

**TACOMA-LAKEWOOD HOME CONSORTIUM
CONSOLIDATED PLAN FOR HOUSING AND
COMMUNITY DEVELOPMENT 2015-2019**

LAKEWOOD ANNUAL ACTION PLAN 2015

May 2015

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EXECUTIVE SUMMARY

PURPOSE OF THE CONSOLIDATED PLAN

The Consolidated Plan establishes local priorities consistent with national objectives and priorities established by HUD (US Department of Housing and Urban Development) to utilize funds allocated by the Community Development Block Grant (CDBG), the HOME Investment Partnership Program, and the Emergency Solution Grant (ESG). Over the five-year period covered by the Consolidated Plan over \$20 million is expected to be available through these programs, including allocations and program income.

CDBG Program Objectives	HOME Program Objectives	Emergency Solutions Grant
Provide decent housing Create a suitable living environment Expand economic opportunities	Expand the supply of decent, safe, sanitary and affordable housing	Reduce and prevent homelessness

SUMMARY OF NEEDS AND GOALS

Summary of Objectives and Outcomes (ES05)

As determined in the assessment of needs and market analysis included in this plan, three broad needs were identified. The first was the need for affordable housing choice, including safe housing in good condition for all residents. In response to that need a goal was set to increase and preserve affordable housing choice which will be accomplished through projects such as home repair, down payment assistance, supporting development of new housing, rental housing rehabilitation and providing permanent supportive housing.

The second priority need established is to reduce homelessness and increase stability for all residents, including support for self-sufficiency. In response to this need a corresponding goal was set to reduce homelessness and increase stability. Projects meeting this goal include interventions across a broad spectrum, such as supportive and emergency services, transitional housing and shelters, homeless interventions and prevention, and activities to increase self-sufficiency (e.g., job training, employment readiness, and education).

The third priority need established in the planning process is the need for community and economic development and the corresponding goal is to improve infrastructure, facilities and economic opportunities. Projects to meet this goal will include extensive work with infrastructure, which is seen in both Tacoma and Lakewood as essential in encouraging stability in neighborhoods, increasing access to persons with disabilities, and attracting and retaining businesses. Projects will also support micro-enterprises and business development. Projects will also support public facilities, parks, and transportation improvements.

Evaluation of Past Performance (ES05)

The City of Tacoma and the City of Lakewood have made significant progress over the years in meeting needs. The organizational structure, coordination between departments within the cities, and coordination with agencies, Pierce County and the region have allowed streamlined performance and delivery in spite of dwindling resources. As with this Consortium Consolidated Plan, goals were set targeting the need for housing, building a suitable living environment through services and infrastructure, and fostering a system and improvements to spur economic development.

Tacoma and Lakewood are key partners in regional planning efforts, including the Tacoma/Lakewood/Pierce County Continuum of Care and the Tacoma Pierce County Affordable Housing Consortium as well as broader regional organizations such as the Puget Sound Regional Council. Creation and support of the Tacoma Community Redevelopment Authority has benefitted both Cities and greatly expanded the availability and condition of affordable housing. Integration of Human Services strategic planning in both cities contributes to efficient allocation of funds (CDBG, general fund, and other sources) to meet needs. The Housing Authorities are key partners and providers and both Tacoma and Lakewood. These and other partnerships, built over the years, are the basis for past successful performance and a promising path forward. While a strong system is in place, decreased funding and public support is a challenge felt by the Consortium and by cooperating agencies.

Consultation and Citizen Participation

Summary of Citizen Consultation (ES-05)

The consultation process for this Consolidated Plan was extensive, giving citizens many opportunities to contribute. Meetings were held in neighborhoods in Tacoma and Lakewood. In addition to the neighborhood meetings, community meetings were held that specifically encouraged input from seniors, persons with disabilities, African Americans, Asian/Pacific Islanders and Hispanics. Many of those who attended were lower-income and were receiving assistance. Their input was valuable in outlining needs. Public hearings on needs and on the draft Consolidated Plan, Strategic Plan and Annual Action Plans for both Tacoma and Lakewood were held in each city. There was extensive outreach to stakeholders and organizations. Strategic plans and needs assessments completed by partners in Pierce County enriched needs outlined in this Consortium Consolidated Plan. The Lakewood Community Services Advisory Board, the Tacoma Community Redevelopment Authority Board provided review and oversight during the process, in addition to extensive coordination within departments in each of the jurisdictions.

Summary of Public Comments (ES05)

Comments were supportive of continued funding on behalf of affordable housing, shelter and other homeless interventions, public services, and economic development. Those providing input at the public hearing on needs in Tacoma included the Tacoma-Pierce County Habitat for Humanity, Metropolitan Development Council, Associated Ministries, Shiloh Baptist Church, Rescue Mission, Rebuilding Tacoma Together, the William Factory and Spaceworks. In Lakewood, those offering testimony at the public

hearing on needs included the Pierce County Housing Authority, YMCA Child Care, and Tacoma-Pierce County Habitat for Humanity, each of whom encouraging continued support. Comments on needs were incorporated in sections in the Consolidated Plan and many of the organizations were included among those interviewed individually as well.

Comments at public hearings in Tacoma on the draft Consolidated Plan and Annual Action Plan included a representative from the William Factory about the importance of continued funding for the business incubator, the benefits to Tacoma and disadvantaged populations in the City. A citizen commented about the importance of street outreach to homeless veterans, including African American female veterans. Some are served by smaller organizations that have not been competitive in the annual allocation process. The City will refer this concern to the Continuum of Care for consideration in future funding cycles. One comment was received at the public hearing in Lakewood on the draft Consolidated Plan and Annual Action Plan about the importance of jobs. This topic was addressed as a concern throughout the Consolidated Plan.

Summary of Comments not Accepted (ES05)

All comments were considered and/or incorporated in the Consolidated Plan.

PUBLIC PARTICIPATION AND CONSULTATION

Agency Consultation and Coordination

Summary of Coordination (PR10)

Representatives from the City of Tacoma and the City of Lakewood participate in regional planning efforts concerning all aspect of needs and opportunities covered by this Consolidated Plan, including economic development, transportation, public services, special needs, homelessness, and housing. Needs far exceed resources and the Cities, Pierce County, Puget Sound Regional Council have worked together to make decisions and set long-term priorities. Coordination within the Cities also consisted of input and review from the Lakewood CDBG Citizens Advisory Board and the Tacoma Community Redevelop Authority (TCRA). Coordination with the Tacoma Housing Authority, the Pierce County Housing Authority, service-providing agencies, and other stakeholders are described below. Their comments and input are reflected in discussions throughout this Consolidated Plan.

Coordination with Continuum of Care (PR10)

The Cities of Tacoma and Lakewood are actively engaged members of the Tacoma/Lakewood/Pierce County Continuum of Care. The three jurisdictions are the three most involved governmental entities in the Continuum, cooperatively working on programs to meet needs for housing and services. Both Tacoma and Lakewood support the Continuum's priorities focusing on the needs of the most vulnerable populations including chronically homeless persons, unaccompanied youth, families with children, and veterans, among others. The Continuum's recently established Centralized Intake System (AP4H) is supported by both Tacoma and Lakewood and is designed to provide assessment and rapid placement in appropriate housing, reducing vulnerability and increasing stability. The Cities were integral partners in developing the 2012 Tacoma Tacoma/Lakewood/Pierce County Plan to End Homelessness.

Coordination with Emergency Solutions Grant (PR10)

The Cities of Tacoma and Lakewood work closely with the Collaborative Applicant of the Continuum of Care (Pierce County) planning for allocation and use of Emergency Solutions Grant (ESG) funds. ESG policies and procedures were created and are updated periodically in cooperation with Pierce County and Tacoma to ensure that ESG subrecipients are operating programs consistently across eligible activities. Performance is reviewed by both entities. The Collaborative Applicant is also the HMIS lead and works closely with City of Tacoma to maximize use of HMIS resources and to draw data for reports on project performance and program outcomes.

