

CITY OF TACOMA

**CONSOLIDATED PLAN FOR
HOUSING AND COMMUNITY
DEVELOPMENT
2010-2015**

**Tacoma-Lakewood
HOME Consortium**

May 2010

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

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JOINT INTRODUCTION

(Tacoma-Lakewood HOME Consortium)

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

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

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

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

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

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

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

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

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

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

Goal 1: Provide Decent Affordable Housing

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

Goal 2: Provide a Suitable Living Environment

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

Goal 3: Expand Economic Opportunities

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

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

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

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

EXECUTIVE SUMMARY

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

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

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

NEEDS ASSESSMENT

POPULATION AND ECONOMY

The City of Tacoma is part of the fabric of Puget Sound and is influenced by economic trends in neighborhood counties and cities. Tacoma grew from early permanent settlements in the mid-1800s to a population of 193,556 as of the 2000 census. Its location on Commencement Bay secured its initial importance as a port and center of trade and industry. Tacoma’s strategic position in the Puget Sound region and connection to neighboring industry and commerce add to its ongoing importance and attraction as an industrial, business and residential hub. The presence of nearby Joint Base Lewis McChord is another key factor in the economy of Tacoma.

Industry in Tacoma has changed over the years. There has been a gradual loss in the overall percent of jobs in goods production (mining, construction, and manufacturing) and an increase in lower paying service and retail sector jobs. People are able to commute between housing and jobs along the I-5 corridor, within Pierce County and beyond. However, lower housing prices in one area are increasingly offset by the cost of transportation associated with commutes. About half (47%) of working Tacoma

residents lived and worked in Tacoma as of the 2000 census; the rest commuted to jobs outside Tacoma.

Median household income (2005-2007 American Community Survey) was lower in Tacoma than in Pierce County (\$44,500 compared to \$54,440). Sixteen percent of the population in Tacoma lived below the federal poverty level (2005-2007 ACS) and this was highest for single women with children. Almost half (45%) of Tacoma households with children under the age of 18 were headed by a single parent, mostly women. This indicates a potentially greater need for support in housing and services in meeting the demands of caring for children.

One-third of Tacoma households are composed of single individuals and 10% are individuals 65 and older. Aging of the baby-boomers will present new demands for housing and services whether they remain in their own housing or move to new independent or assisted housing.

Tacoma has a very diverse population and is home to many recent arrivals in the United States which is reflected in the fact that almost 17% of Tacoma residents over 5 years of age spoke a language other than English in the home (2005-2007 ACS). Isolation because of inability to speak English can contribute to problems in accessing services, securing employment with livable wages and negotiating day-to-day challenges of living.

HOUSING NEEDS AND MARKET ANALYSIS

Housing costs in Tacoma (2005-2007 ACS) were below those in Pierce County as a whole. The owner-specified value (census determination) in Tacoma was \$224,100 compared to \$248,900 in the county. The median gross rent in Tacoma was \$763 compared to \$819 per month in the county. Housing costs and the housing market are changing and uncertain at the end of 2009. Even with recently declining costs, income has not kept pace with housing costs over the last few decades. For example, between 1970 and 2006 (2006 constant dollars) median household income in Tacoma grew by 10%, while the median gross rent grew by 39% and median owner's value grew by 143%.

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

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

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

Maintaining housing affordability is an ongoing challenge. Almost half (47%) of all renter households in Tacoma in 2000 had housing problems, either because of cost-burden or because of overcrowding. Sixty-one percent of all renter households with incomes at or below 30% of area median were paying over half of their income for rent (about 5,500 very low income renter households). While owner-occupants tend to have higher incomes as a whole, there are still many households, including the elderly, who struggle to maintain their homes – 31% of all owner households in Tacoma were burdened by paying over 30% of their income for housing or were living in over-crowded conditions.

HOMELESS AND SPECIAL NEEDS POPULATIONS

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

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

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

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

COMMUNITY DEVELOPMENT NEEDS

The City of Tacoma has a wide range of community development needs. These encompass a range of needs for infrastructure improvements, such as installation and maintenance of street lights, parks, playgrounds, and repair of unsafe sidewalks. Revitalization of targeted neighborhoods has been

consistent objective in this and previous Consolidated Plans. There is an ongoing need for assistance with the maintenance and improvement of community facilities, such as community centers.

