 |
| White | 5,410 | 5,030 | 0 |
| Black / African American | 930 | 510 | 0 |
| Asian | 785 | 320 | 0 |
| American Indian, Alaska Native | 70 | 180 | 0 |
| Pacific Islander | 30 | 15 | 0 |
| Hispanic | 865 | 440 | 0 |

Note: Given the small numbers and associated sampling error, small populations were not considered. In the case of Table A-10, this included American Indian/Alaska Native and Pacific Islander-headed households.

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Data Source: 2007-2011 CHAS

Table A-11: Disproportionately Greater Need 80%-100% AMI (CHAS Table 16 – NA 15)

| Race/Ethnicity | One or more of four housing problems* | None of four housing problems | No/negative income, but none of housing problems |
|--------------------------------|---------------------------------------|-------------------------------|--------------------------------------------------|
| Jurisdiction as a whole | 3,155 | 5,190 | 0 |
| White | 2,280 | 3,925 | 0 |
| Black / African American | 340 | 440 | 0 |
| Asian | 200 | 325 | 0 |
| American Indian, Alaska Native | 44 | 55 | 0 |
| Pacific Islander | 40 | 15 | 0 |
| Hispanic | 155 | 225 | 0 |

Note: Given the small numbers and associated sampling error, small populations were not considered. In the case of Table A-11 this included American Indian/Alaska Native and Pacific Islander-headed households.

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Data Source: 2007-2011 CHAS

For the jurisdiction as a whole, 38% of households with incomes between 80% and 100% of AMI experienced housing needs (Table A-11). There were no racial or ethnic households with disproportionate needs in this income range.

Disproportionately Greater Need: Severe Housing Problems (NA-20)

For the jurisdiction as a whole, 68% of households with incomes between 0% and 30% of AMI experienced severe housing needs (Table A-12). There were no racial or ethnic households with disproportionate needs in this income range.

Table A-12: Severe Housing Problems 0%-30% AMI (CHAS Table 17 – NA 20)

| Race/Ethnicity | One or more of four housing problems* | None of four housing problems | No/negative income, but none of housing problems |
|--------------------------------|---------------------------------------|-------------------------------|--------------------------------------------------|
| Jurisdiction as a whole | 8,985 | 3,460 | 850 |
| White | 5,210 | 2,265 | 500 |
| Black / African American | 1,855 | 370 | 185 |
| Asian | 495 | 400 | 90 |
| American Indian, Alaska Native | 124 | 40 | 0 |
| Pacific Islander | 25 | 25 | 0 |
| Hispanic | 760 | 195 | 50 |

Note: Given the small numbers and associated sampling error, small populations were not considered. In the case of Table A-12, this included American Indian/Alaska Native and Pacific Islander-headed households.

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden greater than 50%

Data Source: 2007-2011 CHAS

Table A-13: Severe Housing Problems 30%-50% AMI (CHAS Table 18 – NA 20)

| Race/Ethnicity | One or more of four housing problems* | None of four housing problems | No/negative income, but none of housing problems |
|--------------------------------|---------------------------------------|-------------------------------|--------------------------------------------------|
| Jurisdiction as a whole | 3,880 | 5,585 | 0 |
| White | 2,345 | 3,895 | 0 |
| Black / African American | 550 | 730 | 0 |
| Asian | 225 | 440 | 0 |
| American Indian, Alaska Native | 29 | 70 | 0 |
| Pacific Islander | 100 | 0 | 0 |
| Hispanic | 435 | 335 | 0 |

Note: Given the small numbers and associated sampling error, small populations were not considered. In the case of Table A-13, this included American Indian/Alaska Native and Pacific Islander-headed households.

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden greater than 50%

Data Source: 2007-2011 CHAS

For the jurisdiction as a whole, 41% of households with incomes between 30% and 50% of AMI experienced severe housing needs (Table A-13).

- 56% of Hispanic-headed households experienced need – a disproportionate percentage

Table A-14: Severe Housing Problems 50%-80% AMI (CHAS Table 19 – NA 20)

| Race/Ethnicity | One or more of four housing problems* | None of four housing problems | No/negative income, but none of housing problems |
|--------------------------------|---------------------------------------|-------------------------------|--------------------------------------------------|
| Jurisdiction as a whole | 2,890 | 12,120 | 0 |
| White | 1,770 | 8,675 | 0 |
| Black / African American | 440 | 995 | 0 |
| Asian | 284 | 820 | 0 |
| American Indian, Alaska Native | 20 | 230 | 0 |
| Pacific Islander | 30 | 20 | 0 |
| Hispanic | 310 | 990 | 0 |

Note: Given the small numbers and associated sampling error, small populations were not considered. In the case of Table A-14, this included American Indian/Alaska Native and Pacific Islander-headed households.

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden greater than 50%

Data Source: 2007-2011 CHAS

For the jurisdiction as a whole, 18% of households with incomes between 50% and 80% of AMI experienced severe housing needs (Table A-14).

- 31% of Black/African American-headed households experienced need – a disproportionate percentage

Table A-15: Severe Housing Problems 80%-100% AMI (CHAS Table 20 – NA 20)

| Race/Ethnicity | One or more of four housing problems* | None of four housing problems | No/negative income, but none of housing problems |
|--------------------------------|---------------------------------------|-------------------------------|--------------------------------------------------|
| Jurisdiction as a whole | 720 | 7,625 | 0 |
| White | 555 | 5,645 | 0 |
| Black / African American | 50 | 730 | 0 |
| Asian | 45 | 475 | 0 |
| American Indian, Alaska Native | 4 | 95 | 0 |
| Pacific Islander | 0 | 55 | 0 |
| Hispanic | 65 | 320 | 0 |

Note: Given the small numbers and associated sampling error, small populations were not considered. In the case of Table A-15, this included American Indian/Alaska Native and Pacific Islander-headed households.

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden greater than 50%

Data Source: 2007-2011 CHAS

For the jurisdiction as a whole, 8% of households with incomes between 80% and 100% of AMI experienced severe housing needs (Table A-15). There were no racial or ethnic households with disproportionate needs in this income range.

Disproportionately Greater Need: Housing Cost Burdens

Table A-16: Housing Cost Burdens (CHAS Table 21 – NA 25)

| Householder Race/Ethnicity | <=30% | 30%-50% | >50% | No/negative income (not computed) |
|--------------------------------|--------|---------|--------|-----------------------------------|
| Jurisdiction as a whole | 44,645 | 18,185 | 15,465 | 850 |
| White | 33,825 | 12,745 | 9,550 | 500 |
| Black / African American | 3,745 | 1,740 | 2,775 | 185 |
| Asian | 2,690 | 1,450 | 930 | 90 |
| American Indian, Alaska Native | 580 | 190 | 170 | 0 |
| Pacific Islander | 275 | 75 | 105 | 0 |
| Hispanic | 2,210 | 1,345 | 1,225 | 50 |

Data Source: 2007-2011 CHAS

Table A-16 (CHAS table 21) summarizes cost burden by race and ethnicity of the householder. This includes all households in Tacoma, not just those with incomes below 100% of AMI. For the jurisdiction as a whole, 43% of households experienced cost burdens at 30% or more of household income. Racial or ethnic minority-headed households were not disproportionately cost-burdened compared to the jurisdiction as a whole at the 30% and greater level. However, there was a disproportionate share of Black/African American-headed households experiencing a severe cost burden (50% or more of income) compared to the jurisdiction as a whole – 34% of Black/African American-headed households compared to 20% for the jurisdiction as a whole.

APPENDIX C: CHAS TABLES LAKEWOOD

The IDIS CHAS tables are included in the appendix, along with analysis leading to conclusions about housing condition and need, particularly disproportionate needs in Lakewood. Conclusions about need have been brought into appropriate sections in the body of the Consolidated Plan.

Table A-1a: Number of Households (CHAS Table 6 – NA 10)

| Household Type | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|-------------------------------------------------------------|----------------|------------------|------------------|-------------------|----------------|
| Total Households | 3,500 | 3,410 | 4,710 | 2,880 | 9,910 |
| Small Family Households | 1,230 | 1,135 | 1,915 | 975 | 4,830 |
| Large Family Households | 170 | 170 | 310 | 85 | 655 |
| Household contains at least one person 62-74 years of age | 530 | 360 | 510 | 375 | 2,170 |
| Household contains at least one person age 75 or older | 345 | 450 | 665 | 260 | 955 |
| Households with one or more children 6 years old or younger | 920 | 615 | 1,040 | 325 | 825 |

Source: 2007-2011 CHAS

2007-2011 ACS estimated a total of 24,410 households. Over half (59%) of households in Lakewood had incomes below HUD Adjusted Area Median Family Income (HAMFI).

- 28% of households had incomes at or below 50% of HAMFI
- 14% of households had incomes at or below 30% of HAMFI

Table A-1b: Household Type as Percent of Total Households by Income Range

| Household Type | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI | Total |
|-------------------------------------------------------------|----------------|------------------|------------------|-------------------|----------------|--------|
| Total Households | 3,500 | 3,410 | 4,710 | 2,880 | 9,910 | 24,410 |
| Small Family Households | 35% | 33% | 41% | 34% | 49% | 41% |
| Large Family Households | 5% | 5% | 7% | 3% | 7% | 6% |
| Household contains at least one person 62-74 years of age | 15% | 11% | 11% | 13% | 22% | 16% |
| Household contains at least one person age 75 or older | 10% | 13% | 14% | 9% | 10% | 11% |
| Households with one or more children 6 years old or younger | 26% | 18% | 22% | 11% | 8% | 15% |

Source: 2007-2011 CHAS Table 6 (IDIS NA-10)

Tables A-1a and 1b show characteristics of households within an income range. The percentages do not add to 100% in rows or columns; that is, not all households are described in the table. For most household types there is little notable variation in percent of the total households within the income range (Table A-1b) when compared to total households.

Nearly half (49%) of households with incomes at or above 100% of HAMFI were small family households compared to lower income households – 35% of households with incomes at 30% of HAMFI and below were small family households. A greater share of lower income households had young children (6 years and younger) than higher income households.

Housing Needs Summary Tables for Several Types of Housing Problems (NA 10)

Table A-2: Households with one of Listed Needs (1) (CHAS Table 7 – NA 10)

| Housing Problem | Renter | | | | | Owner | | | | |
|----------------------------------------------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Substandard Housing: Lack complete plumbing or kitchen facilities | 50 | 10 | 0 | 10 | 70 | 0 | 0 | 0 | 0 | 0 |
| Severely Overcrowded: >1.51 people p/room (with complete kitchen/plumbing) | 35 | 50 | 110 | 10 | 205 | 10 | 0 | 0 | 15 | 25 |
| Overcrowded: 1.01-1.5 people p/room (and none of the above problems) | 70 | 120 | 140 | 30 | 360 | 0 | 10 | 40 | 20 | 70 |
| Housing cost burden >50% of income (and none of the above problems) | 1,940 | 880 | 135 | 0 | 2,955 | 385 | 260 | 255 | 185 | 1,085 |
| Housing cost burden >30% of income (and none of the above problems) | 210 | 1,400 | 1,345 | 265 | 3,220 | 80 | 240 | 260 | 145 | 725 |
| Zero/negative Income (and none of the above problems) | 430 | 0 | 0 | 0 | 430 | 140 | 0 | 0 | 0 | 140 |

Data Source: 2007-2011 CHAS

Table A-2 shows housing problems in order of severity, beginning with lack of complete kitchen or plumbing facilities. Households in the first row were excluded from subsequent rows meaning households may have had multiple problems – only the most severe is reflected in Table A-2.

In order of severity of need or condition:

- 70 renter households were living in substandard housing, defined as lacking complete plumbing or kitchen facilities.
- Another 205 renters and 25 owners were living in severely overcrowded conditions, defined as more than 1.5 persons per room.
- The most prevalent housing need (or condition) for both renters and owner households was cost in relation to income. The 2007-2011 CHAS estimates showed that at least 2,955 renter households and 1,085 owner households were paying more than 50% of income for housing costs. At least an additional 3,220 renter households and 725 owner households were paying between 30% and 50% of income for housing.
- Housing needs fell disproportionately to the poorest households, particularly renter households.

Table A-3 shows housing conditions by tenure for Lakewood households (at all levels of income). Over half (52%) of all renter households in Lakewood had at least one housing problem, according to the CHAS data, as did 29% of all owner households. Note that selected conditions include cost-burden and overcrowding, so “condition” is not primarily a matter of housing quality. As shown in Table A-2 housing problems were more frequently a matter of housing costs in relation to income.

Table A-3: Conditions (CHAS Table 37 – MA 20)

| Condition of Units* | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|------|-----------------|------|
| | Number | % | Number | % |
| With one selected condition | 3,080 | 28% | 6,755 | 50% |
| With two selected conditions | 49 | <1% | 330 | 2% |
| With three selected conditions | 0 | 0% | 0 | 0% |
| With four selected conditions | 0 | 0% | 0 | 0% |
| No selected conditions | 7,712 | 71% | 6,478 | 48% |
| Total | 10,841 | 100% | 13,563 | 100% |

*Note that “condition” includes housing problems, the majority of which are cost-burden and to a lesser extent over-crowding.

Source: 2007-2011 CHAS

Table A-4 (CHAS Table 8) summarizes severe housing problems – that is, lack of complete plumbing and/or kitchen facilities, severe cost burden (paying more than 50% of income for housing) and severe overcrowding (more than 1.5 persons per room). As was demonstrated in previous tables, by far the most prevalent severe problem was housing cost in relation to income – households paying over 50% of income for housing costs.