Summary of Agency Consultation (PR10)

Development of the Consolidated Plan benefitted from input from multiple stakeholders who contributed through interviews and meetings, in addition to those who were represented at public hearings. Agencies consulted included the following:

- Asia Pacific Cultural Center
- Associated Ministerial Alliance
- Associated Ministries
- Clover Park School District Homeless Liaison
- Crystal Judson Family Justice Center
- Emergency Food Network
- Franklin Pierce School District Homeless Liaison
- Greater Lakes Mental Health
- Joint Base Lewis McChord
- Korean Women's Association
- Lakewood City Manager
- Lakewood Code Enforcement
- Lakewood Community Development
- Lakewood Community Safety & Resource Team (CSRT)
- Lakewood City Council Member
- Lakewood Planning Department
- Lakewood Police Department
- LASA (Living Access Support Alliance)
- Metropolitan Development Council
- Pierce County Community Connections
- Pierce County Housing Authority
- South Sound Outreach
- St. Leo's Food Bank
- TACID (Tacoma Area Coalition of Individuals with Disabilities)
- Tacoma City Manager
- Tacoma Community and Economic Development Department
- Tacoma Community House
- Tacoma COT-NCSICS
- Tacoma City Council Members
- Tacoma Fire Department
- Tacoma Housing Authority
- Tacoma Deputy Mayor
- Tacoma Neighborhood and Community Services
- Tacoma Pierce County Affordable Housing Consortium
- Tacoma Pierce County Habitat for Humanity
- Tacoma Planning Department
- Tacoma Police Department
- Tacoma School District Homeless Liaison
- United Way of Pierce County
- Washington State Veterans Affairs

- West Pierce Fire and Rescue
- YWCA of Pierce County

Agencies not Consulted (PR10)

No agencies were intentionally excluded from consultation. Every effort was made to ensure advance publication of meetings and opportunities to contribute.

Plans Consulted and Regional Planning Efforts Considered (PR10)

A number of plans and reports were consulted in preparation of this Consolidated Plan, reflecting policies, needs or significant research. Those include:

- City of Lakewood, *Comprehensive Plan*. (Revised 2014)
- City of Lakewood, Council Goals & Priorities. (Adopted July 2014)
- City of Lakewood, *Economic Vitality Strategy*. (2014)
- City of Lakewood, *Human Services Needs Analysis Report*. (2014)
- City of Lakewood, *Lakewood Legacy Plan: A Parks and Recreation Master Plan*. (2014)
- City of Tacoma Affordable Housing Policy Advisory Group, *Policy Recommendations to the Council*. (2010).
- City of Tacoma Comprehensive Plan. (Amended 2014)
- City of Tacoma Neighborhood & Community Services Department, Human Services Division, *2015-2019 City of Tacoma Human Services Strategic Plan*. (2014)
- City of Tacoma, Economic Development: 2013-2014 Strategic Framework & Action Plan.
- City of Tacoma, Finance Department, Office of Management and Budget, *2013-2018 Draft Capital Facilities Program*. (2012)
- Economic Development Board for Tacoma-Pierce County, *2011-2015 Future Focus Work Program*.
- Focus Strategies. *Assessment of Pierce County Centralized Intake*, prepared for Pierce County Community Connections. (2014)
- 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)
- Pierce County Community Connections Aging and Disability Resources, *2014-2015 Draft Area Plan Update*. (2014)
- Pierce County Community Connections, *Pierce County HIV/AIDS Housing Plan*. (2013)
- Pierce County Planning and Land Services, *Buildable Lands Report*. (2014)
- Puget Sound Regional Council. *Regional Economic Strategy for the Central Puget Sound Region*. (2012)
- Puget Sound Regional Council. *Vision 2040: The Growth Management, Environmental, Economic and Transportation Strategy for the Central Puget Sound Region*. (adopted 2008)
- State of Washington Department of Commerce, *Homelessness in Washington State: Annual Report on the Homeless Grant Programs*. (2014)
- State of Washington Department of Commerce, *Housing Needs Assessment*. (2015)

- Tacoma Housing Authority, *Moving to Work Annual Plan*. (2014)
- Tacoma/Lakewood/Pierce County Continuum of Care, *Plan to End Homelessness*. (2012)
- Tacoma/Pierce County Affordable Housing Consortium, *Affordable Housing Guidebook, 2015 Edition*.
- Tacoma-Pierce County Health Department, *2014 Pierce County Community Health Improvement Plan*. (2014)
- Tacoma-Pierce County Health Department, Office of Assessment, Planning, and Improvement, *A Community Mental Health and Chemical Dependency Assessment, City of Tacoma*. (2012)
- Tacoma-Pierce County Health Department. *2014 Pierce County Community Health Improvement Plan*. (2014)
- United Way of Pierce County, *A Community Conversation*. (2014)
- Washington State Department of Health, *HIV Surveillance Semiannual Report, 1st Edition 2014*.
- Workforce Central, *Pierce County Local Integrated Workforce Plan: 2013-2017*

Coordination with Public Entities in Implementation (PR10)

The City of Tacoma and the City of Lakewood work closely with the Tacoma Housing Authority and the Pierce County Housing Authority. The Cities participate in the Tacoma/Lakewood/Pierce County Continuum of Care and are active in the Tacoma Pierce County Affordable Housing Consortium, the Economic Development Board for Tacoma-Pierce County, the Pierce County Human Services Coalition and other public entities and associations that set priorities for use of resources in the region, set goals, and measure progress in meeting those goals.

Citizen Participation

Citizen participation was encouraged in several ways, including meetings with neighborhood organizations in both Tacoma and Lakewood, community meetings in Tacoma that specifically encouraged input from seniors, persons with disabilities, African Americans, Asian/Pacific Islanders and Hispanics. Neighborhood and community meetings include:

- Beacon Activity Center
- Bethlehem Baptist Church
- Indochinese Cultural & Service Center
- Central Lakes (Lake City) Neighborhood (Lakewood)
- Northeast Lakewood Neighborhood
- Pacific Neighborhood (Lakewood)
- South Lakes (Tillicum/Woodbrook) Neighborhood (Lakewood)
- Portland Avenue Community Center
- Tacoma Central Neighborhood Forum
- Tacoma Eastside (ENACT) Neighborhood
- Tacoma South End Neighborhood
- Tacoma West End Neighborhood

Public hearings on needs were held in both Cities and all were advertised in the *News Tribune*:

- Public hearing on needs in Tacoma was held on November 24, 2014
- Public hearing on needs in Lakewood was held on October 2, 2014
- Public hearing on the Consolidated Plan and Annual Action Plan in Tacoma was held on April 15, 2015.
- Public hearing on the Consolidated Plan and Annual Action Plan in Lakewood was held on April 20, 2015.

Drafts of the Tacoma-Lakewood Consortium Consolidated Plan, the Tacoma Annual Action Plan 2015, and the Lakewood Annual Action Plan 2015 were made available on websites of the individual cities and the Tacoma Public Library, City of Tacoma Community and Economic Development Department, the City of Tacoma Customer Support Center, the Lakewood Library, Tillicum Library, and at the City of Lakewood Community Development Department.

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

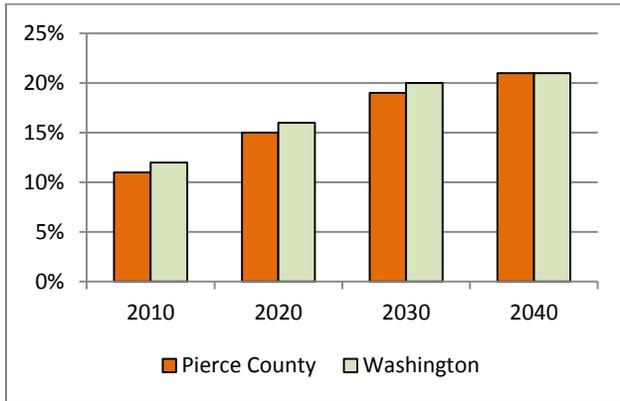
Population 65 and Older

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.

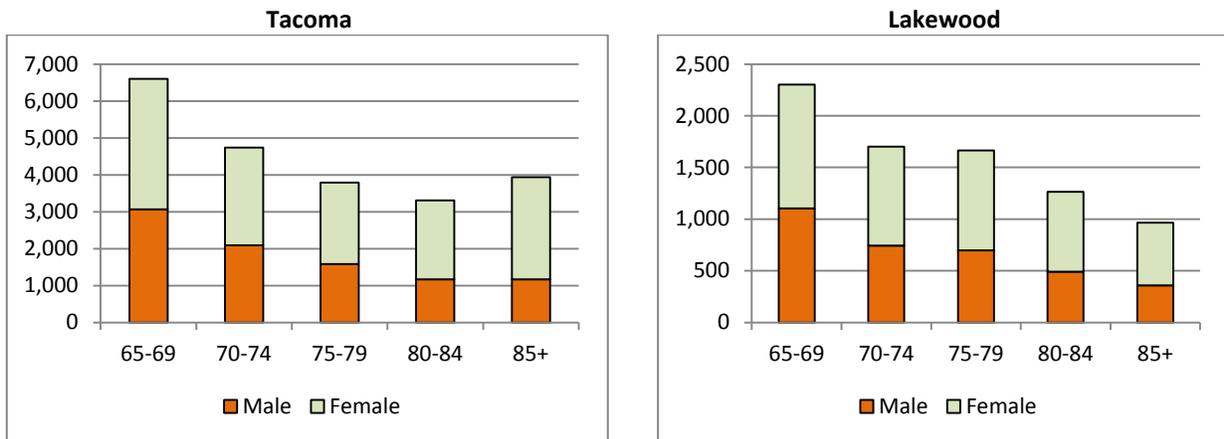
Figure 1: Projections of Population Age 65+ as a Percent of Total 2010-2040



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. (See Appendix D for listing of block groups with disproportionate minority concentrations.)