Public service needs span activities to reduce and prevent crime, to provide services to people with special needs and to those who are homeless or at risk of homelessness. The City has been addressing and continues to address accessibility needs for those with disabilities, including installation of curb cuts and removal of barriers in public buildings. Economic development is a priority in Tacoma to revitalize lower income business districts and promote creation and retention of jobs for lower income persons.

FIVE-YEAR STRATEGIC PLAN

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

Goal 1: Provide Decent Affordable Housing

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

Goal 2: Provide a Suitable Living Environment

- A. Revitalize targeted neighborhoods.
- B. Maintain/improve community facilities and public infrastructure.
- C. Enhance the supportive services delivery system to prevent homelessness and reduce new homelessness, increase economic self-sufficiency, and support households in accessible housing.
- D. Support historic preservation.

Goal 3: Expand Economic Opportunities

- A. Support the City's Renewal Community activities.
- B. Focus on housing development and infrastructure improvements in support of economic development in targeted neighborhoods.
- C. Support economic development activities that provide or retain livable wage jobs.
- D. Support small business development, especially those serving targeted neighborhoods.

INTRODUCTION

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

PURPOSE

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

INSTITUTIONS AND COORDINATION

INSTITUTIONAL STRUCTURE

Activities under the Consolidated Plan are carried out in cooperation with several regional partners, community-based non-profit organizations and private developers. The Consolidated Plan represents an implementing strategy for the Housing Element of the City of Tacoma's Comprehensive Plan.

The City Manager, acting on behalf of the Mayor and City Council, is contractually responsible to HUD for the implementation and management of the funds distributed through the Consolidated Plan. City staff of the Community and Economic Development Department is responsible for ongoing management, coordination and oversight of the housing and community development programs. The Tacoma Community Redevelopment Authority and the Human Services Commission have been responsible for review and recommending approval of projects submitted in the Annual Action Plans. The Tacoma City Council makes the final decisions on the Annual Action Plan and the Consolidated Plan. There is strong cooperation among the various departments of the City throughout the management of the programs.

One of the strengths in the delivery system is the close working relationship among nonprofit agencies using the HUD funds and the City. Nonprofit agencies recognize the importance of cooperating to assure that the funding cycles of other agencies are met. In addition, proposed activities are carried out through a number of community partnerships, utilizing multiple funding streams. These include the

United Way of Pierce County, the City of Tacoma General Fund, Tacoma Housing Authority's (THA) Comprehensive Grant Program, Tacoma-Pierce County Coalition for the Homeless, Strategic Planning Community Grant, Washington State Housing Trust Fund, and the Metropolitan Development Council's Community Action Agency funds.

Another strength of the delivery system is the close working relationship maintained between the two HOME Consortium partners. City of Tacoma and the City of Lakewood staff meet formally and informally throughout the year to coordinate and make ongoing program decisions affecting both cities. They also jointly fund some area wide activities along with Pierce County. In the process of developing the 2010-2015 Consolidated Plan, the cities focused considerable attention on assuring the housing goals and objectives were consistent in key areas. As a result, the two cities have agreed on several common HOME Consortium objectives which will help implement coordinated strategies.

The City and the Tacoma Housing Authority also enjoy a strong level of cooperation working on housing issues facing Tacoma residents. The Mayor appoints the Directors of the THA Board. The Executive Director and the Mayor meet periodically to assure cooperation. Staff of the two entities meet frequently on program and project issues. The City has provided significant levels of funding for THA activities, including approximately \$1 million for the Salishan Hope VI project, largely for tenant relocation costs.

A critical step in the development of this project was strong City cooperation. The City waived permit fees, provided technical assistance and support and eased the permit process to speed the development of the project. Tacoma Public Utilities also forgave major utility and power costs for infrastructure. The City has allocated HUD funds for the rehabilitation of several THA projects in recent years, including ongoing Tenant-based Rental Assistance. The City and the THA have also cooperated on the Section 8 Preservation effort to protect tenants occupying units with expiring contracts.