Table A-4: Households with One or more Severe Housing Problems*(2) (CHAS Table 8 – NA 10)

| Housing Problem | Renter | | | | | Owner | | | | |
|-----------------------------------------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Having 1 or more of four housing problems | 2,095 | 1,065 | 380 | 50 | 3,590 | 395 | 275 | 290 | 220 | 1,180 |
| Having none of four housing problems | 305 | 1,600 | 2,960 | 1,775 | 6,640 | 135 | 470 | 1,075 | 830 | 2,510 |
| Household has negative income, but none of the other housing problems | 430 | 0 | 0 | 0 | 430 | 140 | 0 | 0 | 0 | 140 |

*Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden

Data Source: 2007-2011 CHAS

The following figures combine data from Tables A-3 and A-4 (CHAS tables 7 and 8) and show problems for renters and owner by income range to 100% of AMI. Each column is the total of the estimated number of renters or owners in each income range for the Tacoma-Lakewood Consortium.

According to CHAS data, there were 10,660 renters and 3,830 owner households with incomes below 100% of AMI in Lakewood. It is clear from the figures that:

- Many more renter than owner households had incomes below 100% of AMI, particularly at lower income ranges.
- The majority of both renter and owner households with incomes at or below 30% of AMI had one or more severe housing problems – 74% of renters and 59% of owners. By far the greatest need or condition was cost in relation to income.
- The majority of both renter and owner households with incomes between 30% and 50% of AMI had housing problems, although fewer severe problems – 40% of renters and 37% of owners

with incomes between 30% and 50% of AMI had severe housing problems. Again, the most prevalent contributing factor was cost in relation to income.

- Looking across all income categories (up to 100% of AMI), 34% of all renter households and 31% of all owner households had one or more severe housing problems.

Figure A-1: Renter Households by Income Range by Degree of Housing Problems

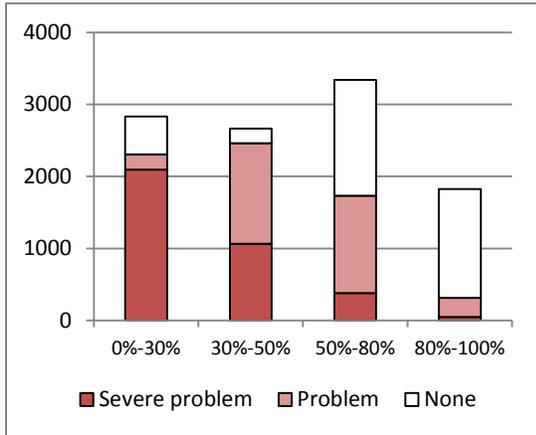
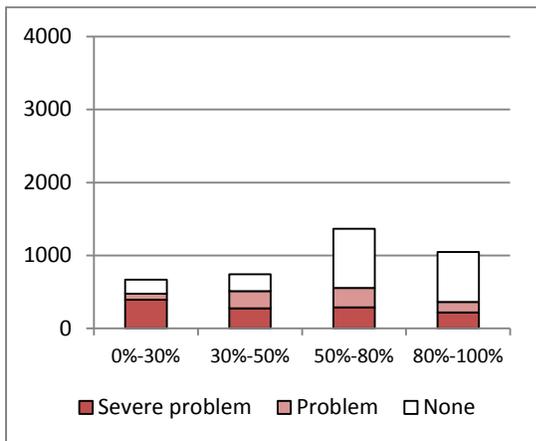


Figure A-2: Owner Households by Income Range by Degree of Housing Problems



CHAS tables 9 and 10 reflect cost-burdens for low-moderate income households (below 80% of AMI).

- Overall, 6,215 renters and 1,498 owner households in the low-mod income range (below 80% of AMI) were burdened by costs in excess of 30% of household income and about half of renters with cost burdens (3,080 households) and 59% of owners with cost burdens (895 households) had housing costs in excess of half (50%) of household income.
- It is difficult to draw conclusions by type of households because of lack of CHAS totals by household type and tenure to use as a reference.

Table A-5: Cost Burden >30% (3) (CHAS Table 9 – NA 10)

| Household Type | Renter | | | | Owner | | | |
|----------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Small related | 925 | 855 | 715 | 2,495 | 90 | 90 | 190 | 370 |
| Large related | 130 | 110 | 125 | 365 | 30 | 45 | 24 | 99 |
| Elderly | 385 | 330 | 125 | 840 | 335 | 220 | 220 | 775 |
| Other | 865 | 1,080 | 570 | 2,515 | 14 | 145 | 95 | 254 |
| Total need | 2,305 | 2,375 | 1,535 | 6,215 | 469 | 500 | 529 | 1,498 |

Data Source: 2007-2011 CHAS

Table A-6: Cost Burden >50% (4) (CHAS Table 10 – NA 10)

| Household Type | Renter | | | | Owner | | | |
|----------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Small related | 855 | 325 | 30 | 1,210 | 75 | 55 | 115 | 245 |
| Large related | 110 | 35 | 0 | 145 | 10 | 0 | 20 | 30 |
| Elderly | 275 | 80 | 20 | 375 | 285 | 80 | 105 | 470 |
| Other | 825 | 440 | 85 | 1,350 | 10 | 125 | 15 | 150 |
| Total need | 2,065 | 880 | 135 | 3,080 | 380 | 260 | 255 | 895 |

Data Source: 2007-2011 CHAS

- There were five times more low-mod cost-burdened renter households than owner-households burdened by costs in excess of 30% of income.

Table A-7: Crowding* (5) (CHAS Table 11 – NA 10)

| Household Type | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Single family households | 80 | 160 | 215 | 20 | 475 | 0 | 0 | 40 | 35 | 75 |
| Multiple, unrelated family households | 25 | 0 | 35 | 20 | 80 | 0 | 10 | 0 | 0 | 10 |
| Other, non-family households | 0 | 10 | 0 | 0 | 10 | 10 | 0 | 0 | 0 | 10 |
| Total need | 105 | 170 | 250 | 40 | 565 | 10 | 10 | 40 | 35 | 95 |

*More than one person per room

Data Source: 2007-2011 CHAS

A total of 660 lower-income (to 100% of AMI) households were living in overcrowded conditions, both renters and owners – the largest portion was single family households, rather than multiple family or non-related households.

Disproportionately Greater Need: Housing Cost Burdens

The CHAS tables concerning disproportionate housing needs by race/ethnicity of the householder and ranges of household income are not included here because of the large margins of error associated with small samples. CHAS Table 21, summarizing cost burdens, is provided here for information as Table A-8. Even aggregated the information is not reliable for drawing conclusions about disproportionate need,

especially for small numbers. Still, excluding the smallest groups (American Indian/Alaska Native and Pacific Islander-headed households) there was no observed disproportionate overall cost burden by race/ethnicity.

Table A-8: Housing Cost Burdens (CHAS Table 21 – NA 25)

| Householder Race/Ethnicity | <=30% | 30%-50% | >50% | No/negative income (not computed) |
|--------------------------------|--------|---------|-------|--------------------------------------|
| Jurisdiction as a whole | 14,755 | 5,085 | 4,190 | 325 |
| White | 10,270 | 3,375 | 2,265 | 165 |
| Black / African American | 1,570 | 465 | 805 | 120 |
| Asian | 1,040 | 325 | 410 | 25 |
| American Indian, Alaska Native | 155 | 50 | 55 | 0 |
| Pacific Islander | 100 | 60 | 130 | 0 |
| Hispanic | 1,215 | 580 | 360 | 20 |

Data Source: 2007-2011 CHAS

APPENDIX D: LOW/MOD & MINORITY BLOCK GROUPS

| City of Tacoma | | | | City of Tacoma | | | |
|----------------|-------------|-----------------|-------------------|----------------|-------------|-----------------|-------------------|
| Tract | Block Group | Percent Low-Mod | Percent Minority* | Tract | Block Group | Percent Low-Mod | Percent Minority* |
| 60200 | 1 | | 52% | 62400 | 2 | 63% | |
| 60700 | 3 | 53% | | 62500 | 7 | 64% | |
| 60700 | 5 | 65% | | 62600 | 1 | 76% | 55% |
| 60904 | 2 | 54% | | 62600 | 2 | 70% | |
| 60904 | 4 | 78% | | 62801 | 1 | 66% | |
| 60905 | 1 | 86% | | 62801 | 2 | 74% | 56% |
| 60905 | 2 | 58% | | 62801 | 3 | 53% | |
| 61002 | 1 | 71% | | 62801 | 4 | 53% | |
| 61100 | 3 | 69% | | 62802 | 2 | | 58% |
| 61100 | 4 | 53% | | 62900 | 1 | 65% | 67% |
| 61200 | 1 | 62% | | 62900 | 2 | 64% | |
| 61200 | 4 | 71% | | 62900 | 4 | 58% | |
| 61300 | 1 | 74% | | 63000 | 2 | 66% | |
| 61300 | 2 | 64% | | 63100 | 1 | 83% | |
| 61300 | 3 | 80% | 54% | 63300 | 1 | 68% | 78% |
| 61300 | 4 | 52% | 59% | 63300 | 2 | 65% | 55% |
| 61300 | 5 | 74% | 61% | 63300 | 3 | 56% | 70% |
| 61300 | 6 | 64% | | 63300 | 4 | 52% | 57% |
| 61400 | 1 | 90% | | 63300 | 5 | 69% | 72% |
| 61400 | 2 | 97% | 53% | 63400 | 1 | 62% | 52% |
| 61400 | 3 | 93% | 61% | 63400 | 3 | | 56% |
| 61500 | 2 | 76% | | 63400 | 5 | 63% | |
| 61500 | 3 | 64% | | 63501 | 3 | 61% | 60% |
| 61500 | 4 | 70% | | 63501 | 4 | 75% | 70% |
| 61601 | 1 | 77% | | 63502 | 1 | 65% | 71% |
| 61602 | 1 | 56% | | 63502 | 2 | | 60% |
| 61700 | 1 | 77% | 61% | 63502 | 3 | | 70% |
| 61700 | 2 | 61% | 69% | 71601 | 1 | 65% | 100% |
| 61700 | 3 | 82% | 58% | 71601 | 2 | | 81% |
| 61700 | 4 | 53% | 64% | 71703 | 1 | 77% | 72% |
| 61800 | 1 | 68% | | 71703 | 2 | 68% | |
| 61800 | 2 | | 55% | 71704 | 1 | 77% | |
| 61800 | 3 | 69% | 52% | 71705 | 1 | 56% | 54% |
| 61900 | 1 | 62% | | 72309 | 2 | | 100% |
| 61900 | 2 | 53% | | 72311 | 1 | 66% | |
| 62000 | 1 | 65% | | 72312 | 3 | 69% | 61% |
| 62000 | 3 | 53% | | 940006 | 1 | 80% | 70% |
| 62000 | 4 | 66% | | 940006 | 2 | 100% | 69% |
| 62300 | 1 | 59% | 57% | 940007 | 1 | 62% | 61% |
| 62300 | 2 | 69% | 61% | 940007 | 2 | 55% | 57% |
| 62300 | 3 | 64% | 65% | 940007 | 3 | 63% | 68% |
| 62300 | 4 | | 59% | | | | |

*Disproportionate minority population defined as 10% greater than for the jurisdiction as a whole (51% or more in Tacoma).

Source: HUD –determined low-moderate income block groups based on 2006-2010 ACS (2014) and 2010 US Census

APPENDIX D: LOW/MOD & MINORITY BLOCK GROUPS

| City of Lakewood | | | |
|------------------|-------------|-----------------|-------------------|
| Tract | Block Group | Percent Low-Mod | Percent Minority* |
| 71703** | 1 | 77% | |
| 71704** | 1 | 77% | 79% |
| 71706** | 1 | | 58% |
| 71803** | 2 | | 62% |
| 71803 | 3 | 51% | |
| 71803 | 4 | 59% | |
| 71805 | 1 | 71% | 66% |
| 71805 | 2 | 51% | 76% |
| 71805 | 3 | 83% | 68% |
| 71806 | 1 | 88% | 72% |
| 71806 | 2 | 66% | 66% |
| 71807 | 1 | 81% | |
| 71807 | 2 | 55% | |
| 71808 | 1 | 71% | 69% |
| 71808 | 2 | 62% | |
| 71808 | 3 | 76% | 66% |
| 71901 | 1 | 77% | |
| 71901 | 2 | 68% | |
| 72000 | 1 | 89% | |
| 72000 | 2 | 70% | |
| 72000 | 3 | 70% | |
| 72000 | 4 | 69% | |
| 72106 | 3 | 63% | |
| 72106 | 4 | 66% | |
| 72108 | 2 | 56% | |
| 72108 | 4 | 57% | |
| 72112 | 2 | 54% | |
| 72112 | 3 | 60% | |
| 72901 | 1 | 63% | |

*Disproportionate minority population defined as 10% greater than for the jurisdiction as a whole (57% of more in Lakewood).

**Most of the block group is outside City limits.

Source: HUD –determined low-moderate income block groups based on 2006-2010 ACS (2014) and 2010 US Census

FIRST YEAR ACTION PLAN

INTRODUCTION (AP15)

The City of Lakewood is using a conservative approach to estimating expected resources for the duration of the Consolidated Plan. Future revenues are based on a percentage of the FY 2014 and expected program income over the remaining four years.

EXPECTED RESOURCES

Table 1: Expected Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Amount Available Remainder of Plan |
|-----------|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|----------------|----------------------|-----------|------------------------------------|
| | | | Annual Allocation | Program Income | Prior Year Resources | Total | |
| CDBG | Public-federal | Admin & planning Economic development Housing Public improvements | \$467,748 | \$53,000 | \$0 | \$520,748 | \$2,068,678 |
| HOME | Public-federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership | \$197,270 | \$30,000 | \$0 | \$227,270 | \$730,569 |
| Sect. 108 | Public-federal | Acquisition Housing Economic development Public improvements | \$0 | \$0 | \$441,500 | \$441,500 | \$1,436,500 |
| NSP | Public-federal | Public improvements | \$0 | \$0 | \$30,000 | \$30,000 | \$154,365 |

Leveraging Funds and Matching Requirements (AP15)

Historically, CDBG and HOME funds have been the cornerstone of the City of Lakewood’s community and economic development activities supporting low and moderate income populations. We anticipate leverage ratios to continue at levels reported in the City’s 2013 Consolidated Annual Performance Evaluation Report and 2014 Annual Action Plan: \$2 for every City \$1 invested in public service projects; \$2 -\$3 for every \$1 invested in affordable rental housing projects; and in excess of \$3 for every \$1 invested in homeownership assistance projects. Section 108 program leverage is expected to remain relatively high with an overall program average of \$3.75 - \$4 for every \$1 invested (slightly below the current ratio of \$4.65 for every \$1 due to the elimination of the State Public Works Trust Fund, changes made to the Housing Trust Fund, and an increase in public infrastructure projects expected over the next four to five years). HOME funds match requirements and leverage is provided as part of the HOME Consortium and is reported in Tacoma’s portion of the Plan.