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 in Lakewood 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. In relation to the total population of Lakewood, 21% live in block groups that have a disproportionate share of minority population.

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 between Sprague and Yakima to 6th and south of I-5 in several areas including areas east of Pacific Avenue, scattered block groups north of 96th and west of Yakima, and along South Tacoma Way. In relation to the total population of Tacoma, 26% live in block groups that have a disproportionate share of minority population.

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 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 post-traumatic 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 which may impact the industry in Tacoma and on the west coast of the United States.

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 community.

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%

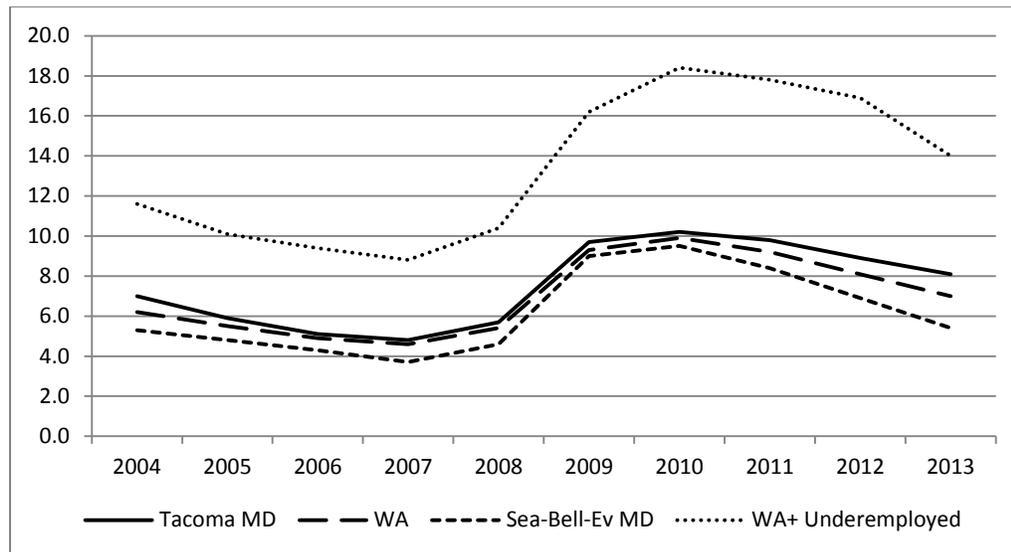
*City or town

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

Table 14: Median Earnings in Past 12 Months*

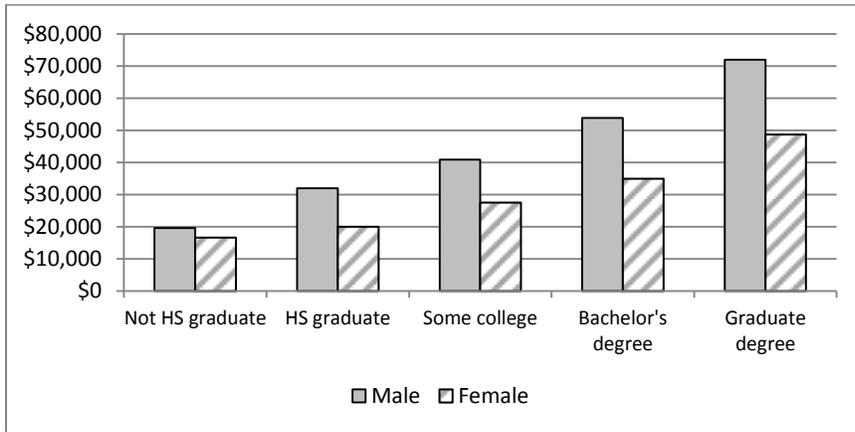
Educational Attainment	Lakewood	Tacoma	County	Washington
Less than HS graduate	\$18,305	\$21,122	\$22,713	\$20,821
HS graduate (includes equivalency)	\$27,166	\$30,591	\$32,973	\$30,768
Some college/associate's degree	\$33,023	\$34,787	\$39,104	\$36,596
Bachelor's degree	\$45,397	\$50,368	\$52,513	\$53,044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

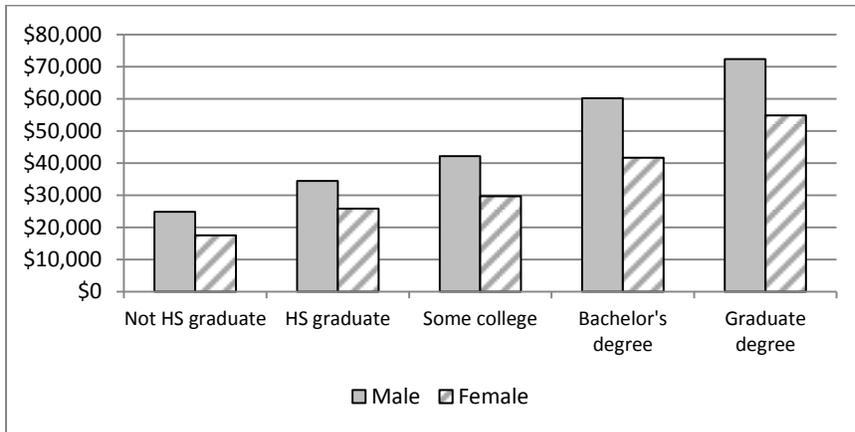
Education matters in terms of earnings. Median earnings for residents 25 and older without a high school degree (or equivalency) totaled \$18,305 in Lakewood and \$21,122 in Tacoma and increased with each level of educational attainment. Median earnings rose for both male and females, but the median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

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

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 and 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

Changes with Economic Impact Potential (MA45)

The economy has changed, dramatically compared to several decades ago. Recovering from the recent Great 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.

Like the Puget Sound Regional Council, Lakewood and Tacoma are also establishing visions for economic vitality and those visions are not just jobs or just housing, but about what makes a community work. In

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

workshops held as part of Tacoma *Vision 2025* process, the vision for successful economic and employment development was described by participants as linked to multimodal transportation, schools, housing, services, education, and vital neighborhoods.

While recovery from the Great Recession is not as dramatic as in Seattle, Tacoma and Pierce County are recovering, according to an analysis in the *Seattle Times*,⁴ with aerospace strong in Frederickson (Boeing and Toray Composites), new investment in downtown Tacoma (expansion of the Tacoma Art Museum and a new YMCA, movie theaters and restaurants on Pacific Avenues, and new housing on the waterfront), growth in cyber security firms and business partnerships with University of Washington Tacoma IT department are pointing to business development and new jobs. So too is the Seaport Alliance, which is a collaborative approach to strengthen the Ports of Seattle and Tacoma. At the same time, there is uncertainty about reductions at JBLM.

In the 2011-2015 work program (*Future Focus: Jobs and Wealth*), the Economic Development Board for Tacoma-Pierce County⁵ outlines strategies to retain and expand business opportunities. These strategies focus on existing and emerging clusters (clean technology; logistics and international trade; aerospace and advanced manufacturing; health care; information technology; and defense contractors) and on promoting regional headquarters in finance, insurance, real estate, and information technology.

Tacoma and Lakewood Economic Development Needs (Coordination MA45)

The City of Tacoma plan for economic development outlines strategies within several areas that are to be prioritized over the next few years.⁶ Included among those is a focus on the Central Business District, the Dome, and Brewery District for continued revitalization and infrastructure improvements that can catalyze additional development and opportunities. The City also intends to focus its revitalization efforts on neighborhood centers such as the Lincoln Business District and South Tacoma with targeted resources to upgrade public improvements and beautify these neighborhoods. The City will aim to reuse city-owned and privately-owned properties for this purpose, where appropriate. Small business development has long been a focus of Tacoma's economic development strategies and remains so going forward, including support for entrepreneurship, incubators, and small business technical support. In addition, the City will partner with educational institutions, particularly University of Washington Tacoma, Bates Technical College, University of Puget Sound, Pacific Lutheran University, and Tacoma Community College to provide education and training particularly around new economic opportunities and to meet skilled labor requirements of existing and future businesses. The City will seek to expand the Innovation Partnership Zone (IPZ) in Tacoma (designated by the Department of Commerce).

Neighborhood revitalization is integral to economic development in Tacoma. This includes developing more walkable neighborhoods and vibrant neighborhood centers to attract and retain businesses and encourage infill. Reuse of vacant or underutilized buildings, encouraging infill, removing blighted structures, and removing architectural barriers are all steps to creating that vibrancy.