The Tacoma Community Redevelopment Authority (TCRA) operates the City's housing programs, including the Neighborhood Preservation Program (NPP) and the City's Major Home Repair program. Housing providers that construct or rehabilitate affordable housing apply directly to the Tacoma Community Redevelopment Authority (TCRA). To help facilitate the funding by the TCRA, the application requires the nonprofit housing providers to show the design feasibility, site control, project timeline, and funding proposed/committed for their proposal, in addition to other information.

The Associated Ministries administers a program called Paint Tacoma-Pierce Beautiful that paints homes for low income elderly and disabled households that uses volunteers. The Metropolitan Development Council (MDC) administers the MDC Minor Home Repair program and the Emergency Minor Home Repair program. The City continues to partner with other community agencies: the Tacoma-Pierce County Economic Development Board, the Tacoma Urban League, the Tacoma/Pierce County Chamber of Commerce, and the Foss Waterway Development Authority to coordinate efforts in expanding and creating new business and assisting with training opportunities and job development for Tacoma residents.

The City continues to support local non-profit organizations with funds to implement high priority projects and is a partner in the Pierce County Continuum of Care Committee and the Tacoma-Pierce County Coalition for the Homeless. The City continues to work with the private sector by supporting efforts to encourage private landlords to improve rental properties and is working towards the development of strategies involving local business in creating (and retaining) jobs for lower income persons.

The challenges facing the delivery system have largely been managed through a cooperative effort on the part of the entities involved. The City is currently seeking ways to speed program delivery of some of the small neighborhood revitalization projects.

COORDINATION

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

The City of Tacoma, the City of Lakewood, the Tacoma Housing Authority, local nonprofits and other applicable organizations will continue to purchase, develop and rehabilitate affordable housing and implement community development projects. Given Council CDBG policies and the targeted use of state and federal resources, current revitalization effects will continue to focus in the targeted neighborhoods.

City staff will continue to participate and provide leadership on community organizations such as the Tacoma-Pierce County Coalition for the Homeless and the local and state committees to preserve Section 8 housing. The City will also continue to conduct in the annual Fair Housing Conference held each spring.

Some specific recent examples of coordination currently in place are:

- Leadership in the recent creation of the Tacoma-Pierce County Affordable Housing Consortium – This group, in which City staff participates, meets monthly to advocate for improved state policies and the development of resources for housing in the county.

- Coordination on the THA Annual Plan – City staff serve on the Annual Plan Committee to assist the Housing Authority to develop actions and policies assisting residents.
- Both the City and the THA participate with other agencies on the Human Services Coalition to advocate for human services programs for lower income persons.
- Family-Sufficiency Advisory Group – The City participates in this group to help residents of public housing move toward self-sufficiency.

POLICIES

NATIONAL POLICIES

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

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

DECENT HOUSING – which includes:

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

SUITABLE LIVING ENVIRONMENT – which includes:

- *improving the safety and livability of neighborhoods;*
- *increasing access to quality public and private facilities and services;*

- *reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods; o restoring and preserving properties of special historic, architectural, or aesthetic value; and,*
- *conservation of energy resources.*

EXPANDED ECONOMIC OPPORTUNITIES – which includes:

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

HUD has added two additional areas of emphasis:

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

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

CITY OF TACOMA POLICIES

The Housing Element of the City of Tacoma Comprehensive Plan (revision adopted 12/11/07) provides support and guidance for strategies in the Consolidated Plan. The overall goal of the Housing Element is: *to maintain and support vibrant and stable residential neighborhoods while promoting a variety of housing opportunities to meet the needs of all residents.* The pertinent goals and policies are summarized below.

NEIGHBORHOOD QUALITY

The policy intent is to protect, preserve and enhance single family and multifamily neighborhoods and to ensure that they are safe, healthy and livable. This includes preserving the character of predominantly single family neighborhoods and protecting them from incompatible land uses or nuisances. The City

promotes increasing housing options in existing neighborhoods by such infill strategies as allowing detached or attached accessory dwelling units in appropriately zoned neighborhoods, utilization of vacant or underutilized parcels, and considering small lot development.