Use of Publicly-owned Land or Property (AP15)

No publicly-owned land or property is scheduled to be included as a part of this plan.

ANNUAL GOALS AND OBJECTIVES

Table 2: Goals Summary

| Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|-------------------------------------------------------------|------------|----------|------------------------------------|-----------------|-----------------------------------------------------|---------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Increase and preserve affordable housing choice | 2015 | 2016 | Affordable housing | N/A | Affordable housing choice | CDBG: \$145,973 HOME: \$227,270 | Homeowner housing rehabilitated 5 Households housing units; Direct financial assistance to homebuyers 3 Households housing units; Homeowner housing added 1 Household housing unit |
| Reduce homelessness and increase stability | | | Homeless Non-homeless special need | N/A | Basic services and homeless prevention/intervention | \$0 | |
| Improve infrastructure, facilities and economic development | 2015 | 2016 | non-housing community development | N/A | Community and economic development | CDBG \$354,775 Sect. 108: \$441,500 NSP: \$30,000 | Public facility or infrastructure activities other than low/moderate-income housing benefit 12,753 persons assisted; Jobs created/ retained 1 Jobs Buildings demolished 3 Buildings |

PROJECTS

Table 3: Project Information

| Project # | Project Name |
|-----------|-----------------------------------------------|
| 1 | Administration |
| 2 | 108 th Street Roadway Improvements |
| 3 | Major Home Repair/Sewer Loan Program |
| 4 | CDBG Down Payment Assistance |
| 5 | Economic Development Business Loan Program |
| 6 | CDBG Funding of HOME Housing Services |
| 7 | NSP 1 Abatement Program |
| 8 | HOME Administration – Tacoma (10%) |
| 9 | HOME Down Payment Assistance |
| 10 | HOME Affordable Housing Fund |
| 11 | HOME Housing Rehabilitation Program |

Table 4: Project Summary Information (AP38)

| | | |
|---|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Project name | Administration |
| | Target area | N/A |
| | Goals supported | Increase and preserve affordable housing choice Improve infrastructure, facilities and economic development |
| | Needs addressed | Affordable housing choice Community and economic development |
| | Funding | CDBG: \$93,549.60 |
| | Description | Administration to implement and manage the Consolidated Plan funds. |
| | Location description | |
| | Planned activity | Administration, management, coordination, monitoring, evaluation, environmental review, and labor standards enforcement as managed by the City of Lakewood Community Development Department. |
| | Target date | July 1, 2015 – June 30, 2016 |
| | Indicator/outcome | |
| 2 | Project name | 108th Street Roadway Improvements |
| | Target area | N/A |
| | Goals supported | Improve infrastructure, facilities and economic development |
| | Needs addressed | Community and economic development |
| | Funding | CDBG: \$320,000 ; Section 108 \$441,500 |
| | Description | Provides for the construction of roadway, sidewalk, and signal upgrades to make necessary ADA improvements to 108 th St. SW. |
| | Location description | 108 th St. SW from Bridgeport Way to Main St. SW |
| | Planned activity | Project will provide accessibility improvements, including sidewalk, signalization, ramps, and roadway improvements necessary to meet current ADA requirements along 108 th St. SW. |
| | Target date | |
| | Indicator/outcome | Public facility or infrastructure activities other than low/moderate-income housing benefit 12,753 persons assisted |
| 3 | Project name | Major Home Repair/Sewer Loan Program |
| | Target area | N/A |
| | Goals supported | Increase and preserve affordable housing choice |
| | Needs addressed | Affordable housing choice |
| | Funding | CDBG: \$36,198.40; CDBG Program Income: \$35,000 |
| | Description | Program provides home repair and/or sewer connection loans to eligible low income homeowners. |
| | Location description | |
| | Planned activity | Includes side sewer connection to sewer main, decommissioning of septic systems, roofing, architectural barrier removal, plumbing, electrical, weatherization, major systems replacement/upgrade, and general home repairs for eligible low income homeowners. |
| | Target date | |
| | Indicator/outcome | Homeowner housing rehabilitated 3 Households housing units |
| 4 | Project name | CDBG Down Payment Assistance |
| | Target area | N/A |
| | Goals supported | Increase and preserve affordable housing choice |
| | Needs addressed | Affordable housing choice |

| | | |
|---|-----------------------------|-------------------------------------------------------------------------------------------------------|
| | Funding | CDBG Program Income: \$10,000 |
| | Description | Program provides down payment assistance to eligible low income homebuyers. |
| | Location description | |
| | Planned activity | Down payment assistance and related costs, including housing counseling services. |
| | Target date | |
| | Indicator/outcome | Direct financial assistance to homebuyers 1 Households housing units |
| 5 | Project name | Economic Development Business Loan Program |
| | Target area | N/A |
| | Goals supported | Improve infrastructure, facilities and economic development |
| | Needs addressed | Community and economic development |
| | Funding | CDBG Program Income: \$8,000 |
| | Description | Provides low-interest business loans and technical assistance to qualifying businesses. |
| | Location description | |
| | Planned activity | Financial and technical assistance to qualifying microenterprise businesses. |
| | Target date | |
| | Indicator/outcome | Jobs created/retained 1 Jobs |
| 6 | Project name | CDBG Funding of HOME Housing Services |
| | Target area | N/A |
| | Goals supported | Increase and preserve affordable housing choice |
| | Needs addressed | Affordable housing choice |
| | Funding | CDBG: \$18,000 |
| | Description | Housing services in support of the HOME Program. |
| | Location description | |
| | Planned activity | Program administration and housing services in support of HOME Program. |
| | Target date | |
| | Indicator/outcome | |
| 7 | Project name | NSP 1 Abatement Program |
| | Target area | N/A |
| | Goals supported | Improve infrastructure, facilities and economic development |
| | Needs addressed | Community and economic development |
| | Funding | NSP1 Prior Year: \$30,000 |
| | Description | Provides funding for abatement of dangerous buildings that have been foreclosed, abandoned or vacant. |
| | Location description | |
| | Planned activity | Demolition/clearance of dangerous buildings and related costs. |
| | Target date | |
| | Indicator/outcome | Buildings demolished 3 Buildings |
| 8 | Project name | HOME Administration – Tacoma (10%) |
| | Target area | N/A |
| | Goals supported | Increase and preserve affordable housing choice |
| | Needs addressed | Affordable housing choice |
| | Funding | HOME: \$19,727 |
| | Description | Administration to implement and manage the Consolidated Plan funds. |
| | Location description | |

| | | |
|----|-----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | Planned activity | Administration, management, coordination, monitoring, evaluation, environmental review, and labor standards enforcement as managed by the City of Tacoma. |
| | Target date | |
| | Indicator/outcome | |
| 9 | Project name | HOME Down Payment Assistance |
| | Target area | N/A |
| | Goals supported | Increase and preserve affordable housing choice |
| | Needs addressed | Affordable housing choice |
| | Funding | HOME: \$20,000 |
| | Description | Program provides down payment assistance to eligible low income homebuyers. |
| | Location description | |
| | Planned activity | Down payment assistance and related costs, including housing counseling services. |
| | Target date | |
| | Indicator/outcome | Direct financial assistance to homebuyers 2 Households assisted |
| 10 | Project name | HOME Affordable Housing Fund |
| | Target area | N/A |
| | Goals supported | Increase and preserve affordable housing choice |
| | Needs addressed | Affordable housing choice |
| | Funding | HOME: \$77,543 |
| | Description | Provides funding for a permanent affordable housing fund. |
| | Location description | |
| | Planned activity | Funding supports the acquisition, construction and/or rehabilitation of affordable housing for low income rentals and/or to facilitate new homeownership opportunities. |
| | Target date | |
| | Indicator/outcome | Homeowner housing added 1 Household housing unit |
| 11 | Project name | HOME Housing Rehabilitation Program |
| | Target area | N/A |
| | Goals supported | Increase and preserve affordable housing choice |
| | Needs addressed | Affordable housing choice |
| | Funding | HOME: \$80,000; HOME Program Income \$30,000 |
| | Description | Loan program to assist eligible low income homeowners with housing rehabilitation. |
| | Location description | |
| | Planned activity | Includes architectural barrier removal, roofing, plumbing, electrical, weatherization, major systems replacement/upgrade, and general home rehabilitation for eligible low income homeowners. |
| | Target date | |
| | Indicator/outcome | Homeowner housing rehabilitated 2 Households housing unit |

Allocation Priorities and Barriers (AP35)

Through a planning and citizen participation process, FY 2015 policies and priorities were developed for addressing community and economic development, removal of blight, revitalizing underserved neighborhoods, eliminating threats to public health and safety, and conserving/expanding stocks of affordable housing. Included in this process was a review of alternative funding sources, including City General Funds, State and other local funding sources available to meet an array of needs. As a result of this process, the Lakewood City Council adopted the following policies and priorities on the use of FY 2015 CDBG and HOME funds in order of priority:

1. Physical Infrastructure Improvements
2. Public Service
3. Housing
4. Economic Development

GEOGRAPHIC DISTRIBUTION (AP50)

In targeting CDBG and HOME funds, the City has typically looked to block groups with at least 51% low and moderate income populations as many of Lakewood's minority and ethnic populations continue to be concentrated in these areas. Many of these block groups tend to have a higher concentration of renter-occupied housing units that suffer from a general state of slums and blight, large concentrations of aged housing stock suffering from a lack of routine maintenance, and infrastructure improvements that are either inadequate or are outdated in accordance with current development requirements.

In FY 2015, Lakewood is looking to make crucial infrastructure investments to those low income block groups where the infrastructure is either lacking or inadequate to ensure public safety and accessibility. By funding accessibility improvements, including sidewalk, signalization, ramps, and roadway improvements necessary to meet current ADA requirements along 108th St. SW, the City is targeting the predominantly low income Census Tracts 71805, 71807, and 71901. Additionally, the City plans to continue its targeting of the low income Census Tract 72000 with its Major Home Repair/Sewer Loan Program which assists low and moderate income homeowners with connection fees and construction costs associated with connecting to recently constructed sewers in these neighborhoods. For all other funding, the City has not identified specific targeted areas; programs are open to eligible low and moderate income individuals citywide.

AFFORDABLE HOUSING

The policy for housing is to support economic development and job development/retention by improving neighborhoods to expand opportunities for affordable housing for lower-income individuals, and to preserve affordable housing to prevent homelessness and to improve property values and neighborhood characteristics. Activities that support this policy includes projects that:

Develop or renovate housing to create housing near jobs and promote economic viability.

Conserve existing housing by making home repairs or rehabilitating homes to meet building and housing codes.

Provide affordable housing and homeownership and rental housing opportunities.

Support housing to accommodate persons with special needs.

Provide housing for homeless or transitional shelter for homeless persons.

Coordinate housing efforts in the city, county and neighboring jurisdictions to assess housing needs and create affordable housing opportunities.

Table 5: One Year Goals for Affordable Housing by Support Requirements

| One-Year Goals for the Number of Households to be Supported | |
|--------------------------------------------------------------------|---|
| Homeless | 0 |
| Non-homeless | 9 |
| Special needs | 0 |
| Total | 9 |

Table 6: One Year Goals for Affordable Housing by Support Type

| One-Year Goals for the Number of Households to be Supported | |
|--------------------------------------------------------------------|---|
| Rental assistance | 0 |
| Production of new units | 1 |
| Rehab of existing units | 5 |
| Acquisition of existing units | 3 |
| Total | 9 |

Discussion (AP55)

Rehabilitation and acquisition assistance to non-homeless households is to be provided through the City’s CDBG and HOME down payment assistance and housing repair programs. Assistance with the production of new units is to be funded in part with the City’s HOME Affordable Housing Fund in partnership with Tacoma-Pierce County Habitat for Humanity.

PUBLIC HOUSING

As a multi-jurisdictional agency, the Pierce County Housing Authority (PCHA) offers its services to cities throughout the county. PCHA manages a number of programs such as scattered site public housing, Section 8 tenant-based certificates and vouchers and enterprise fund apartments, operating a total of 285 apartment units and 1 scattered site housing unit with Lakewood. Other programs offered include, homeownership assistance programs, job placement and referral services, and case management in an effort to extend financial and affordable housing opportunities to PCHA’s residents.

Actions to Support Public Housing Needs (AP60)

PCHA receives U.S. Department of Housing and Urban Development operating and capital funds to maintain its portfolio of scattered site and multifamily housing units in Pierce County. Currently PCHA operates 285 apartment units and one single scattered site home in Lakewood. All units are family housing; none are specifically designated for the elderly or disabled. The Authority has been proactive in recent years making weatherization and safety upgrades to many of its units and anticipates this trend to continue.

Actions to Encourage Residents (AP60)

Under the Public Housing Homeownership Program, PCHA tenants can often buy the home in which they are living. PCHA assists qualified first-time buyers in acquiring a home by limiting their monthly mortgage payment to 35 percent of their adjusted income. The first mortgage is carried by a commercial lender with a silent second mortgage carried by the Authority. Proceeds from sales of units may be used by the Authority to meet the housing needs of low income people throughout the County.

The City continues to promote homeownership opportunities for all through the down payment assistance program. The City acknowledges one of the primary obstacles to homeownership for low and moderate income households remains the inability to sufficiently save for a down payment. Through the down payment assistance program, the City is able to provide low income households with the funds necessary to acquire a home. Loans are provided as a second mortgage with affordable monthly payments limited to 35 percent of household income (combined 1st and 2nd mortgage payment). As part of the program, homeownership counseling is provided to ensure the new homebuyers are successful both in their ability to continue to afford and maintain their new home.

HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES (AP65)***Assessing Individual Needs (AP65)***

Studies of homelessness have shown that there are as many causes for homelessness as there are homeless persons and efforts to address the problem are often as complex as the reasons causing homelessness. There are no reliable data at the local or community level to make a valid estimate of the numbers of families at risk of homelessness. Causes range from extreme cost burdens, to domestic violence, illness, addiction, unemployment, and physical/mental health issues. Recent homeless counts have found as many as 1,464 persons homeless in Pierce County (CoC Point-in-Time count taken in January 2014). While this number represents a significant population of persons in need, it is suspected this number is actually low. The CoC actually estimates at least 4,371 persons experience homelessness each year, which is the number of individuals that contacted the Centralized Intake system in Pierce County in 2014.

Efforts in Lakewood to respond to homelessness are coordinated through the Pierce County Continuum of Care (CoC), a group of homeless providers, developers, and governmental agencies with a goal of ending homelessness in the county. Lakewood, as a member of the CoC participates in monthly meetings to discuss issues related to the long range plan of ending homelessness. Additionally, Lakewood serves on the CoC funding committee with members from Tacoma, Pierce County, and nonprofit organizations allocating funding to homeless housing and services providers.

Addressing Emergency Shelter and Transitional Housing Needs (AP65)

In addition to participating in the Continuum, Lakewood participates as a Review and Steering Committee member along with Pierce County and Tacoma in allocating SHB 2060 and 2SHB 2163 funding to homeless services and housing projects serving both permanent and transitional housing needs.

Each year the City allocates 1% of the General Fund to fund human services and housing programs. Through the Human Services Program, funds are made available to provide transitional and emergency housing for homeless individuals and families, assist with finding housing for individuals with special needs, provide an array of housing counseling services, and shelter domestic violence victims.

Transitions to Permanent Housing and Homeless Prevention (AP65)

Lakewood fully supports the Continuum's Plan to End Homelessness. The 2012 Plan calls for significant changes over the coming years to retool homeless housing resources available within the County. The plan calls for converting some of the time-limiting homeless housing stock into permanent housing with supports tailored to unique needs. Where appropriate, transitional housing will be converted to permanent supportive housing and/or rapid rehousing resources and financial resources will be increasingly dedicated for that purpose. In addition to expanding rapid rehousing, the Continuum and its partners are working to improve the capacity of homeless providers to assist families and individuals successfully make the transition to permanent housing. A primary effort is working with homeless housing providers to reduce barriers to housing so that rapid placement into stable housing can be achieved.

Prairie Oaks, a multi-use client services and permanent housing complex being constructed in Lakewood with funding provided by the City, Pierce County and the State of Washington, is set to open its doors to homeless individuals and families beginning in the summer of 2015. The project, a joint venture between LASA and the Housing Authority of the City of Tacoma, will provide 15 units of permanent affordable housing and a client services center to serve the homeless. City support for this project is expected to continue into 2015-16 through human services funding allocations for the client services center programs.

Assistance with Discharge Housing and services (AP65)

The overall strategy of the Continuum of Care related to planning to prevent the discharge of persons from institutions into homelessness is to provide or broker tailored services and treatment in housing and prevention programs. The Continuum's Discharge Planning subcommittee has worked on developing plans and actions for improving the system of discharging from institutions to prevent individuals from becoming homeless. Agencies will work with health and mental health care facilities to find housing for persons being discharged following their health care. Key players working toward the goal of successful transitions of mental health discharges to the community will be the PATH teams, Positive Interactions, Western State Hospital, Franciscan Health Care, Multicare/Good Samaritan Greater Lakes Mental Health Care, the Rescue Mission, Comprehensive Life Resources and Catholic Community Services. In an effort to ease the transition from incarceration, the Washington State Department of Corrections will coordinate with the Incarcerated Veterans Program, Pioneer Human Services, shelters and the Metropolitan Development Council to prevent discharges into homelessness. Additionally, multidisciplinary teams will begin the planning for children aging out of foster care six months prior to the "aging out" date and will use housing and transitional housing resources primarily available through the Pierce County Alliance and the Housing for Success partnership.

As part of a comprehensive effort to eliminate homelessness, the Continuum has worked diligently to increase education and information exchange among homeless providers and governmental entities on national best practices in order to facilitate access to affordable housing and enhance stabilization to prevent returns to homelessness.

BARRIERS TO AFFORDABLE HOUSING (AP75)

Lakewood's housing assistance programs seek to provide affordable housing options for low income families by promoting both homeownership and rental housing opportunities. Programs offer rental rehabilitation and acquisition/construction financing to assist housing providers maintain existing housing units in good condition or to acquire/construct additional rental housing units. Down payment assistance programs help low income families bridge the homeowner investment gap many households face when trying to purchase a home. Homeowner rehabilitation programs provide existing homeowners with the funds necessary to maintain their current home or to make weatherization and energy efficiency upgrades furthering their homes affordability. Finally, the City partners with Habitat to construct affordable single-family residences for households with incomes typically between 30 and 60 percent of AMI.

As part of the Comprehensive Plan update the City reviews housing policies and zoning practices to ensure affordable housing options are encouraged. The Plan addresses future housing needs for current and future residents of all incomes. Policies encouraging infill housing, zoning to permit higher densities,

and strategies and partnerships to increase affordable, safe and adequate housing are all addressed. Final amendment of the Plan is scheduled for 2015.

OTHER ACTIONS

Actions to Meet Underserved Needs (AP85)

The City will continue to support fair housing education and other activities that support fair housing for all. Potential activities include workshops focused on education and the equal application of landlord/tenant and fair housing laws and relocation assistance for individuals at risk of homelessness through no fault of their own due to discriminatory housing practices, or as a result of building and code enforcement closures, fires, or redevelopment activities. Funding for Lakewood's relocation assistance program is provided through a grant from the Nisqually Indian Tribe Grant program.

In FY 2015, the City will offer an emergency housing repair program for households that do not qualify for the City's CDBG and HOME-funded programs. The program will utilize grant funds provided by the Nisqually Indian Tribe to make emergency repairs to low income, owner-occupied households who otherwise lack the means to make the necessary repairs.

Actions toward Affordable Housing (AP85)

Lakewood recognizes the importance affordable housing and homeownership play in building vibrant communities. The City encourages the redevelopment of blighted and abandoned properties through collaboration with Tacoma-Pierce County Habitat for Humanity, developing new single-family affordable housing units in the Tillicum neighborhood and throughout Lakewood. Acquisition of existing single-family housing stock is supported through the down payment assistance programs (CDBG and HOME). Multifamily housing is supported and encouraged with Lakewood's Affordable Housing Fund (HOME) as well as through zoning density bonuses offered to developers of affordable housing. Finally, the Major Home Repair (CDBG) and Housing Rehabilitation (HOME) programs offer homeowners an opportunity to maintain existing housing affordability by remedying deferred maintenance and code related deficiencies.

The City has a long-standing partnership with the Pierce County Housing Authority in developing and maintaining affordable housing opportunities for Lakewood residents. Activities have included the replacement of stairs, landings, doors and windows, roof repair and replacement, electrical upgrades, weatherization activities, and the installation of sewer upgrades/connections. Recent partnerships have been extended to the Tacoma Housing Authority to construct Prairie Oaks, a 15-unit permanent affordable housing complex for low income families. The City also maintains connections with many nonprofit housing organizations such as: Network Tacoma, LASA, Metropolitan Development Council, Catholic Community Services, The Rescue Mission, Pierce County Coalition for Developmental

Disabilities, YMCA and YWCA, Rebuilding Together South Sound, Greater Lakes, and Associated Ministries. It is through these partnerships the City is able to leverage its resources and develop projects on a much larger scale than would be possible on our own.

Actions to Reduce Lead-Based Paint Hazards (AP85)

In accordance with the Washington State Renovation, Repair and Painting Program and 24 CFR Part 35, subparts A, B, J, K, and R, the City of Lakewood requires that all projects/homes receiving CDBG or HOME funds that were built prior to 1978, with construction costs over \$5,000, be inspected and analyzed for the presence of lead-based paint or are to be presumed to contain lead. All lead hazards be identified through this process are required to be brought into compliance with Title X of the Housing and Community Development Act of 1992 as part of the project's scope of work. CDBG and HOME funds may be provided for testing, risk assessment, and clearances for eligible activities.

With approximately 65% of Lakewood's 26,627 housing units being built prior to 1978, there exists the potential for 17,307 housing units to contain lead-based paint hazards of some kind. To inform the community of the hazards of lead-based paint the City offers copies of the EPA's "Protect Your Family from Lead in Your Home" and HUD's "Renovate Right" pamphlets at City Hall and provides copies of these pamphlets to all housing repair program applicants. As part of the City's single and multifamily housing programs, XRF paint inspections and Risk Assessments are conducted, lead-safe work is conducted by Washington State certified RRP renovation contractors, abatement work is conducted by certified abatement contractors, and Clearance testing of all disturbed surfaces is performed by certified Risk Assessors.

In FY 2015, the City expects to conduct lead paint inspections on all properties funded with the down payment assistance program and risk assessments on up to 5 homes served by housing repair programs. When completed, all homes will be free of lead-based paint hazards.

Actions to Reduce Number of Poverty-Level Families (AP85)

Actions to reduce the number of poverty-level families include the funding of vital services and programs focused on outcome driven, client centered services that lead to housing stability and economic opportunity. Funding through the 1% human services allocation is targeted to programs that provide low income households with housing stability, basic needs (health, food, clothing, etc.), services directed towards self-sufficiency (dv, child care, job training, etc.). For 2015, the City anticipates funding of these programs to reach approximately \$320,000.

Additional actions include the implementation of a recent needs analysis conducted to review and analyze gaps in services and opportunities both in Lakewood and the county. By ensuring programs funded serve the needs of Lakewood citizens, and those needs could not be met through other programs or funding sources, the City is ensuring a best-practices approach to critical services funding.

Actions to Develop Institutional Structure (AP85)

In an effort to better coordinate and improve the implementation of the Consolidated Plan and human services program, the city recently combined the Community Development Block Grant Citizens Advisory Board and the Human Services Funding Advisory Board into one advisory body, the Community Services Advisory Board (CSAB). The newly formed CSAB functions in a review and advisory capacity to City administration and City Council regarding program priorities and funding recommendations for both human services and CDBG/HOME programs.

Board responsibilities include facilitating the cooperation and coordination of human services and Consolidated Plan activities, holding public hearings to receive input on community development and human service's needs, developing policy guidance and program evaluation criteria, and making funding recommendations. On the human services side, the Board is responsible for reviewing needs assessments and gap analyses in order to develop a strategic action plan. Additionally, the Board provides guidance and recommendations in preparing the City's CDBG and HOME funding policies and priorities, Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance Evaluation Report. As part of the Section 108 process, the Board serves as a review panel for potential loan applicants.

Actions to Enhance Coordination (AP85)

The City is the convener of monthly human services Collaboration meetings. Collaboration partners include for profit and nonprofit providers of housing, services, homeless programs, dv and family services, youth programs, food banks, and healthcare services.

Pierce County homeless providers, developers and governmental agencies have joined to develop a comprehensive plan for a coordinated care system for the homeless with the goal of ending homelessness in the county. 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 this Coalition. Lakewood is a member of the CoC and participates in the monthly meeting to discuss issues related to the activities of the long-range plan of reducing homelessness.

Lakewood, Tacoma and Pierce County adopted a Ten-Year Plan to End Chronic Homelessness in 2004, and are represented on the Tacoma/Pierce County Coalition for the Homeless to collaborate in reducing chronic homelessness. 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 creating systems changes through education and advocacy.

The City continues to maintain collaborative relationships with many nonprofit agencies, local housing authorities, mental and social service agencies, and local and State governmental agencies to provide access to health care and other programs and services, provide a continuum of affordable housing, support education and training opportunities to aid in obtaining livable-wage jobs, and promote services that encourage self-sufficiency as a lasting solution to breaking the cycle of poverty.