⁴ Jon Talton, *Tacoma Rebounds*, in the *Seattle Times*, 7/20/2014.

⁵ Economic Development Board for Tacoma-Pierce County, 2011-2015 Future Focus Work Program. (edbtacomapierce.org)

⁶ City of Tacoma, Economic Development: 2013-2014 Strategic Framework & Action Plan.

Central to Lakewood’s vision of economic development is transformation from its start as a bedroom community to a city that is diversified, full-service, and self-contained.⁷ The Comprehensive Plan calls for expansion of infrastructure including improving housing and redeveloping underutilized commercial and industrial properties. Essential infrastructure to encourage economic development has included basic and expensive elements – extending sewers and building roads into areas not previously served. Once completed and in place, opportunities for industry and employment are possible. Development is not starting from scratch – over \$20 million has been invested in Tillicum and Woodbrook and major corridor improvements have been made, including completion of the Sounder Station.

In addition to encouraging development and completed utilization of industrial parks, economic development will take advantage of retail, education and health care systems. The Lakewood Mall was transformed into Towne Center, giving the City a central focus. Pierce College and Clover Park Technical College have added health sciences and technical buildings, in line with Saint Clare/Franciscan Health, Multicare and other health facilities in Lakewood. Essential to economic development are continued removal or redevelopment of blighted or underutilized properties. Revitalization and redevelopment in the near future will focus on the Central Business District, the South Tacoma Way and Pacific Highway Corridors; Springbrook; Tillicum/Woodbrook; Lakeview (Lakewood Station District); and, Lake City.

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.⁸

The PSRC 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

⁷ City of Lakewood, Comprehensive Plan, Economic Development.

⁸ Puget Sound Regional Council, *Regional Economic Strategy for the Central Puget Sound Region: ECONOMY*, July 2012.

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.⁹ The Center for Urban Waters at the University of Washington Tacoma provides scientific expertise as well as training for students. Other partnerships between Tacoma and Lakewood and educational facilities located nearby or in the individual cities were discussed under economic development strategies above and not repeated here.

Workforce Central in Pierce County, in the *Pierce County Local Integrated Workforce Plan*,¹⁰ outlines the vision of the Pierce County Workforce Development Council to meet the labor needs of industry clusters (healthcare, aerospace manufacturing, trade/transportation, information technology, national security, construction, building products manufacturing, and food manufacturing). The plan also inventories Pierce County's Workforce development system which, in brief, is a partnership between agencies (including Tacoma Housing Authority, Division of Vocational Rehabilitation, Metropolitan Development Council, Vadis, Tacoma Goodwill Industries, educational facilities and others) to provide support for training initiatives and multiple information sharing events (such as career days).

Those workforce training initiatives include:

- RallyPoint/6: Training and reintegration of veterans (along with support for families)
- Employment & Housing Navigator: Education, training and employment for persons who are homeless along with support services and case management
- Heroes at Home 2 Program: Training, tuition, and job placement for military spouses
- Pierce County Youth Consortium (PCYC): Collaboration of youth-serving agencies to improve coordination and provide services to youth
- Resources for Education and Career Help (REACH): Services for disenfranchised youth
- Youth Building Tacoma: Services for youth and paid internships
- Manufacturing Academy: Training and apprenticeship in manufacturing trade

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

⁹ The Center for Urban Waters (www.urbanwaters.org).

¹⁰ Workforce Central, *Pierce County Local Integrated Workforce Plan: 2013-2017*

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.¹¹ 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.

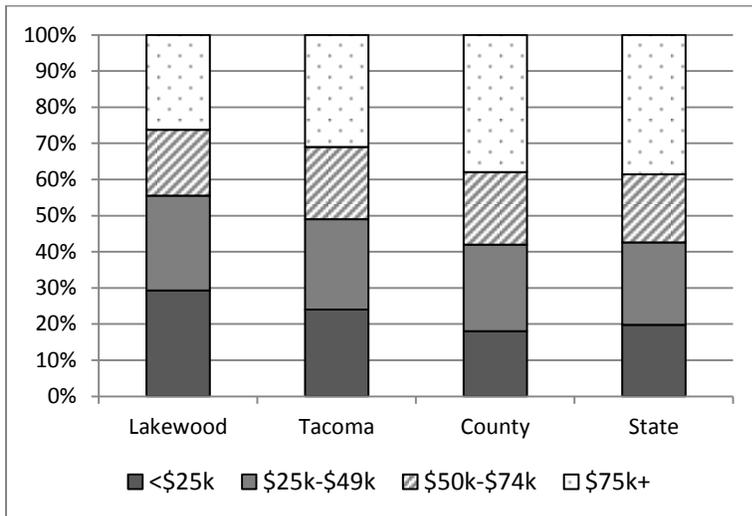
Table 19: Range of Household Income Past 12 Months

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

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. According to the U.S. Census Bureau, the poverty threshold in 2013

¹¹ 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)

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 2014.¹² 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). 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.)

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 areas with the highest percent low-mod population are in south Tacoma (south of I-5 and east of Portland Avenue) and in the downtown area.

¹² United Way of Pierce County, *A Community Conversation*. (2014)

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.”¹³ 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 whose income is not sufficient to meet their needs. 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

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)

¹³ Children’s Alliance. *Hungry in Washington September 2014*.

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.

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).

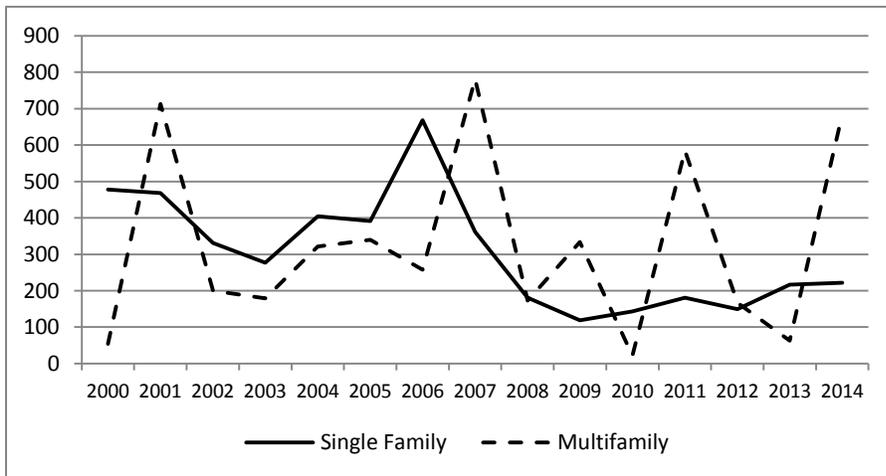
According to American Community Survey estimates (2009-2013), about 6% of housing in Lakewood was mobile homes. Mobile homes can be an affordable housing option for low income households; however, older poorly maintained units remain a problem. The deteriorating condition of mobile homes in Lakewood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

Permits, Building/Acquisition and Planned Development

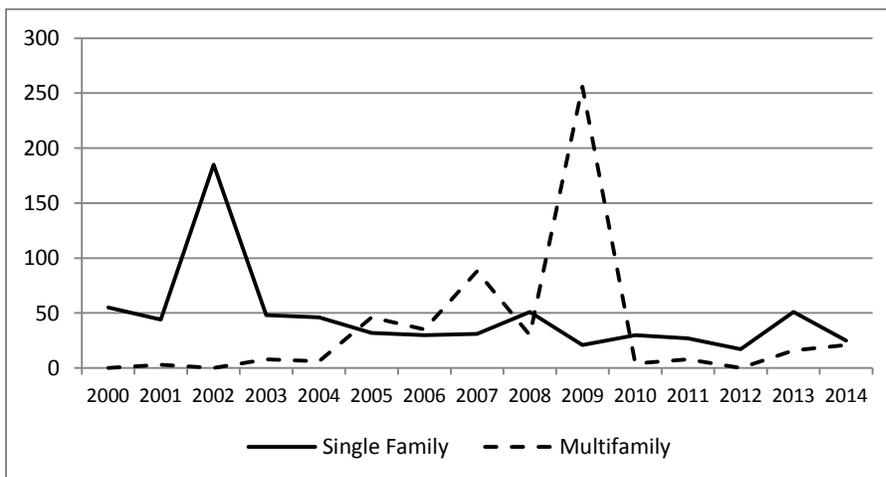
Single family building permits peaked in 2006 in Tacoma and then declined sharply until a gradual rise in numbers after 2010. Since 2000, the average number of permits for multifamily units was 324 per year and single family 306 per year. Over that period of time, the number of multifamily units permitted was only slightly higher than the number of single family units permitted (4,873 multifamily and 4,591 single family units). While not specifically identified for this Consolidated Plan, there are many potential developments in various stages of approval or construction in Tacoma. The City is encouraging development in the downtown area and along transportation corridors.