Preservation and enhancement of neighborhood quality also includes support for investment in individual neighborhoods to keep areas crime free and aesthetically pleasing and support for upgrading and maintenance of public infrastructure. Neighborhood preservation also includes support for protection and enhancement of cultural and historic resources in residential neighborhoods.

HOUSING PRESERVATION

One of the most effective strategies to maintain affordable housing in a community is to preserve existing housing stock. The Housing Element contains a number of policies towards this end, including promoting maintenance and improvement of existing housing, support for a strong housing code enforcement program, periodic assessment of housing conditions, providing support for energy conservation and support for energy needs of low income residents. Policies also call for a periodic assessment of housing conditions, as funding is available, and pursuit of legislative changes that will provide financial incentives and authority to maintain and rehabilitate affordable housing.

HOUSING CHOICE

To accommodate anticipated increasing demand for housing and demand for different types of housing, the City encourages development of a mixture of housing types. The City supports the provision of innovative housing types to help reduce housing costs and increase supply. Examples of innovations are infill housing, cottage housing, townhouses, zero lot line lots, “zipper” lots, accessory dwelling units, conversion of nonresidential structures, and Planned Residential Development. At the same time, innovations should be compatible with overall density, intensity and neighborhood character. The City promotes providing housing in areas which allow people to live near employment, shopping and services.

New manufactured homes are allowed in all residential areas providing they meet building codes and other residential development standards. Policies that promote housing choice also promote use of more sustainable, affordable and healthy design and low impact development that considers environmental factors.

HOUSING AFFORDABILITY

The intent is to increase the amount of housing that is affordable to lower income residents and those with special needs while preserving the character of existing residential areas. Rising housing, land, and development costs make this increasingly a challenge. Policies outlined in the Housing Element support public and private sector development and preservation of affordable housing; facilitation of home ownership; partnerships between for-profit and nonprofit housing developers to facilitate the provision

of new permanent affordable rental and owner housing; and, support for emergency and transition housing and support services for persons with special needs.

In implementing these policies and strategies outlined in the Consolidated Plan, several strategies are available to increase the supply and preservation of affordable owner and renter housing. These include increasing funding for the Housing Trust Fund to ensure annual funding for affordable housing activities in Tacoma, supporting a Community Land Trust to acquire and hold property for the development of owner-occupied housing in lower income neighborhoods, and continued use of the Multi-Family Tax Incentive for market-rate and affordable housing in the mixed-use centers.

HOUSING FAIRNESS

The intent is to expand the number and location of housing opportunities, both market rate and assisted, for families and individuals throughout the City. Policies support fair housing opportunities free of discrimination. Another supports area-wide fair share and housing dispersal, especially for lower income households and persons with special needs, throughout the City. The City supports barrier-free access for all housing consistent with ADA requirements and discourages displacement of persons through government action or code enforcement unless fair and equitable relocation assistance or replacement housing is provided.

CITIZEN PARTICIPATION

SUMMARY OF PARTICIPATION PROCESS

Since approval of the 1995 Consolidated Plan, the City of Tacoma has twice updated its Citizen Participation Plan, most recently in 2005. The first update encouraged greater citizen involvement in federal programs beyond CDBG, including HOME Investment Partnership Program and the Emergency Shelter Grant (ESG) Program. In December 1997, the City of Tacoma further amended its Citizen Participation Plan to improve the allocation process to affordable housing developers. These improvements were made to permit the Tacoma Community Redevelopment Authority (TCRA) to make specific project selections in the area of housing development based on specific funding criteria.

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

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

- Focus groups held with key neighborhood groups.
- Interviews with key stakeholders and individuals knowledgeable of needs and resources in Tacoma.
- Review of existing planning documents for local area agencies.
- Meeting with the City Council's Neighborhoods and Housing Committee as the Consolidated Plan was developed.
- Meetings with the Tacoma Community Redevelopment Authority on plan development.
- Meetings held with each City Council member, the Mayor and City Manager.
- A notification in *The Tacoma News Tribune* by the City of Tacoma of acceptance of proposals for CDBG, HOME and ESG funding for fiscal year 2010/2011 between November 2, 2009 and December 7, 2009.