PROGRAM SPECIFIC REQUIREMENTS

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

| | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogramed | \$0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan | \$0 |
| 3. The amount of surplus funds from urban renewal settlements | \$0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | \$0 |
| 5. The amount of income from float-funded activities | \$0 |
| Total Program Income | \$0 |

Other CDBG Requirements

| | |
|----------------------------------------------------------------------------------------------------------------------------|------|
| 1. The amount of urgent need activities | \$0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income | 100% |



To: Mayor and City Councilmembers

From: Tiffany Speir, South Sound Military & Communities Partnership
(SSMCP) Program Manager

Through: John J. Caulfield, City Manager

Date: March 9, 2015

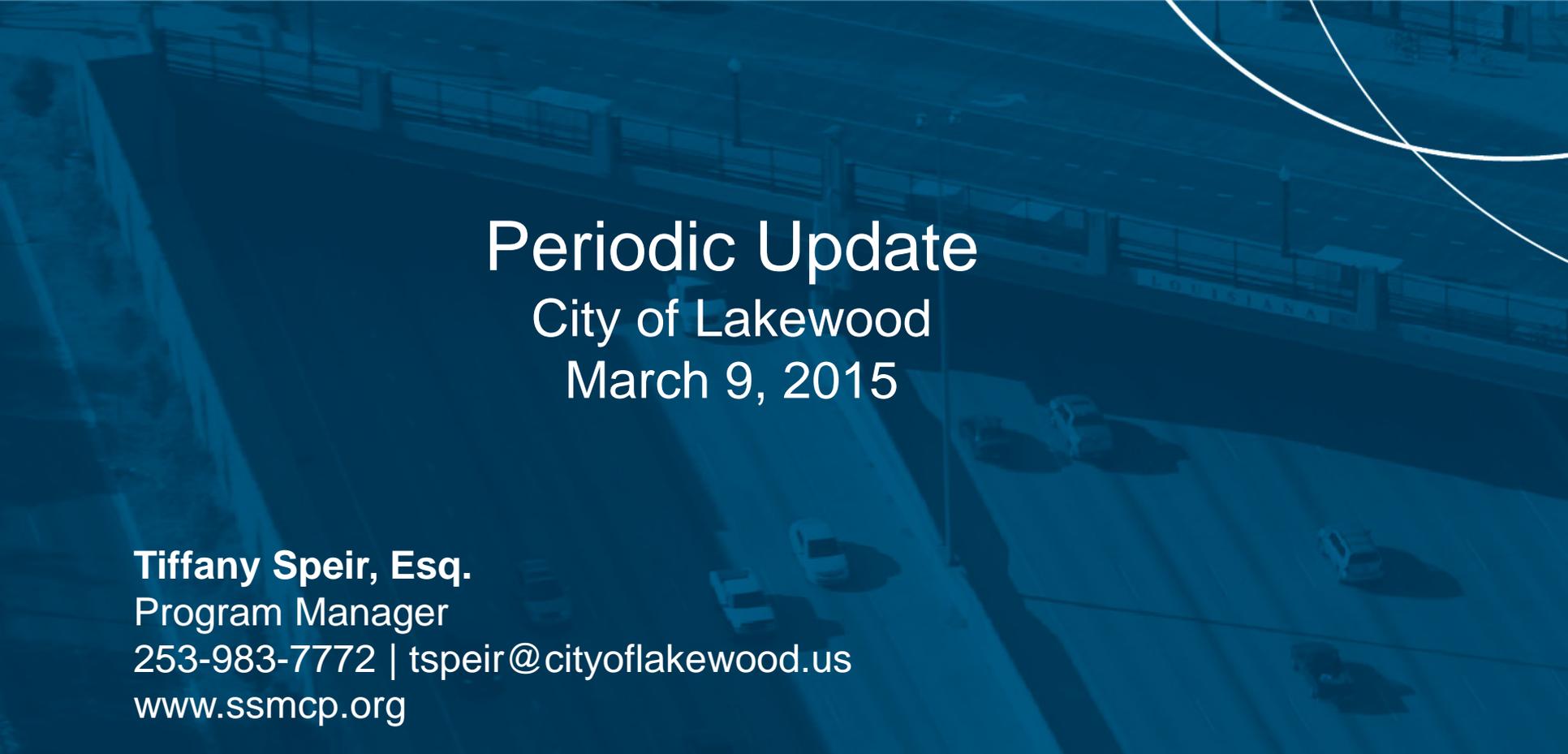
Subject: SSMCP Update

The City Manager has requested the SSMCP staff to brief the Lakewood City Council on this year's upcoming work plan. A copy of the final work plan as approved by the SSMCP Executive Leadership Team and Steering Committee is attached. Further, a PowerPoint presentation has been prepared which provides additional information on the mission and vision of the SSMCP, current membership, staffing, and budget. Companion documents have also been enclosed for City Council review.

Attachments:

- PowerPoint
- Work Plan Final Document
- Brochure

Attachments



Periodic Update

City of Lakewood
March 9, 2015

Tiffany Speir, Esq.
Program Manager
253-983-7772 | tspeir@cityoflakewood.us
www.ssmcp.org

SSMCP Presentation Summary

- Mission & Vision of SSMCP
- Membership
- Personnel
- Budget
- Work Plan & Deliverables

ORIGINATION OF SSMCP

2008: Significant growth (43.7%) at Army base Fort Lewis (since reorganized with McChord Air force base as Joint Base Lewis-McChord (JBLM)) 2003-2010 = concern increased among regional communities to be affected (i.e., traffic, housing, education, health and social services etc.)

2009: Formation of group to draft **Joint Base Lewis-McChord Growth Coordination Plan (GCP)** = included local government, private business interests, association, service organizations, etc.

ORIGINATION OF SSMCP

2010: Release of Joint Base Lewis-McChord Growth Coordination Plan (GCP)

- 10 technical resource expert panels identified critical needs related to serving a growing military community.



- With the goal that all civilian residents, military service members, and their families have access to a high quality of life, six core recommendations were established.

ORIGINATION OF SSMCP

Joint Base Lewis-McChord 2010 Growth Coordination Plan (GCP) Six Core Recommendations:

- Formalize New Methods of Regional Collaboration
- Improve Access to Information
- Improve Access to Existing Services
- Promote JBLM as a Center of Regional Economic Significance
- Improve Support for Military Families
- Improve Regional Mobility

SSMCP VISION AND MISSION (updated August 2014)

VISION

The SSMCP is an innovative and flexible partnership uniquely positioned to provide regional leadership to bridge military and civilian communities.



MISSION

To foster effective communication, understanding, and mutual benefit by serving as the most effective point of coordination for resolution of those issues which transcend the specific interests of the military and civilian communities of the South Sound region.

ORIGINATION OF SSMCP

Since 2010, the JBLM Growth Coordination Plan Regional Steering Committee and Growth Coordination Committee have been reorganized into the **South Sound Military & Communities Partnership (SSMCP)**

Elected Officials Council (EOC)

- Reviews and confirms the annual work plan
- Coordinates legislative strategies
- Supports outreach efforts to maintain high visibility for these issues

Executive Leadership Team (ELT)

- Acts for and on behalf of the Steering Committee when the Steering Committee is not in session.

Steering Committee (SC)

- The primary decision-making body of the organization
- Provides broad oversight to the implementation of the recommendations, strategies and action items outlined in the Growth Coordination Plan and successor documents.

Working Groups and Subcommittees

Formed as necessary to research and implement specific strategies of the plan

Members of the Partnership

Open to any group, agency, or organization interested in community/military issues in the Pierce and Thurston Counties region

SSMCP MEMBERS & COLLABORATIVE PARTNERS

Members

City of Lakewood
City of Lacey
City of DuPont
City of Olympia
Town of Steilacoom
City of Tacoma
City of Tumwater
City of University Place
City of Yelm
Pierce County
Thurston County
Nisqually Indian Tribe
Thurston Regional Planning Council
WSDOT
Joint Base Lewis-McChord
Washington Military Department
Tacoma-Pierce County Chamber of Commerce
Tacoma-Pierce County Health Department
United Way of Pierce County
Clover Park School District
Franklin Pierce School District
Tacoma Pierce County Association of Realtors
WorkForce Central

Partners

Emergency Services
Economic Development Boards
School Districts
Public and Private Utilities
Public Libraries
Convention Visitor Bureaus
Parks Districts
Health Systems
Ports
Colleges & Universities
Wildlife & Environmental Advocates
Chambers of Commerce
Workforce Development Organizations
Social Service Organizations
Veterans Service Organizations
Charitable Organizations

SSMCP BUDGET

- Operations & staffing originally funded by Office of Economic Adjustment Grants
- Beginning 2014, operations & part of staffing funded via membership dues (\$500 general members, \$2,500 Working Group Chairs, \$6,500 Steering Committee, \$50,000 Executive Leadership Team)
- Beginning 2014 and through fall 2015, staffing partially funded by Office of Economic Adjustment Grant for development of Joint Land Use Study (JLUS)
- Future SSMCP funding: member dues, event revenue, grants

SSMCP BUDGET

2015 SSMCP Revenue:

- \$199,500 Membership Dues
- \$190,096 JLUS Grant
- \$84,719 Carryover Funds

2015 SSMCP Expenditures:

- \$210,133 Operations & Staffing
- \$190,096 JLUS Completion

- NET Estimated 12/31/15 Fund Balance: \$74,106

SSMCP STAFFING

October 2014: New Program Manager Tiffany Speir joins staff



February 2015: New Program Coordinator Sierra McWilliams joins staff



RECENT AND CURRENT KEY PROJECTS

- April 2014:** JBLM Joint Land Use Study (JLUS) kickoff, Elected Officials Council Meeting
- July-Aug 2014:** Army 2020 Force Realignment SPEA response coordination
- Sept 2014-Present:** Support to and participation on Washington Military Alliance (WMA)
- November 2014:** SSMCP Annual Forum
- December 2014:** 2013 Needs & Preferences Survey Results Pierce and Thurston County jurisdictions; adoption of 2015-16 SSMCP Work Plan
- January 2015:** Army 2020 Force Realignment Listening Session response coordination (600+ attended)
- September 2015:** Scheduled Publication of JBLM Joint Land Use Study

2015-2016 SSMCP WORK PLAN

Reflects expansion of program to include all military presence in South Sound. Reflects that deployments have reduced substantially, over 8,500 JBLM service members are expected to transition off active duty per year in '14 and '15, and future situation is projected to hold further drawdowns and potential mission changes. Also looking to increase private sector participation in the SSMCP.

- Task 1** – Complete the ongoing JBLM Joint Land Use Study & begin implementation efforts
- Task 2** – Monitor and Support Transportation Improvement Efforts in JBLM Corridor
- Task 3** – Enhance and Expand Regional SSMCP Coordination & Participation
- Task 4** – Improve Outside Knowledge of Military's Direct and Indirect Impact on Region and State and Vice Versa
- Task 5** – Participate and Advocate in State Level Activities
- Task 6** – Conduct Periodic JBLM Community Survey, Circulate Results
- Task 7** – Support Active Duty, Veteran and Military Family Workforce Development, Health and Social Services

2015-2016 SSMCP WORK PLAN

2015 SSMCP Deliverables:

- Joint Land Use Study
- Member-Only and Public Events
- Elected Official Council Events
- Legislative/Regulatory/Administrative Advocacy: Policy Position and Process
- Work Group Interactive Sessions, Reports and Recommendations
- Initial work on 3rd Active Duty/Civilian Employee Needs & Preferences Survey *OR* 1st Business Community Survey
- Increased and Diversified SSMCP Membership
- Improved SSMCP Communications Program

2015-2016 SSMCP WORK PLAN

2016 SSMCP Deliverables:

- Continuation of ongoing & perpetual items
- Joint Land Use Study Implementation (grant administration, outreach to affected governments and agencies regarding adoption of policy & regulation)
- Legislative/Regulatory/Administrative Advocacy: Published legislative agenda, outreach to partners, elected leaders, development of SSMCP white papers on military related issues
- Distribution of 3rd Active Duty/Civilian Employee Needs & Preferences Survey *OR* 1st Business Community Survey
- Celebration of completed GCP actions, update to SSMCP Work Plan

2015 CALENDAR OF EVENTS

January-August 2015 – SSMCP outreach presentations to member jurisdictions, organizations; focus on increasing membership

May/June 2015 – Elected Officials Council & SSMCP members event (after legislative session concludes)

August 2015 – Steering Committee Retreat
Legislative Policies/Agenda Update
Work Plan Update

September 2015 – Elected Officials Council event
Release of Joint Land Use Study

November 2015 – Annual SSMCP Public Forum
Members attend at no cost; non-members pay registration fee
Recognition of Steering Committee, Working Group members
Joint Land Use Study presentation
SPEA Update

Contact:

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253.983.7772
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Sierra McWilliams, Esq.
Program Coordinator
253.798.7774
smcwilliams@cityoflakewood.us

Partnership website:
www.ssmcp.org

JBLM JLUS website:
www.jblm-jlus.com

2015-2016 Work Plan

The ongoing success of the South Sound Military & Communities Partnership (SSMCP) is reliant on the sustained efforts by our members and staff to advocate and implement issues and strategies still relevant from the Growth Coordination Plan (GCP) as well as those that the members have identified since its adoption, along with any additional objectives outlined in the adopted Memorandum of Agreement (MOA.) Our 2015-2016 program of work is based on these components, as well as on the need to expand SSMCP membership to ensure its long-term financial sustainability.

The tasks below reflect the short- and mid-term SSMCP priorities for 2015 and 2016.

Task 1 – Complete a Joint Land Use Study

Task 2 – Monitor and Support Transportation Improvement Efforts in JBLM Corridor

Task 3 – Enhance and Expand Regional SSMCP Coordination & Participation

Task 4 – Improve Outside Knowledge of Military’s Direct and Indirect Impact on Region and State and Vice Versa

Task 5 – Participate and Advocate in State Level Activities

Task 6 – Conduct Periodic JBLM Community Survey, Circulate Results

Task 7 – Support Active Duty, Veteran and Military Family Workforce Development, Health and Social Services

2015 SSMCP Deliverables:

- Joint Land Use Study
- Member-Only and Public Events
- Elected Official Council Events
- Legislative/Regulatory/Administrative Advocacy: Policy Position and Process
- Work Group Interactive Sessions, Reports and Recommendations
- Initial work on Active Duty/Civilian Employee Needs & Preferences Survey (final results due in 2016)
- Increased SSMCP membership size
 - o Member and prospect outreach packet
- Improved SSMCP Communications
 - o Website
 - o Electronic and hard copy newsletter
 - o Media outreach
 - o Talking points and technical memoranda for agencies, partners, elected officials, etc.
 - o Testimony/comment letters/presentations as appropriate

Task 1 – Complete a Joint Land Use Study

| | |
|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Leaders: | JLUS Subcommittee, Technical Working Group, Staff Mary Huff – 16 hours/week, Tiffany Speir – 8 hours/week, Dave Bugher – 1 hour/week |
| Funding Source: | Office of Economic Adjustment (OEA) grant, SSMCP match |
| Amount: | \$426,003 grant, \$50,661 match |
| Schedule: | January 2014 – December 2015 (contract duration) |
| Description: | The JLUS will identify and analyze areas of existing, likely, and reasonably foreseeable incompatible development and/or encroachment on the military mission of JBLM. It will offer recommendations to local communities to assist them in GMA planning that will correlate with requirements to update their comprehensive plans and meet their own needs without negatively impacting the ability of JBLM to provide for current and reasonably foreseeable future actions. The study will reinforce the importance of a central point of coordination for stakeholders who are impacted by the current and projected size/shape/mission of the installation. |
| Activities: | Work Program outlined in detail in JLUS scope of work |
| Deliverable: | Deliverables as outlined in JLUS scope, including: <ul style="list-style-type: none"> • Grant Performance Reports (quarterly) • Grant Administration, Consultant Management (ongoing) • Completed Joint Land Use Study (September 2015) • Implementation Plan (September 2015) • Presentation to Elected Officials Council and at SSMCP fall Forum (Fall 2015) |