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).

As of May 2014, there were 323 units of multifamily housing and 109 single family units of planned development in Lakewood. The City is working with developers and builders to take advantage of land in Lakewood to provide infill throughout the City as well as developing in new areas where zoning allows. Toward this end, the City has identified unused or underutilized land in all neighborhoods. Not only does this provide needed housing but it is consistent with the policy of raising housing quality. There are several areas in Lakewood with rundown properties and with vacant or abandoned units. Where they exist, these conditions make the neighborhood unsafe and depress property values. Encouraging new development, including higher end development, can revitalize neighborhoods and contribute to the tax base and the overall economy as well as increasing opportunities.

Development is more than applications for building permits, to be sure. Consistent with the Washington State Growth Management Act policies, there must be a balance of residential concentrations and employment opportunities. The Pierce County Building Lands Report¹⁴ indicates that the City of Tacoma is on target for projections on both residential and employment growth, but Lakewood lags in employment. The balance between jobs and housing and all that entails is an important consideration for both Cities as they strive to attract business and industry by providing infrastructure, develop the skills of the workforce, and bring residential densities close to opportunities.

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 26% 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.

¹⁴ Pierce County Planning and Land Services, *Buildable Lands Report*. (2014)

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

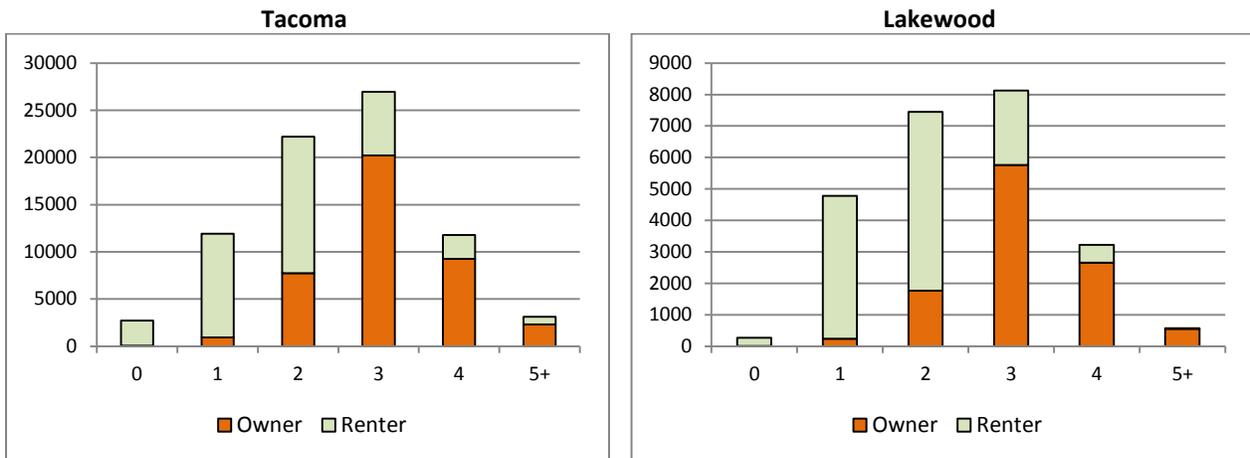
Table 25: Tenure Occupied Units by Number of Bedrooms

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

Housing in Tacoma is older than in Lakewood – more than one-third (36%) of units were built before 1950 and 27% of units 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 1979, during which time 57% of units were built.

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

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 illegal activities. 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 ingesting or inhaling 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 (Comprehensive Housing Affordability Strategy) 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 substrate 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

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

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 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 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 down payment, 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 Assessment¹⁵ 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 2013 FMRs, in spite of rising costs. However, the 2015 FMRs, were pegged 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

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
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

¹⁵ Mullin & Lonergan Associates, *State of Washington Housing Needs Assessment*, prepared for Washington State Department of Commerce, Affordable Housing Advisory Board. (2015)

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)
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Housing is considered affordable when housing plus utilities is no more than 30% of household income. Housing choice and access to opportunities is largely a function of income (as represented above). 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 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).¹⁶ 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 units and housing actually occupied by households with incomes in the matching 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.

¹⁶ 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)

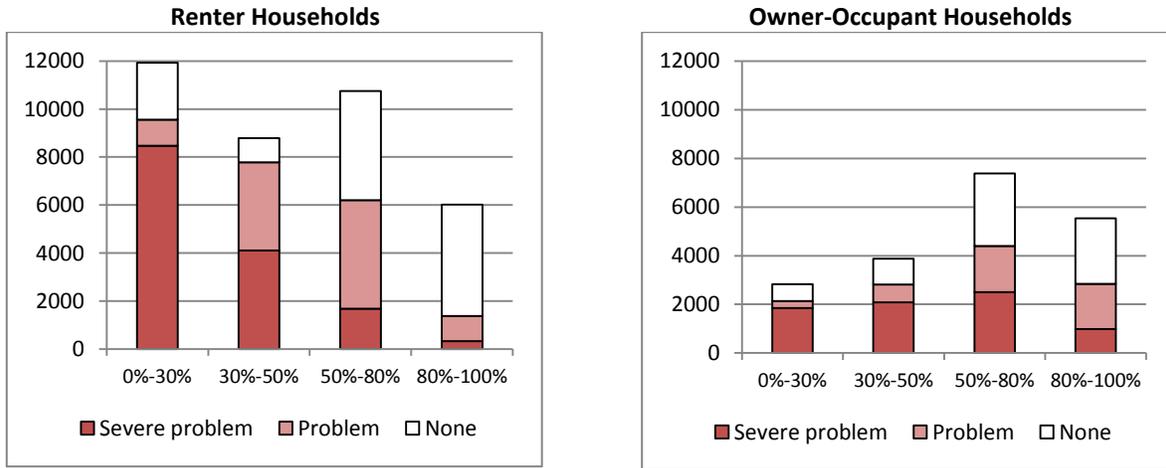
CHAS tables rely largely on data obtained by the American Community Survey. Housing problems include lack of complete plumbing or kitchen facilities, overcrowding (1.01 to 1.5 persons per room), and cost burden (paying more than 30% of income for housing including utilities). Severe housing problems 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, are 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 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% of households for the jurisdiction as a whole were paying 50% or more of income for housing (severe cost burden). There was the same disproportionality for Pacific Islander-headed households (32% were paying 50% or more of income for housing compared to 19% for the jurisdiction as a whole).

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)

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. (See Appendix D for listing of block groups with disproportionate minority concentrations.)

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 in Lakewood 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. In relation to the total population of Lakewood, 21% live in block groups that have a disproportionate share of minority population.

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 between Sprague and Yakima to 6th and south of I-5 in several areas including areas east of Pacific Avenue, scattered block groups north of 96th and west of Yakima, and along South Tacoma Way. In relation to the total population of Tacoma, 26% live in block groups that have a disproportionate share of minority population.

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 areas with the highest percent low-mod population are in south Tacoma (south of I-5 and east of Portland Avenue) and in the downtown area.

BARRIERS TO AFFORDABLE HOUSING (MA40)

The Growth Management Act in Washington requires making affordable housing available to all residents. Regional policies included in Vision 2040 call for provision and preservation of a range of housing options, including both rental and purchase; a particular focus on lower-income households and households with special needs; and, equitable and rational distribution of housing throughout the community. Policies recognize that there is jobs-housing balance so workers have opportunities to live in proximity to work. Planning around regional growth centers promotes increased density and coordinated support for multimodal transportation, infrastructure and services.

Lack of affordable housing is a pressing problem in Tacoma and Lakewood. The barriers to providing new affordable housing and retaining existing units in Lakewood and Tacoma, as in other substantially developed cities, are the results of a combination of factors: low household income relative to rising housing costs (particularly for homeownership); housing demand fluctuating with the economy in the Puget Sound region including changes in troop levels at nearby JBLM; lack of sufficient stable, living wage jobs in Tacoma and Lakewood; lack of vacant land with infrastructure in place for development; high cost of labor and materials; and, lack of economic incentives for private market investment in redevelopment or new development.

Market perception also prevents development in some neighborhoods because potential investors and even residents perceive a neighborhood as dangerous due to crime, poor investment for short-term profit, and/or continued deterioration. Both Tacoma and Lakewood have focused on crime-free neighborhoods, code enforcement and removal of blight in troubled neighborhoods. Both Cities are committed to investing in infrastructure and public facilities to invigorate neighborhoods and create incentives for housing and other development.