Task 2 – Monitor and Support Transportation Improvement Efforts in JBLM Corridor

| | |
|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Leaders: | SSMCP Staff, Steering Committee Members |
| Funding Source: | SSMCP program funds |
| Schedule: | January 2015 – December 2016 |
| Description: | There are numerous ongoing efforts in the region to address congestion on Interstate 5 and the travel corridors proximate to JBLM. |
| Activities: | <ul style="list-style-type: none"> • Serve on I-5-JBLM Vicinity Congestion Relief Study (CRS) stakeholders group • Track/participate on Regional Access Mobility Partnership (RAMP) • Support transportation funding packages and other opportunities that further the SSMCP mission • Review and comment on various transportation proposals and materials from federal, state and regional agencies |
| Deliverables: | <ul style="list-style-type: none"> • Progress updates and feedback provided for SSMCP membership (<i>ongoing</i>) • CRS and regional grant outcomes that include components important to SSMCP members (<i>ongoing</i>) • SSMCP or member comment letters to transportation authorities (<i>ongoing</i>) |

Task 3 – Enhance and Expand Regional SSMCP Coordination & Participation

| | |
|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Leaders: | Steering Committee, Working Groups, Staff |
| Funding Source: | SSMCP program funds |
| Schedule: | January 2015 – December 2016 |
| Description: | To be effective and successful, the SSMCP must be supported by technical experts, advisors, and community staff and leadership in various agency, jurisdictional, non-profit, and institutional capacities. The committees and working groups carry out recommendations and strategies of the SSMCP and offer their expertise to tackle issues as they arise. |
| Activities: | <ul style="list-style-type: none"> • Develop SSMCP communications strategy and member recruitment messaging • Program Budgeting, Administration, Membership Invoicing • Stand up Healthcare, Social Services, Transportation, and Economic Development Working Groups in 2015 • Consider standing up Education Work Group in 2015 or 2016 |
| Deliverables: | <ul style="list-style-type: none"> • Membership Folder and Outreach Packet (<i>spring</i>) • Two Elected Officials Council meetings annually (<i>spring, fall</i>) • One or more SSMCP member-exclusive/-discounted pricing events annually • One public SSMCP event annually • 10 New General Members added to the SSMCP (<i>annual</i>) |

Task 4 – Improve Outside Knowledge of Military’s Direct and Indirect Impact on Region and State and Vice Versa

| | |
|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Leaders: | Steering Committee, Working Groups, Staff |
| Funding Source: | SSMCP program funds |
| Schedule: | January 2015 – December 2016 |
| Description: | Improving non-military access to data and information regarding the military-related population and activities, and vice versa, is the fundamental purpose for the SSMCP. Educating the non-military populations about the economic benefits to communities and the State of Washington is essential for long-term preservation of the bases at or near their current sizes. This effort monitors and shares changes on the base, at Department of Defense, and in the region using efficient and proactive methods of communication to improve awareness. |
| Activities: | <ul style="list-style-type: none"> • Attend JBLM installation update briefs and VIP visits as appropriate • Act as information source for the media, the public, partners and stakeholders, and government, including the status of BRAC rounds or federal defense spending bills • Assist JBLM and Camp Murray with outreach to public and media regarding resizing of active duty or civilian employee and contractor populations, missions for the bases, workforce transition for activity or and their families, or about other military issues as appropriate • Interact with and participate in national leadership of the Association of Defense Communities (ADC); attend ADC Installation Innovation Forum and National Summit • Coordinate with the Office of Economic Adjustment (OEA) regarding military presence in SSMCP’s geographic area as well as in WA State • Participate in local, regional and state meetings to enhance communication and coordination across all issue areas relevant to SSMCP’s mission and vision. • Regularly engage with community partners (e.g., Workforce Central; Forward Fairchild; Camo 2 Commerce Leadership; Washington Defense Partnership; Washington Military Alliance; WA State Military Transition Council; PSRC/PCRC/GMCC; Tacoma-Pierce County, Lakewood, Lacey, and Thurston County Chambers’ Military Affairs Forums, et al.) • Support and participate in partner initiatives that coincide with SSMCP’s mission |
| Deliverables: | <ul style="list-style-type: none"> • Periodic electronic and hard copy member newsletter (<i>schedule TBD</i>) • Current and relevant www.ssmcp.org website (<i>ongoing</i>) • Other printed materials to inform relevant audiences regarding existing and emerging issues related to the military and civilian communities (<i>ongoing</i>) • Letters of support for member initiatives (<i>ongoing</i>) • Comment letters on DOD proposals, local community proposals or grants, as directed by the SC (<i>ongoing</i>) • Talking points and technical memorandums for local, state and national elected officials, leaders, and SSMCP members (<i>ongoing</i>) • Periodic SSMCP Work Group-Installation interactive conference or work sessions to improve awareness for all sides about existing and needed services and priorities (<i>ongoing</i>) |

Task 5 – Participate and Advocate in State Level Legislative Activities

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|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Leaders: | Staff, Steering Committee |
| Funding Source: | SSMCP program funds |
| Schedule: | January 2015 – December 2016 |
| Description: | Washington’s Governor has raised visibility of the military in the state via Executive Order 13-001 creating a Military & Defense Sector within the Department of Commerce. The Legislature should follow the Governor’s lead by increasing its awareness and support of the state’s installations through financial and legislative action. |
| Activities: | <ul style="list-style-type: none"> • Develop an SSMCP legislative education/advocacy procedure and draft policy issues list for the SSMCP and/or its members to pursue • Participate on the Washington Military Alliance (WMA) • Participate on the Washington State Military Transition Council (WSMTC) • Communicate regularly with state and federal legislators, staff, and agencies about the economic benefit of military installations in Washington • Support establishing WA Joint Military and Veterans Affairs Committee as a standing committee in state legislature • Support continued presence of Military & Defense Sector in Dept. of Commerce; support ongoing 100% state funding for sector • Support establishment of regular state funding to support community and installation “BRAC-proofing” activities • Pursue state and federal grant funding for SSMCP activities |
| Deliverables: | <ul style="list-style-type: none"> • SSMCP Policy Issue Position Paper and New Issue Consideration Process (<i>spring</i>) • SSMCP representation and position regarding designating military installations as centers under Vision 2040 and Transportation 2040 (<i>spring</i>) • Comment letters, testimony at state level on SSMCP relevant issues (<i>ongoing</i>) |

Task 6 – Conduct Periodic JBLM Community Survey, Circulate Results

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|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Leaders: | Staff, Consultant |
| Funding Source: | SSMCP program funds |
| Schedule: | Fall 2015 (conduct survey) January – August 2016 (information compilation and dissemination) |
| Description: | Provide a refresh of the 2013 data on the demographic profile, perceptions, and needs of south sound military service members, staff and military families. |
| Activities: | Design and administer survey; collect and analyze data at comprehensive and jurisdiction-specific levels; draft report, summary documents and supporting materials; create infographics and presentations; present data. |
| Deliverables: | <ul style="list-style-type: none"> • Online Survey (<i>TBD</i>) • Comprehensive Data Spreadsheets (<i>TBD</i>) • Summary and Full Reports (<i>TBD</i>) • Jurisdiction and Organization-Specific Presentations (<i>TBD</i>) • Status and Final Product Briefings to JBLM Leadership (<i>TBD</i>) • Active Duty Community Profiles for top 5 jurisdictions per population counts (<i>TBD</i>) |

Task 7 – Support Regional Active Duty, Veteran and Military Family Workforce Development, Health and Social Services

| | |
|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Leaders: | Steering Committee, Working Groups, Staff |
| Funding Source: | SSMCP program funds |
| Schedule: | January 2015 – December 2016 |
| Description: | Reduce the misinformation or ignorance about both “inside the fence” and “outside the fence” workforce transition services, health and social services, and veteran services available to active duty military and veterans and their families |
| Activities: | <ul style="list-style-type: none"> • Consider standing up Workforce Transition Work Group in 2015 or 2016 • Regularly engage with community partners (e.g., WDVA, VA, ADC, JSS (Camp Murray), other VSOs; RallyPoint6; United Way; Catholic Community Services; Habitat for Humanity, Tacoma and Pierce County Housing Authorities; Workforce Central; Camo 2 Commerce Leadership; PSRC/PCRC/GMCC; Tacoma-Pierce County, Lakewood, Lacey, and Thurston County Chambers’ Military Affairs Forums, et al.) in order to inform them of services available on base and in the community |
| Deliverables: | <ul style="list-style-type: none"> • Periodic Community/Installation exchanges to provide more in-depth understanding of available services (<i>ongoing</i>) • Work Group reports and recommendations about how to better provide services to activity duty and veteran military members and their families (<i>ongoing</i>) |

2015 SSMCP Calendar of Events

January-August 2015 – SSMCP outreach presentations to member jurisdictions, organizations

- SSMCP progress report
- Jurisdiction / interest area specific data
- Seek feedback from jurisdictions and organizations for SSMCP

March 2015 – SSMCP Members-Only Event

- Transportation corridor update?
- Other working group presentations?
- “Hook” presentation to get members to see value of SSMCP membership

May/June 2015 – Elected Officials Council event (after legislative session concludes)

- Welcome newly elected officials
- Present SSMCP status and accomplishments since last presentation
- Present SSMCP 2015 work plan progress
- Discuss WA State Military Transition Council, WA Military Alliance, Dept. of Commerce Military & Defense Sector activities affecting SSMCP
- Discuss need for local and state level “BRAC-proofing” activities and state level funding for SSMCP

August 2015 – Steering Committee Retreat

- Legislative Policies/Agenda Update
- Work Plan Update

September 2015 – Elected Officials Council event

- Present SSMCP status and accomplishments since last presentation
- Thank you’s for support in 2015
- Recognition of Steering Committee, Working Group members
- Request for continued/increased support as part of respective 2016 budgets

November 2015 – Annual SSMCP Public Forum

- Members attend at no cost; non-members pay registration fee
- Recognition of Steering Committee, Working Group members
- Joint Land Use Study presentation
- SPEA Update

2015 SSMCP Internal Activities

Executive Leadership Team Meetings: 2nd Wednesdays monthly

Steering Committee Meetings: 4th Fridays monthly

Steering Committee subcommittees - Meet as needed

1. JLUS Subcommittee (ongoing)

Working Groups – Meet as needed

1. Social Services WG (January 2015, TBD)
2. Health Care WG (TBD)
3. Business and Development WG (TBD)
4. Transportation and Infrastructure WG (TBD)

South Sound Military & Communities Partnership (SSMCP)

Steering Committee: The Steering Committee is the primary decision-making body of the organization and provides broad oversight to the implementation of the recommendations, strategies and action items outlined in the Growth Coordination Plan and successor documents.

The Steering Committee is comprised of the local military installations, local, tribal and state governments, non-governmental organizations and affected service districts in the region. Agencies which are prohibited by law or policy from voting on matters that come before the Steering Committee are deemed *ex officio* members.

Program Manager

Program Coordinator

Elected Officials Council: All elected leaders within Pierce and Thurston counties, the surrounding towns and cities, legislative districts, congressional districts, service districts, Tribal government and similar governmental organizations in the South Sound region which elect officials shall be invited to participate on the EOC.

The EOC shall convene 2-3 times annually to receive updates on military and community issues, review the annual work plan, coordinate legislative strategies, and suggest outreach efforts to maintain a high level of visibility for these priorities. EOC meetings will conform to the Open Public Meetings Act.

Executive Leadership Team: The ELT shall act for and on behalf of the Steering Committee when the Steering Committee is not in session. Actions of the ELT shall be reported at the next meeting of the Steering Committee for review and approval.

General Membership: The purpose of the General Membership is to provide expertise, perspective and guidance to the Steering Committee on specific topics that promote the objectives of the SSMCP. General Membership is open to any person, association, group, or organization having an interest in the purpose and objectives of the SSMCP.

Working Groups: Working groups, task forces, and/or other such committees may be established by the Steering Committee as the Steering Committee deems necessary and pursuant to the MOA.

2015 SSMCP MEMBERS

City of Lakewood
City of Lacey
City of DuPont
City of Olympia
Town of Steilacoom
City of Tacoma
City of Tumwater
City of University Place
City of Yelm
Pierce County
Thurston County
Nisqually Indian Tribe
Thurston Regional Planning Council
Joint Base Lewis-McChord
Washington Military Department
Washington Department of
Transportation
Tacoma-Pierce County Chamber of
Commerce
Tacoma-Pierce County Health
Department
United Way of Pierce County
Clover Park School District
Franklin Pierce School District
Tacoma Pierce County Association of
Realtors
WorkForce Central
Your name here!

COLLABORATIVE PARTNERS

Emergency Services
Economic Development Boards
School Districts
Public and Private Utilities
Public Libraries
Convention Visitor Bureaus
Parks Districts
Health Systems
Ports
Colleges & Universities
Wildlife & Environmental Advocates
Chambers of Commerce
Workforce Development Organizations
Social Service Organizations
Veterans Service Organizations
Charitable Organizations

MISSION

To foster effective communication, understanding, and mutual benefit by serving as the most effective point of coordination for resolution of those issues which transcend the specific interests of the military and civilian communities of the South Sound region.

VISION

The SSMCP is an innovative and flexible partnership uniquely positioned to provide regional leadership to bridge military and civilian communities.

SSMCP

6000 Main St. SW
Lakewood, WA 98499
Phone: 253.983.7772 | 253.983.7774
E-mail: tspeir@cityoflakewood.us |
smcwilliams@cityoflakewood.us
ssmcp.org

 SOUTH SOUND MILITARY &
COMMUNITIES PARTNERSHIP

 SOUTH SOUND MILITARY &
COMMUNITIES PARTNERSHIP

Providing unique regional leadership to bridge military and civilian communities for mutual benefit

ssmcp.org

Core Goals

Formalize New Methods of Regional Collaboration

Improve Regional Mobility

Improve Access to Information

Promote JBLM as a Center of Regional Economic Significance

Improve Access to Existing Services for Active Duty Service Members and Veterans

Improve Support for Military Families





SOUTH SOUND MILITARY & COMMUNITIES PARTNERSHIP



Elected Officials Council

Reviews and confirms the annual SSMCP work plan

Coordinates legislative strategies

Supports outreach efforts to maintain high visibility for these issues

Executive Leadership Team, Steering Committee

Develops the annual work plan
Coordinates plan implementation strategies

Guides the work of staff

Seeks input from topical working groups and other subject matter experts

Working Groups and Subcommittees

Formed as necessary to research and implement specific strategies of the SSMCP's Work Plan

Members of the Partnership

Open to any group, agency, or organization interested in community/military issues in the Pierce and Thurston Counties region

ssmcp.org

SOUTH SOUND MILITARY

The South Puget Sound region is host to two military installations:

Joint Base Lewis-McChord (JBLM), which was formed in 2010 when Fort Lewis and McChord Air Force Base merged; and

Camp Murray, the headquarters of the Washington Military Department (WMD), which includes the Washington Army and Air National Guards.

70 percent of the 40,000+ service members and 50,000+ family members assigned to JBLM live off-base in the surrounding communities. In 2013, a South Sound Military & Communities Partnership survey found that approximately 60% live in Pierce County and nearly 33% lived in Thurston County. The highest active duty populations are in Lacey, Tacoma, and Lakewood.

Washington State has the 6th highest regional concentration of military presence in the US. Of the top 10 Defense Companies doing business in 2012 in the US, 5 were located in Washington State. The top 10 Defense Contractors in Washington State made a total of \$11.44 billion in 2012.

According to the *2012 Regional Economic Strategy: Military Cluster Strategy*, the military cluster (direct employees and related industries) in the Puget Sound Region, generates over \$3.1 billion annually in payroll within the region's 4 counties, and annual local sales associated to military employment is estimated at almost \$24 billion.

2015-2016 SSMCP WORK PLAN

Reflects that deployments have reduced substantially, over 8,500 JBLM service members are expected to transition off active duty per year in '14 and '15, and future situation is projected to hold further drawdowns and potential mission changes. Also looking to increase private sector participation in the SSMCP.

Task 1 – Complete the ongoing JBLM Joint Land Use Study (jblm-jlus.com)

Task 2 – Monitor and Support Transportation Improvement Efforts in JBLM Corridor

Task 3 – Enhance and Expand Regional SSMCP Coordination & Participation

Task 4 – Improve Outside Knowledge of Military's Direct and Indirect Impact on Region and State and Vice Versa

Task 5 – Participate and Advocate in State Level Activities

Task 6 – Conduct Periodic JBLM Community Survey, Circulate Results

Task 7 – Support Active Duty, Veteran and Military Family Workforce Development, Health and Social Services





To: Mayor and City Councilmembers

From: David Bugher, Assistant City Manager/Community & Economic Development Director

Through: John J. Caulfield, City Manager 

Date: March 9, 2015 (Study Session)

Subject: "Complete Streets"

Background: Late last year and early 2015, the Community and Economic Development (CED) Department contemplated the future redevelopment of the block of properties located between 93rd Street SW, Whitman Avenue SW, Gravelly Lake Drive SW, and Bridgeport Way. These properties comprise the previous QFC grocery outlet, a bank, a copy center and a previous ambulatory care clinic, the Colonial Center, and a hotel. Unique to the area is Motor Avenue SW, a public right-of-way, which bisects the block that is also underutilized as a public street. The street is used for cut-through traffic, and as a long, continuous driveway for adjoining private parking lots.

There is movement by the underlying property ownership to redevelop the QFC properties. At the same time, and for many years, there has been ongoing community concern about the future of the Colonial Center. With these two issues outstanding, a question emerged - Was there a way to reuse Motor Avenue which increased its efficiency, and that could also be used as a mechanism to address redevelopment and private investment?

The "complete street" concept emerged. A "complete street" is a street designed primarily with the interests of pedestrians and cyclists in mind and as a social space where people can meet and where children may also be able to play legally and safely. These roads are still available for use by motor vehicles; however their design aims to reduce both the speed and dominance of motorized transport. This is often achieved using the shared space approach, with greatly reduces separations between vehicle traffic and pedestrians.

Complete streets is not a new concept. Many municipalities have adopted complete street ordinances. Locally, Pierce County and the City of Tacoma have such ordinances in place.

In Lakewood's Comprehensive Plan complete streets are listed as green streets. Complete streets are further referenced in the Legacy Plan and the City's Non-Motorized Plan.

To clarify what this would look like, the CED Department prepared a draft request for proposal (RFP) to establish a complete street concept for Motor Avenue which includes a strong public space component. Estimated cost, based on similar a project with another City is \$60,000.

Goal: As contained in the RFP, the overall goal is to create an urban design/streetscape plan in a manner that helps achieve a vision for stakeholders and provides for the following:

- 1) Attractive, welcoming and increasingly accessible public spaces that serve as public gathering spaces and complement the diversity of surrounding land uses;
- 2) Streetscape and public space design that fosters an active pedestrian environment and serves a diversity of uses, including possible retail, office, entertainment, dining, nightlife, and/or public parks;
- 3) A functional streetscape that preserves and highlights Lakewood's history;
- 4) Streetscape designs and amenities, including simplicity of associated materials that can easily be kept clean and like-new in appearance through routine maintenance practices;
- 5) Sustainable design methods and practices that reflect a commitment to principles of environmental stewardship; and
- 6) A plan that can be implemented cost-effectively and in phases, if necessary.

Other Components of the RFP: The Draft RFP includes an introduction which describes the surrounding geographic area. Next, the project goals are listed. These have been excerpted below.

It is the City's goal to provide vibrant, welcoming public spaces that encourages community building and accommodates persons of all ages and demographics throughout the City's Central Business District (CBD). In recent years, this theme has become a central focus of the entire Lakewood City Council. A frequent subject is the establishment of a "Town Green" or other type of public gathering place. However, the City does not currently own any real property within the confines of the CBD for this purpose, excepting for existing, underutilized rights-of-way. Motor Avenue has been identified as such a possible location for a public space concept.

...the City is keenly interested in several areas of emphasis... Those areas include:

- 1) The redesign Motor Avenue into a flexible gathering space on evenings and weekends, including considering the site as an alternate location for a farmer's market;
- 2) Inclusion of an existing Oak grove located on adjoining private property into the Project design;

- 3) Related impacts regarding vehicle access to adjoining businesses and traffic movements should the Motor Avenue right-of-way be used, in whole or in part, as a public gathering space;
- 4) A new way-finding network;
- 5) Community informational signage, including banners;
- 6) Trees and tree wells, including stormwater management features;
- 7) Improved lighting design/light poles;
- 8) Sidewalk improvements, including improvements in both aesthetics and stormwater management features; and
- 9) Amenities such as benches, garbage and recycling receptacles.

A background section has been included on the history of Motor Avenue. The street was originally donated to Pierce County for a trolley system in 1910.

A detailed project planning and coordination program is provided. A charrette team is constituted, in addition to the Council appointing an advisory group.

Included within the RFP are public outreach and charrette processes.

An extensive list of deliverables is contained throughout the RFP.

The end product is a final report. The report would include:

- Drawings that could be used for grant applications to finalize environmental work, and construction;
- Recommendations and possible development standards for a flexible gathering space on evenings and weekends, *including considering the site as an alternate location for a farmer's market;*
- Improved road safety and operations, pedestrian, bicycle and transit facilities, enhanced streetscapes; and
- Community entry features and focal points.

The report will also contain a record of the charrette process, proposed timing and prioritization for implementation of the recommendations, and potential funding sources.

What is the City Council Being Asked to Do? The complete street concept is about transportation refit. Is this a topic that the City Council would like to consider? It raises many public policy questions which rightly belong within the purview of the City Council. Complete streets initiates a transition process away from automobile centered planning. It requires meeting the needs of various users with often a reduction in automobile capacity in order to provide accommodation for other modes.

From the perspective of CED, this RFP is a “pilot project” which offers the community a guide for building multimodal street networks that support driving as well as walking, biking, public transit, and public space. However, it is also viewed as an economic development tool.

Concerns: Internally, there has been debate as to whether or not may is the correct approach. Several questions have emerged –

Should the City be more strategic? If the Central Business District is to be successful and vibrant, designed to promote mixed-use development, a complete streets concept should be developed for the entire area, not just on one small segment of an existing street as has been proposed.

Is this the best planning tool? Instead of the complete streets concept, work towards developing a subarea plan for this part of the City to include a complete streets component.

If the City were to develop and implement Motor Avenue as a complete street one of the perplexing questions that comes up is what would it connect to? Right now, there is no answer.

Think Functionally/Fit the Purpose: Competitive necessities are the basis for considering this proposal. A complete street “pilot project” allows the City and community to gain experience with the general concept. And, if it works, then apply that working knowledge to other parts of the downtown. Without question there is an economic benefit. Complete streets will spur mixed use development. The concept encourages economic growth by providing viable connections between places where people live and where they work, play, and shop.

However, the proposed Motor Avenue complete street program will generate its own level of issues and opportunities. There is an extensive public outreach component to the RFP. Some of the anticipated dialogue will include the following topics:

- Under the complete street concept, providing vehicle access to existing businesses adjacent to Motor Avenue SW may be challenging.
- The Council may receive divergent recommendations from advisory boards and the planning commission. That is to not suggest that one group is right and the other is wrong, but the City Council will likely receive different perspectives.
- The proposal will raise questions about expanding public park space.
- There will be significant changes in existing parking space layout.
- The complete street concept could expand beyond the boundaries laid out in the RFP.
- What level of investment will take place from private property owners?
- Conversations about the future of the Colonial Center will undoubtedly emerge.

The City Council is requested to review this memorandum. It is acknowledged that this may not be the correct planning approach, that funding is not available, that it's not a part of an approved work plan, or that the timing is not right. Nonetheless, it does serve to further the dialogue about the future of Lakewood's downtown - its economic vitality and livability.

If this is a concept worth pursuing, early consultation with advisory boards and the planning commission is recommended before moving on to next steps.



To: Mayor and City Councilmembers
From: Tho Kraus, Assistant City Manager/Finance & Administrative Services
Through: John J. Caulfield, City Manager *John J. Caulfield*
Date: May 9, 2015
Subject: Banking Services

Background:

The City's current contract with Columbia Bank for banking services expires April 30th this year. An RFP for banking services was issued on January 15th and four proposals were received on February 12th from Columbia Bank, Heritage Bank, Washington Federal, and Wells Fargo. The proposals were evaluated based on price (50%), ability and service history (40%) and responsiveness to the requests (10%).

| Criteria | Maximum Score | Columbia Bank | Heritage Bank | Washington Federal | Wells Fargo |
|---------------------------|---------------|---------------|---------------|--------------------|-------------|
| Price | 50 | 45.0 | 46.7 | 40.0 | 36.7 |
| Ability & Service History | 40 | 38.0 | 35.7 | 32.3 | 38.0 |
| Responsiveness to Request | 10 | 6.7 | 9.0 | 7.3 | 7.3 |
| Total (Average) | 100 | 89.7 | 91.4 | 79.6 | 82.0 |

Attached is the projected cost analysis for the term of the contract, based on proposals received from each of the four banks. Heritage Bank provided the overall lowest fees of the four proposals and is able to meet our banking service needs. The City will compensate the bank through a combination of fees and interest earnings on funds in the account.

Next Steps & Recommendation:

The banking services agreement and resolution designating the City's bank is scheduled to come before the City Council on March 16th. The recommendation is that the City Council authorizes the City Manager to enter into a banking services contract effective May 1, 2015 through December 31, 2019 with the City's option of two 2-year extensions permitted with the same terms and conditions of the original contract or as amended.

Attachments:

- Projected Cost Analysis for the term of the contract.

Project Cost Analysis - Total Contract (May 1, 2015 - December 31, 2019)