City of Tacoma Affordable Housing Policy Advisory Group (AHPAG) made a number of policy recommendations to the Tacoma City Council in 2010 to increase affordable housing. The AHPAG continues to work with the City, through the Tacoma Planning Commission to integrate policies and create incentives for increased affordable housing development. In addition to making policy and zoning changes, the AHPAG recognizes the importance of increasing the demand side of the equation – working to raise education/job skills, economic development/job creation, and improved transportation. Tacoma and Lakewood are members of the Tacoma/Pierce County Affordable Housing Consortium which brings together nonprofit and for-profit developers to identify and support strategies to increase

and preserve affordable housing. The Tacoma Community Redevelopment Authority (supported by both Cities) has loaned over \$35 million and leveraged \$350 million since 1998 to create and preserve affordable housing.¹⁷

Tacoma and Lakewood are committed to creating vibrant and healthy neighborhoods with housing choices for all residents. Both Cities have recently updated the Housing Element of their respective Comprehensive Plans (2014 for both) and integrated policies for developing affordable housing. In addition to policies and strategies to increase affordable housing and maintaining/improving neighborhood quality, the Cities are providing for increased density along transportation corridors, urban centers, and mixed-use centers.

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

¹⁷ Tacoma/Pierce County Affordable Housing Consortium, *Affordable Housing Guidebook, 2015 Edition*.

below 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 like to transition scattered site public housing units to project-based vouchers in the future.

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 was completed in 2014. 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 no 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 THA 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 those with untreated mental health problems and other needs for supportive housing. People may be ineligible for a number of reasons including past felony convictions, use of illegal drugs, poor rental history, 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 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.

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.¹⁸ 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.

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 (shaded area in Table 40). 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 difficulty 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. Among the 1,464 people counted in 2014 who responded to the survey, 213 were determined to be chronically homeless – the majority (58%) 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.

¹⁸ Burt, M.R. *What Will it Take to End Homelessness?* 2001. Washington, D.C. Urban Institute.

Estimating Persons Experiencing Homelessness

Referring to Table 40 again (first three rows), 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.

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.

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

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 are 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.

The HIC identified 65 beds available to older youth, but not children under age 18. 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. 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.

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 to assist clients to access the programs for which they qualify. Agency staff periodically attend 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 (Washington Office of Financial Management) 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.¹⁹ In Pierce County, the 2013 average Social Security income 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.

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.²⁰ 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 report²¹ 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

¹⁹ Wider Opportunities for Women, *Elders Living on the Edge: When Meeting Needs Exceeds Income in Washington* (Washington, DC: Wider Opportunities for Women, 2011).

²⁰ Pierce County Community Connections Aging and Disability Resources, *2014-2015 Draft Area Plan Update*.

²¹ 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.

working-age population (21 to 64).²² 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).

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 2013.²³ 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 relatives²⁴) 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% persons with I/DD 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 funded mental health services for 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).²⁵

²² Erickson, W., Lee, C., & von Schrader, S. (2014). *2012 Disability Status report: Washington*. Ithaca, NY: Cornell University Employment and Disability Institute (EDI).

²³ (clientdata.rda.dshs.wa.gov)

²⁴ Developmental Disabilities Administration, *2015 Advocate's Notebook – The Arc of Washington State*. (2014)

²⁵ 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*.

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 (these are related measures).²⁶ 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, including homeless veterans. The Pierce County Health Department identified mental health as the number one priority.²⁷ 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 services²⁸ 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 four 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
- Reduction in chronic homelessness

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

²⁶ Mental Health America. (2015) *Parity or Disparity: The State of Mental Health in America*.

²⁷ Tacoma-Pierce County Health Department. 2014 Pierce County Community Health Improvement Plan. (2014)

²⁸ Tacoma-Pierce County Health Department, Office of Assessment, Planning, and Improvement, *A Community Mental Health and Chemical Dependency Assessment*, City of Tacoma. (2012)

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 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.²⁹ 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 Force³⁰ 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. In *2013 Domestic Violence Counts* that reports on the 24-hour count, the Network reported that 2,082 victims were served in Washington State in a single day. The Crystal Judson Center provided services to 2,255 unique clients in 2014 and answered another 3,800 calls to the hotline. YWCA

²⁹ National Coalition for Homeless Veterans (nchv.org)

³⁰ Department of Defense Task Force on Mental Health, *An Achievable Vision: Report of the Department of Defense Task Force on Mental Health*. (2007)

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.³¹ 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.

The *City of Tacoma Domestic Violence Needs and Gaps Assessment*³² 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)*³³ will serve as an addendum to the Tacoma/Lakewood/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,

³¹ (wscadv2.org)

³² 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)

³³ Pierce County Community Connections, *Pierce County HIV/AIDS Housing Plan*. (2013)

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 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)

Multiple plans, in addition to this Consolidated Plan (including the Tacoma/Lakewood/Pierce County Continuum of Care *Plan to End Homelessness*, City of Tacoma *Human Services Strategic Plan*, the City of Lakewood *Human Services Needs Analysis Report*, and the City of Tacoma *Community Mental Health and Chemical Dependency Assessment*) set strategies to be employed in increasing supportive housing and services for persons with special needs. The Consolidated Plan sets a goal of reducing homelessness and increasing stability, which includes housing and supportive services for persons with special needs who may be vulnerable to homelessness.

In addition to continued funding for affordable housing, the Cities provide funding for the Affordable Housing Fund, part of which is used to leverage funding to provide housing for persons with special needs. Funding from Tacoma Community Redevelopment Authority is funding Mercy Housing Northwest's development of the New Tacoma II Senior Apartments in the Hilltop Neighborhood in Tacoma which will provide 40 units of housing for low-income seniors with eight units reserved for formerly homeless seniors. City of Lakewood support for the new LASA Prairie Oaks Client Service Center will provide services and housing for vulnerable populations, including persons with special needs. In addition, the Tacoma/Lakewood/Pierce County Continuum of Care is committed to utilize rapid rehousing resources to prevent homelessness among vulnerable populations, many of whom have special needs.

General Funds in Lakewood and Tacoma provide major support for persons with special needs. Projects funded in 2014 (and examples of those going forward) included funding for agencies working with persons with HIV/AIDS, victims of domestic violence, persons with developmental and other disabilities, vulnerable youth, parenting teens, and elderly/frail elderly. Notable in Tacoma is the 0.1% tax with funds set aside for mental health and substance abuse intervention/prevention. CDBG funds used for public services include housing and support for victims of domestic violence, persons with substance abuse problems, workforce training and skills development to enhance self-sufficiency.

NON-HOUSING COMMUNITY DEVELOPMENT

Need for Public Facilities (NA50)

The City of Tacoma has made concerted efforts over the years to improve community facilities and infrastructure in the downtown area and in neighborhoods. Those efforts will continue. Identification of policies and projects appropriate to planning for public facilities are driven by the City's Comprehensive Plan and by the Capital Facilities Program.³⁴ Projects identified in the recent 6-year Plan are include more than \$2.6 billion in total financing needs, highlighted by the following:

- Parks, recreation, and cultural facility needs, include major expenditures for renovation of the Tacoma Dome and City park improvements (\$83 million)

³⁴ City of Tacoma, Finance Department, Office of Management and Budget, 2013-2018 Draft Capital Facilities Program. (2012)

- Municipal facilities and services, with major needs for fire training facilities and for community and senior centers, as well as libraries (\$174 million)
- Utilities and services, with major expenditures for Tacoma Power, water distribution and water quality improvements, and wastewater management (\$1.7 million)
- Community development, including downtown and Foss Waterway (\$22 million).

The City of Lakewood's Comprehensive Plan sets the overall vision for public facilities and improvements in the City.³⁵ This vision and plan is supported by implementation plans. Projects for improved and new parks and recreation are set out in the *Lakewood Legacy Plan*.³⁶ This plan identifies projects totaling \$2.5 million over the next six years (2015-2020) including improvements in trails, expansion of Springbrook Park, Harry Todd Playground Replacement and a Village Green at Town Center. Capital Improvements Projects identified by Public Works include extensive road construction and improvements; citywide safety improvements to signalize intersections; extensive improvements to construct sidewalks, curbs, gutters and provide street lighting; and, additional provision of sewer services and connections.

At the neighborhood level in both Tacoma and Lakewood, there is an ongoing need for improvements to parks and recreational facilities, community facility renovations and access to improved transportation options and support. Facilities serving people who are homeless persons and persons with special needs have been identified as needs. The City of Tacoma is working with Pierce County to construct a youth drop-in center which will fill part of the gap in shelter and services to vulnerable youth. There is a need, as well, for center or strategy for serving younger youth who are at risk.

Historic preservation remains an important strategy in Tacoma, in particular. A number of buildings have been added to the Tacoma Register of Historic Place, which now includes over 160 properties, sites, and places. The City has established a loan program to encourage preservation; some of these projects have, in the past, preserved affordable housing as well as renewing commercial and other opportunities.