| | | Estimated Current Pricing * | Columbia Bank | Heritage Bank | Washington Federal | Wells Fargo |
|----------------------------------------------------------|--------------|-----------------------------------|---------------------|---------------------|-----------------------|----------------------|
| Ongoing Current Services: | | | | | | |
| On-Line Banking Services | | \$ 4,675.00 | \$ 4,125.00 | \$ 2,310.00 | \$ 825.00 | \$ 5,321.80 |
| Online Banking Fee | 165 | \$ 2,750.00 | \$ 2,750.00 | \$ 660.00 | \$ - | \$ - |
| Customer Initiated Stops | 55 | \$ 1,925.00 | \$ 1,375.00 | \$ 1,650.00 | \$ 825.00 | \$ - |
| CEO Event Messaging Service - Email | 3575 | \$ - | \$ - | \$ - | \$ - | \$ 357.50 |
| CEO Previous Day Item loaded | 29700 | \$ - | \$ - | \$ - | \$ - | \$ 297.00 |
| CEO Previous Day Subscription Monthly Base | 165 | \$ - | \$ - | \$ - | \$ - | \$ 1,650.00 |
| Electronic Window Extended Store 90 | 67815 | \$ - | \$ - | \$ - | \$ - | \$ 1,356.30 |
| CEO Basic Banking - Monthly Base | 55 | \$ - | \$ - | \$ - | \$ - | \$ 550.00 |
| CEO Basic Banking - Add'l Account - Monthly Base | 110 | \$ - | \$ - | \$ - | \$ - | \$ 550.00 |
| Desktop Deposit - Monthly Base | 55 | \$ - | \$ - | \$ - | \$ - | \$ 550.00 |
| Desktop Deposit Report - Per Item | 220 | \$ - | \$ - | \$ - | \$ - | \$ 11.00 |
| Supplies: | | \$ - | \$ - | \$ 6,658.97 | \$ 3,877.50 | \$ 3,863.75 |
| Security Bank Bags for Deposits | 7700 | \$ - | \$ - | \$ 4,218.83 | \$ 2,310.00 | \$ 2,502.50 |
| Deposit Slips | 8250 | \$ - | \$ - | \$ 2,440.14 | \$ 1,567.50 | \$ 1,361.25 |
| Deposits and Disbursements: | | \$ 103,949.73 | \$ 84,004.80 | \$ 64,173.45 | \$ 80,019.50 | \$ 107,880.30 |
| Account Maintenance | 165 | \$ 2,475.00 | \$ 2,475.00 | \$ 1,485.00 | \$ 1,980.00 | \$ 1,650.00 |
| Deposit Assessment | \$12,076,954 | \$ 86,350.00 | \$ 66,385.00 | \$ 53,138.80 | \$ 66,423.50 | \$ 86,350.00 |
| Check/Debits Posted | 12540 | \$ 2,257.20 | \$ 2,277.00 | \$ 1,504.80 | \$ 1,881.00 | \$ 2,508.00 |
| Deposited Items - On-us | 5500 | \$ 550.00 | \$ 550.00 | \$ 330.00 | \$ 330.00 | \$ 825.00 |
| Deposited Items - Local | 59070 | \$ 5,907.00 | \$ 5,907.00 | \$ 3,544.20 | \$ 3,544.20 | \$ 8,860.50 |
| Deposit/Credits Posted | 7040 | \$ 2,464.00 | \$ 2,464.00 | \$ 1,408.00 | \$ 2,464.00 | \$ 3,520.00 |
| Cash Deposited | \$2,846,525 | \$ 2,846.53 | \$ 2,846.80 | \$ 1,992.65 | \$ 2,846.80 | \$ 2,846.80 |
| Deposited Items Returned | 110 | \$ 1,100.00 | \$ 1,100.00 | \$ 770.00 | \$ 550.00 | \$ 1,320.00 |
| Image Services: | | \$ 1,100.00 | \$ 1,100.00 | \$ 275.00 | \$ 825.00 | \$ 1,427.80 |
| CD-ROM Disk | 55 | \$ 1,100.00 | \$ 1,100.00 | \$ 275.00 | \$ 825.00 | \$ 550.00 |
| Per Item | 12540 | \$ - | \$ - | \$ - | \$ - | \$ 877.80 |
| Fraud Prevention: | | \$ 2,750.00 | \$ 1,375.00 | \$ 2,750.00 | \$ 2,750.00 | \$ 5,924.05 |
| Check Positive Pay | 55 | \$ 2,750.00 | \$ 1,375.00 | \$ 2,750.00 | \$ 2,750.00 | \$ - |
| Positive Pay Only - Monthly Base | | \$ - | \$ - | \$ - | \$ - | \$ 2,475.00 |
| Positive Pay Only - Item | | \$ - | \$ - | \$ - | \$ - | \$ 1,003.20 |
| Positive Pay Only - Checks Paid | | \$ - | \$ - | \$ - | \$ - | \$ 1,630.20 |
| CEO Register Input - Item | | \$ - | \$ - | \$ - | \$ - | \$ 376.20 |
| ARP Aged Issue Records on File - Item | | \$ - | \$ - | \$ - | \$ - | \$ 0.55 |
| Positive Pay Exceptions - Item (Wells Fargo \$1) | | \$ - | \$ - | \$ - | \$ - | \$ - |
| Payee Validation Manual - Review/Item (Wells Fargo \$25) | | \$ - | \$ - | \$ - | \$ - | \$ - |
| Payee Validation Standard - item | | \$ - | \$ - | \$ - | \$ - | \$ 438.90 |
| Wire Transfer: | | \$ 4,070.00 | \$4,070.00 | \$ 1,540.00 | \$ 1,980.00 | \$ 1,705.00 |
| Wire Transfer In | 55 | \$ 825.00 | \$ 825.00 | \$ 825.00 | \$ 660.00 | \$ 495.00 |
| Wire Transfer Out (online) | 110 | \$ 1,320.00 | \$ 1,320.00 | \$ - | \$ 1,320.00 | \$ 1,210.00 |
| Wires Monthly Client Maintenance | 55 | \$ 1,925.00 | \$ 1,925.00 | \$ 715.00 | \$ - | \$ - |
| ACH Transaction: | | \$ 11,119.90 | \$ 8,013.50 | \$ 1,952.50 | \$ 2,953.50 | \$ 6,836.50 |
| Preauthorized ACH Cr | 7975 | \$ 1,116.50 | \$ 1,116.50 | \$ 478.50 | \$ 797.50 | \$ 1,595.00 |
| Preauthorized ACH Dr | 1650 | \$ 231.00 | \$ 231.00 | \$ 99.00 | \$ 165.00 | \$ 330.00 |
| ACH Origination Item | 8910 | \$ 1,247.40 | \$ 891.00 | \$ 1,375.00 | \$ 891.00 | \$ 1,336.50 |
| ACH Positive Pay/Filter | 275 | \$ 1,375.00 | \$ 1,375.00 | \$ - | \$ - | \$ 1,375.00 |
| ACH Batch | 220 | \$ 1,650.00 | \$ 1,650.00 | \$ - | \$ 1,100.00 | \$ 550.00 |
| ACH Validator | 55 | \$ 5,500.00 | \$ 2,750.00 | \$ - | \$ - | \$ - |
| ACH Payments - Base Fee | 110 | \$ - | \$ - | \$ - | \$ - | \$ 1,650.00 |
| Corporate Credit Card: | | \$ - | \$ - | \$ - | \$ - | \$ - |
| Credit Card Annual Fee - # of Cards | 715 | \$ - | \$ - | \$ - | \$ - | \$ - |
| Credit Card - Purchase Amount | \$870,540 | \$ - | \$ - | \$ - | \$ - | \$ - |
| Purchasing Cards - # of Cards | 1595 | \$ - | \$ - | \$ - | \$ - | \$ - |
| Purchasing Card - Purchase Amount | \$940,500 | \$ - | \$ - | \$ - | \$ - | \$ - |
| Merchant Services: | | \$ 68,984.85 | \$ 68,984.85 | \$ 72,574.70 | \$ 64,931.90 | \$ 73,615.85 |
| Credit Card Account/Equipment/Connect/Stmt | 220 | \$ - | \$ - | \$ - | \$ - | \$ 10,560.00 |
| Boat Launch - # of Transactions- Per Item Fee | 12030 | \$ 240.35 | \$ 240.35 | \$ 601.70 | \$ 1,202.85 | Unable |
| Boat Launch - Sales Amount - Bank Added Rate | \$180,400 | \$ 180.40 | \$ 180.40 | \$ 270.60 | \$ - | to Support |
| Boat Launch - Sales Amount - Discount Rate | \$180,400 | \$ 4,510.00 | \$ 4,510.00 | \$ 4,510.00 | \$ 4,510.00 | (Incompatible) |
| City Hall - # of Transactions - Per Item Fee | 6840 | \$ 136.95 | \$ 136.95 | \$ 342.10 | \$ 684.20 | \$ - |
| City Hall - Sales Amount - Bank Added Rate | \$1,929,895 | \$ 1,929.95 | \$ 1,929.95 | \$ 2,900.15 | \$ - | \$ 3,821.40 |
| City Hall - Sales Amount - Discount Rate | \$1,929,895 | \$ 44,387.75 | \$ 44,387.75 | \$ 44,387.75 | \$ 44,387.75 | \$ 44,387.75 |
| Municipal Court - # of Transactions - Per Item Fee | 2990 | \$ 59.95 | \$ 59.95 | \$ 149.60 | \$ 299.20 | \$ 114.40 |
| Municipal Court - Sales Amount - Bank Added Rate | \$446,715 | \$ 446.60 | \$ 446.60 | \$ 669.90 | \$ - | \$ 884.40 |

Project Cost Analysis - Total Contract (May 1, 2015 - December 31, 2019)

| | | Estimated Current Pricing * | Columbia Bank | Heritage Bank | Washington Federal | Wells Fargo |
|------------------------------------------------------------------|--------------|-----------------------------------|----------------------|----------------------|-----------------------|-------------------------------------------|
| Municipal Court - Sales Amount - Discount Rate | \$446,715 | \$ 13,847.90 | \$ 13,847.90 | \$ 13,847.90 | \$ 13,847.90 | \$ 13,847.90 |
| PCI Compliance - Boat Launch | 55 | \$ 605.00 | \$ 605.00 | \$ 880.00 | \$ - | \$ - |
| PCI - Network Fee - Boat Launch | 55 | \$ 440.00 | \$ 440.00 | \$ 440.00 | \$ - | \$ - |
| PCI Compliance - City Hall | 55 | \$ - | \$ - | \$ 1,100.00 | \$ - | \$ - |
| Network Fee - City Hall | 220 | \$ 1,760.00 | \$ 1,760.00 | \$ 1,760.00 | \$ - | \$ - |
| PCI Compliance - Municipal Court | 55 | \$ - | \$ - | \$ 275.00 | \$ - | \$ - |
| Network Fee - Municipal Court | 55 | \$ 440.00 | \$ 440.00 | \$ 440.00 | \$ - | \$ - |
| Armored Car/Courier Service: | | \$ - | \$16,390.00 | \$ 17,600.00 | \$ 32,615.00 | \$ - |
| City Hall to Bank | weekly/daily | \$ - | \$ - | \$ 8,800.00 | \$ 19,542.60 | Bank did not provide cost estimate. |
| Police Station to Bank | weekly/daily | n/a | \$ 16,390.00 | \$ 8,800.00 | \$ 3,722.40 | |
| Scan Deposit (required for Armored Car Service Bank Provided) | 220 | \$ - | \$ - | \$ - | \$ 9,350.00 | |
| Overdraft Protection: | | \$ - | \$1,815.00 | \$ 1,760.00 | \$ 1,100.00 | \$ - |
| Overdraft Charge Per Item | 55 | \$ - | \$ 1,815.00 | \$ 1,760.00 | \$ 1,100.00 | \$ - |
| Subtotal Ongoing Services | | \$ 196,649.48 | \$ 189,878.15 | \$ 171,594.62 | \$ 191,877.40 | \$ 206,575.05 |
| Earnings Credit: | \$12,000,000 | \$(112,290.41) | \$(112,290.41) | \$(170,876.71) | \$(108,493.15) | \$(108,493.15) |
| Net Ongoing Service Charges/(Surplus) | | \$ 84,359.06 | \$ 77,587.74 | \$ 717.91 | \$ 83,384.25 | \$ 98,081.90 |

| Rates/Formulas | | | | | | |
|-----------------------------------------------------------------------------------------------------------------------------------|--|--|------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|--------------------------------------------|---------------------------------------------------------------------------------|
| Earnings Credit Rate | | | .23% Subject to change with market; has not changed in at least the past 1.5 years. | .35% Subject to change with market; has not changed in several years. | 0.2% Subject to change with market. | 0.2% Subject to change with market. |
| Service Charge Credit Formula ACB = Average Collected Balance ECR = Earnings Credit Rate Used 30 days/365 for all banks. | | | ACB x 90% x ECR / (# of days/365 or 366) | ACB x 90% x ECR / (# of days/365) | ACB x 100% x ECR / (# of days/365) | ACB x 100% x ECR / (# of days/365) |
| Overnight Overdraft - \$2,000,0000 | | | Interest charge would only apply if at month-end, the monthly ACB balance is negative. | Prime less 0.50% Fee waived with line of credit, limit to 6 items per day. | No charge. | Prime rate. |
| Deposit Assessment | | | \$0.10 per \$1,000 | \$0.08 per \$1,000 | \$0.10 per \$1,000 | \$0.13 per \$1,000 |
| Other Considerations | | | | | | |
| One-time credit towards transition/setup costs | | | \$ - | \$ - | \$500 to offset supply charges. | \$1,000 for initial order of supplies from preferred vendor. |
| Fund Availability | | | Next day, unless cash/on-us items | Next day, but really available immediately. | Immediate availability to governments. | Same day. |
| Corporate Credit Card | | | Corporate Credit Card thru Visa CommUNITY Purchasing cards thru Elan. \$100K terminated employee misues, enhanced reporting. | Heritage Bank corporate credit cards which can be used for purchasing cards. | Elan One Card | WellsOne Commercial Card, \$100K employee misuse, expense tracking report sytem |
| Safe Deposit Box | | | Provided by bank. | \$100 annually. | First year free, \$50 per year after that. | No cost provided, depends on size of box. |
| Contract Language Modification | | | No | No | No | No |

Project Cost Analysis - Total Contract (May 1, 2015 - December 31, 2019)

| | | Estimated Current Pricing * | Columbia Bank | Heritage Bank | Washington Federal | Wells Fargo |
|------------------------------------------------|--|------------------------------------|------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------|------------------------------------------|
| Merchant Services | | Unable to break out bank fees. | Columbia Bank | Elavon | Vantiv | Wells Fargo |
| Positive Pay | | | Yes | Yes | Yes | Yes |
| ACH/Filter | | | Yes | Yes | Not available until Nov 2015. | Yes |
| Safekeeping | | | City could use state's vendor. | City could use state's vendor. | City could use state's vendor. | City could use state's vendor. |
| Disaster Recovery Plan | | | Yes | Yes - New Jersey | Yes - Seattle, then Boise | Yes |
| Armored Car/Courier Service | | | City Hall - Free Police - Add Fee | 3 bag rotation or disposable. | Coins only, no check, require remote check scan. Bank proposed but open to using other firms. | Bank did not propose/provide options. |
| Service Charge Settlement (maximum) | | | Annual | Annual | Semi-Annual | Monthly |
| Hard Cost <u>Not</u> Offset by Earnings Credit | | | Merchant Services | Merchant Services & Deposit Slips | Merchant Services, Armored Car | Merchant Services, Supplies, Armored Car |
| Overall CRA Rating | | | Satisfactory | Satisfactory | Satisfactory | Outstanding |
| Enhancements | | | Recurring Billing; Upload X9.37 file of check images, up to 7 years history. | Remote Deposit/Check Scanning. | Online Banking Account History, Positive Pay History, Scan Deposit. | Apple Pay |

* Current pricing based on monthly estimates at time of RFP development.