Need for Public Improvements (NA50)

Regional policies included in *Vision 2040* (Puget Sound Regional Council) recognize that planning to accommodate growth requires there is a balance in housing, jobs, infrastructure, transportation and services. Support for multimodal transportation and infrastructure are key. Both Tacoma and Lakewood have substantial needs for projects improving infrastructure. Having the proper infrastructure in place is necessary for strong and accessible neighborhoods; to attract new housing development and renovate the old; and, to encourage economic development and business investment, which will create badly-needed employment.

The Pierce County Health Improvement Plan,³⁷ calls for a number of improvements to build health communities. These include having safe places to exercise; and, bringing safe water and sewer services to residents in lower income neighborhoods (among other recommendations). The United Way recent

³⁵ City of Lakewood, Comprehensive Plan. (Revised December 2014)

³⁶ City of Lakewood, Lakewood Legacy Plan: A Parks and Recreation Master Plan. (2014)

³⁷ Tacoma-Pierce County Health Department, 2014 Pierce County Community Health Improvement Plan. (2014)

public outreach to determine needs in the community (*A Community Conversation*) identified lack of sufficient transportation and the ability to access resources as a primary barrier.

Tacoma's *Capital Facilities Programs (2013-2018)* identifies the following public improvement and infrastructure needs in several areas:

- Community development projects, which include 30 Local Improvement Districts (LIDs) in neighborhoods or business districts (\$177 million)
- Transportation Improvements, including street and sidewalk improvements, bridge construction, and bike lanes (\$522 million)

In Lakewood, the City Council recently prioritized projects to provide infrastructure and improvements in support of neighborhoods and business to improve living conditions and stimulate economic development. The City of Lakewood 6-Year Capital Improvement Plan for Parks (*Lakewood Legacy Plan*) was mentioned above and included \$2.5 million in projects including trail improvements. The *Six-Year Comprehensive Transportation Program (2015-2020)* contains projects totaling \$120 million over the next five years. Included are roads and sidewalks connecting neighborhoods and linking to amenities and services, many of which are poorly or not at all connected.

At the neighborhood level in both Tacoma and Lakewood improvements to streets, sidewalks, bike paths, signalization, and ADA accessibility were among needs identified. Community workshops in Tacoma (*Vision 2025*) identified the need for transportation alternatives and better connections. In meetings held with neighborhoods in both Tacoma and Lakewood in preparation for this Consolidated Plan, lack of infrastructure was a consistent theme – road improvements, ADA improvements, sidewalks, street lights, curb cuts and better transportation connections.

In Tacoma, annual allocations of CDBG funds are made available for neighborhood-serving community development projects based on Council-approved priorities. Typically these projects will match City and other resources going into the same project. Examples of such projects include public improvements in support of community-defined affordable housing or public facility developments, ADA improvements to remove architectural barriers, and other neighborhood-initiated projects in compliance with the applicable code of federal regulations (CFR).

Need for Public Services (NA50)

Needs for public services are described in several sections in the Consolidated Plan, including sections discussing populations with special needs and homelessness. In addition to this planning process, the needs for public services are outlined in current human services plans for Tacoma and Lakewood, both of which have been recently updated to reflect current priorities. The City of Tacoma 2015-2019 *Human Services Strategic Plan* identifies four strategic priorities:

- Prepare children and youth for success – which includes increasing parenting skills, removing academic barriers, and focusing on the most vulnerable to remove barriers; and, preventing gangs and gang involvement

- Increase employability, self-determination, and empowerment for adults – which includes workforce development; and, self-determination and empowerment
- Meet basic needs of Tacoma residents – housing stabilization; food security; and, safety
- Enhance mental health/substance use disorder services – which include diversion from jail and hospitals; reducing chronic homelessness; community-based care; and a focus on youth.

A strong part of the plan is the analysis of access to opportunities, which is defined in terms of conditions in place that contribute to success. However, it is more than situational in that barriers outside of the boundaries of neighborhoods contribute to challenges in being successful. Those barriers include lack of affordable housing, lack of affordable childcare (and care offered during-off hours and for infants), and lack of transportation. Language and cultural barriers are also significant and serve to isolate households and impede successful utilization of community resources. Tacoma's Equity and Empowerment Initiative looks to break down structural barriers. Among other goals, this means involving all people in decisions, identifying where resources and where they are not, and looking for ways to remove barriers and open doors to giving all residents a path to strive.

The City of Lakewood *Human Services Needs Analysis Report* likewise set funding priorities over the next few years. Needs of the most vulnerable populations were identified:

- Low-income families in persistent poverty
- School-age youth, particularly those with adverse childhood experiences
- Elderly and persons with disabilities
- People without (or with limited) resources with health problems, including mental health and chemical dependency
- People with limited English and cultural barriers that limit access to resources

In light of those priority needs and populations, the City of Lakewood set several strategy focus areas:

- Housing
- Stabilization services
- Emotional support
- Access to health and human services

The Cities of Lakewood and Tacoma participate in the Pierce County Human Services Coalition and the Tacoma/Lakewood/Pierce County Continuum of Care among other coalitions that consider needs for public services and make recommendations based on knowledge of the existing systems and gaps in light of continuously reduced federal and state funding. General Funds from both Tacoma and Lakewood support public services. The 0.1% tax in Tacoma (2012) will provide additional funding for mental health and substance abuse interventions/prevention and will help meet resource gaps. However, funding is not sufficient. Tacoma and Lakewood determinations of needs for public services and funding priorities are highly coordinated and prevention-focused.

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 Consolidated Plan and Five-Year Consortium Strategic Plan with shared elements. Each City will continue to 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
<p>Population:</p> <p><u>Income:</u> extremely low, low, moderate</p> <p><u>Family types:</u> large families, families with children, elderly</p> <p><u>Homeless:</u> chronic homelessness, individuals, families with children, mentally ill, veterans, victims of domestic violence, unaccompanied youth</p> <p><u>Non-homeless special needs:</u> persons with mental disabilities, persons with physical disabilities, persons with developmental disabilities, victims of domestic violence</p>
<p>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 those 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.</p>
<p>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.</p>

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 United Way “listening sessions” held in setting priorities for funding. In Lakewood 20% of the population lives in poverty, as does 18% in Tacoma. Among youth under 18, 31% in Lakewood and 26% in Tacoma lived in poverty; among seniors, 10% in both Cities lived in poverty; and, among female householders with children under the age of 5, 55% in Tacoma and 63% in Lakewood lived in poverty. Lifting people out of poverty (and homelessness) and into stable housing, sometimes with long-term support services is a priority identified in 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 attracting 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 tax revenue 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)

No tenant-base rental assistance is proposed in projects.

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)**

Table 47 includes funding for both Tacoma and Lakewood. 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. 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 Tacoma	Federal	Acquisition; Admin & planning; Economic development; Housing; Public improvements; Public services	\$2,234,649	\$180,000	\$862,095	\$3,276,744	\$13,106,976
CDBG Lakewood	Federal	Acquisition; Admin & planning; Economic development; Housing; Public improvements; Public services	\$467,748	\$53,000	\$0	\$520,748	\$2,068,678
HOME Tacoma	Federal	Acquisition; Homebuyer assistance; Homeowner rehab; Multifamily rental new construction; Multifamily rental rehab; New construction for ownerships	\$943,877	\$30,000	\$0	\$973,877	\$3,895,508
ESG Tacoma	Federal	Conversion and rehab for transitional housing; Financial assistance; Overnight shelter; Rapid rehousing (rental assistance); Rental assistance; Services; Transitional housing	\$199,158	\$0	\$20,545	\$219,702	\$796,632
Sect. 108 Lakewood	Federal	Acquisition; Economic development; Public improvements; Housing	\$0	\$0	\$441,500	\$441,500	\$1,436,500
NSP Lakewood	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. The Affordable Housing Fund, 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 sources such as private grants and donations, Attorney General Funds, 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 projects currently planned or underway although if those opportunities arise, such land and property will be included.

INSTITUTIONAL DELIVERY SYSTEM

Table 48: Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Geographic Area Served
City of Tacoma Community & Economic Development Department	Government	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 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 Lakewood, projects funded with CDBG funds are administered by the Community Development Department, with public oversight by the Council-appointed CDBG Citizen's Advisory Board (CAB). The Homeownership Center of Tacoma is the Community Housing Development Organization (CHDO) in Tacoma and is successful in increasing housing in the region.

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

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; Homeowner housing rehabilitated; Direct financial assistance to homebuyers; Homeowner housing added
	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; Tenant-based rental assistance/rapid rehousing; Homeless person overnight shelter
	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; Jobs created/retained; Buildings demolished

	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.
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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

Lack of affordable housing is a pressing problem in Tacoma and Lakewood. The barriers to providing new affordable housing and retaining existing units in Lakewood and Tacoma, as in other substantially developed cities, are a combination factors: low household income relative to rising housing costs (particularly for homeownership); housing demand fluctuating with the economy in the Puget Sound region including changes in troop levels at nearby JBLM; lack of sufficient stable, living wage jobs in Tacoma and Lakewood; lack of vacant land with infrastructure in place for development; high cost of labor and materials; and, lack of economic incentives for private market investment in redevelopment or new development.

Market perception also prevents development in some neighborhoods because potential investors and even residents perceive a neighborhood as dangerous due to crime, a poor investment for short-term profit, and/or continued deterioration. Both Tacoma and Lakewood have focused on crime-free neighborhoods, code enforcement and removal of blight in troubled neighborhoods. Both Cities are committed to investing in infrastructure and public facilities to invigorate neighborhoods and create incentives for housing and other development.

City of Tacoma Affordable Housing Policy Advisory Group (AHPAG) made a number of policy recommendations to the Tacoma City Council in 2010 to increase affordable housing. The AHPAG continues to work with the City, through the Tacoma Planning Commission to integrate policies and create incentives for increased affordable housing development. In addition to making policy and zoning changes, the AHPAG recognizes the importance of increasing the demand side of the equation – working to raise education/job skills, economic development/job creation, and improved transportation.

Tacoma and Lakewood are members of the Tacoma/Pierce County Affordable Housing Consortium which brings together nonprofit and for-profit developers to identify and support strategies to increase and preserve affordable housing. The Tacoma Community Redevelopment Authority (supported by both Cities) has loaned over \$35 million and leveraged \$350 million since 1998 to create and preserve affordable housing.¹

Tacoma and Lakewood are committed to creating vibrant and healthy neighborhoods with housing choices for all residents. Both Cities have recently updated the Housing Element of their respective Comprehensive Plans (2014 for both) and integrated policies for developing affordable housing. In addition to policies and strategies to increase affordable housing and maintaining/improving neighborhood quality, the Cities are providing for increased density along transportation corridors, urban centers, and mixed-use centers.

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

The Tacoma and Lakewood will continue to review policies in their Comprehensive Plans to encourage affordable housing, including such strategies as infill housing and accessory dwellings. They will likewise encourage higher densities, particularly in mixed-use and urban centers. In public “visioning meetings” held to check in with and pass on information to attendees, higher densities were seen as positive (consistent with neighborhood character and design). Increasingly mixed-use centers are seen as offering more amenities, transportation options, choices in housing and other opportunities enriching the neighborhoods and the city.

The Cities will continue to provide support for nonprofit agencies through funding and collaboration to increase the opportunity for affordable housing development and will continue to support downpayment assistance as a strategy to increase homeownership, coupled with homebuyer education in readiness for ownership.

¹ Tacoma/Pierce County Affordable Housing Consortium, *Affordable Housing Guidebook, 2015 Edition*.

Tacoma and Lakewood will continue to focus on revitalizing neighborhoods through code enforcement, crime-free housing, infrastructure provision and addressing blighting conditions to raise neighborhood stability and quality and promote new investment. This is an opportunity for partnerships with nonprofit agencies (such as Habitat for Humanity) and non-profit development. At the same time, both cities recognize the need to work toward relieving concentrations of poverty and low-access to opportunities by encouraging projects that revitalize and improve the quality of neighborhoods along with projects and policies that increase the capacity of residents.

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 at least every three years.

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	Federal	Admin & planning, Economic development Housing, Public improvements	\$467,748	\$53,000	\$0	\$520,748	\$2,068,678
HOME	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	Federal	Acquisition, Housing, Economic development, Public improvements	\$0	\$0	\$441,500	\$441,500	\$1,436,500
NSP	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 five 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 (domestic violence, 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%

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

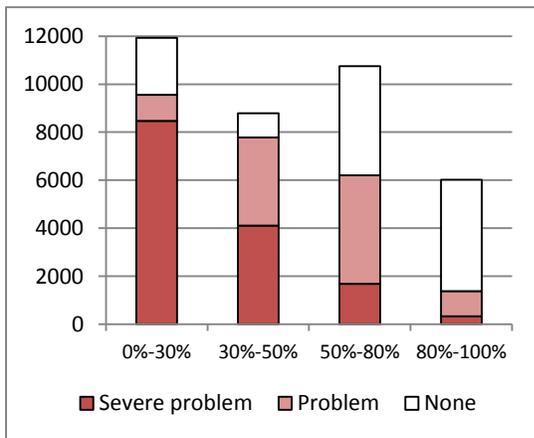
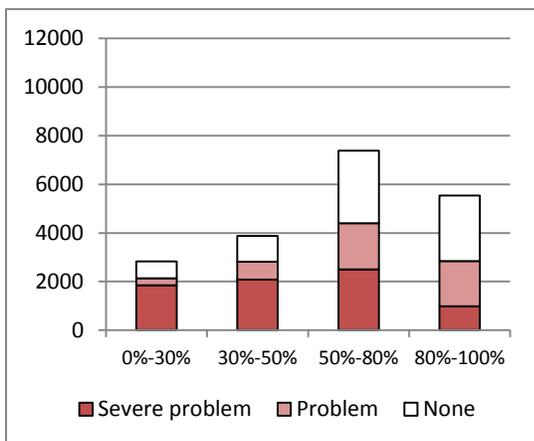


Figure A-2: Owner Households by Income Range by Degree of Housing Problems



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

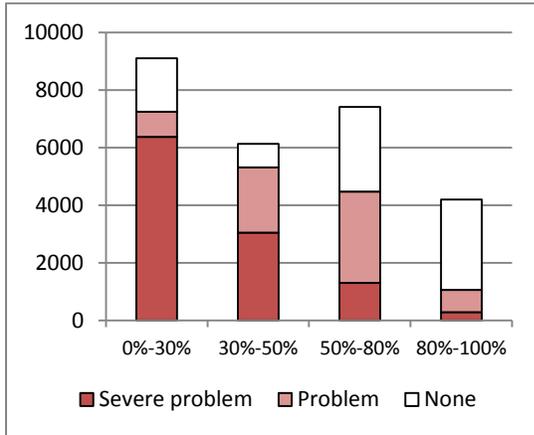
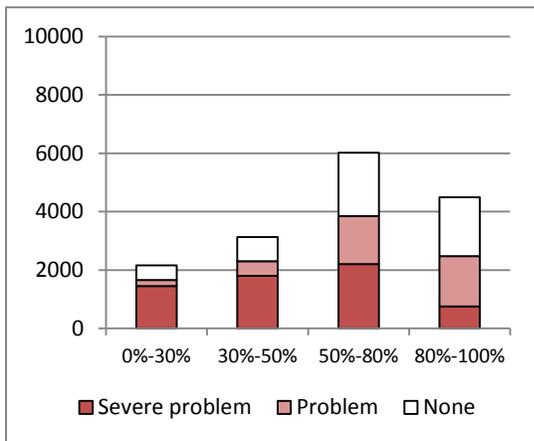


Figure A-2: Owner Households by Income Range by Degree of Housing Problems



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

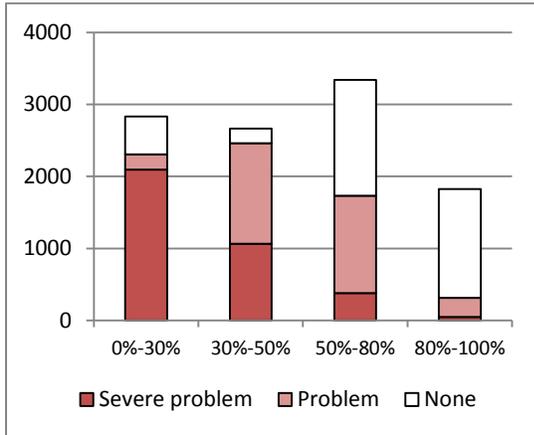
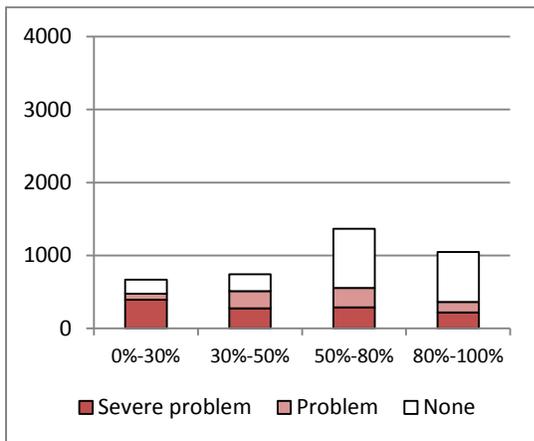


Figure A-2: Owner Households by Income Range by Degree of Housing Problems



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