The draft Consolidated Plan was made available to the public for review and comment beginning April 1, 2010 (advertised in *The Tacoma News Tribune*), and a public hearing by the Tacoma City Council is scheduled for April 20, 2010. Comments received in response to this 30 day review period have been incorporated in the final Consolidated Plan, with copies of letters received and a summary of substantive comments included in the appendix of the final plan. The final Consolidated Plan document was approved by the City Council on May 4, 2010 after the public comment period (ending April 30, 2010).

ELEMENTS OF CITIZEN PARTICIPATION

FOCUS GROUPS

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

- The Tacoma/Pierce County Human Services Coalition included representatives of key agencies in Pierce County providing services to youth, victims of domestic violence, low income individuals and families, elderly persons, military families, displaced homemakers, ethnic minorities, homeless and hungry persons, and persons leaving incarceration and the families of persons incarcerated. Schools and school-based programs for low income youth and families, the

Tacoma/Pierce County Health Department, and other governmental agencies providing health and human services were also included.

- A focus group of housing providers was convened by the Tacoma-Pierce County Affordable Housing Consortium and was attended by 19 providers and developers of low income housing, special needs housing, and military housing in Pierce County. In addition to providers, representatives of lending institutions and redevelopment agencies were able to contribute information on current needs and barriers.
- The meeting of economic development experts brought together public and private sector representatives from educational institutions, the County, business development organizations, staff from the City of Lakewood and the City of Tacoma, financial institutions and development coalitions.

NEIGHBORHOOD GROUPS

Neighborhood Councils were consulted during the planning process. During regularly scheduled meetings, the Neighborhood Councils were asked to comment on needs pertinent to the Consolidated Plan both generally in Tacoma and in the neighborhood. Focus groups were conducted with the Eastside, South End, South Tacoma, Central, West End, and North East Neighborhood Councils. These included communities with a high level of lower income households – those typically eligible for use of CDBG and HOME funds.

STAKEHOLDERS AND OTHERS CONSULTED

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

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

Several people attended public meetings on needs and provided additional input. Representatives included the Metropolitan Development Council, Catholic Community Services, Paint Tacoma Beautiful, Salvation Army, Tacoma Community House, Helping Hand House, and community residents.

DOCUMENTS REVIEWED

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

- United Way of Pierce County Human Services Assessment 2006-2007.
- Pierce County Continuum of Care application.
- Neighborhood Action Strategies approved by City Council (adopted 1999).
- Downtown Tacoma Economic Development Strategic Plan (2001).
- Downtown Tacoma Economic Impact Analysis (2008).
- City of Tacoma Capital Facilities Plan and Program (2010-2015).
- School District Report card from the Office of the Superintendent of Public Instruction.
- The Tacoma Housing Authority Five-Year Plan.
- City of Tacoma Comprehensive Plan (updated annually).
- City of Tacoma Six-Year Comprehensive Transportation Program (adopted annually).
- City of Tacoma Human Services Strategic Plan (2006).
- 2008-2011 Area Plan: Pierce County Human Services Aging and Long-Term Care Plan.
- Washington State Office of Financial Management and Department of Labor and Industry employment forecasts.
- Washington State Department of Commerce, Homeless Enumeration Data Base, 2009.
- Washington State Employment Security, 2001, Pierce County Economic Profile.
- U. S. Census documents including the American Community Survey.
- Washington State Office of Financial Management, 2004, Economic Impacts of the Military Bases in Washington.
- Washington Center for Real Estate Research, Washington State University, 2009, Spring 2009 Central Puget Sound Real Estate Research Report.
- Low Income Housing Institute, 2009, Out of Reach 2009: America's Housing Wage Climbs, Washington.
- The Road Home: Pierce County's Ten-Year Plan to Reduce Homelessness by Fifty Percent by 2015.
- Washington Department of Community, Trade and Economic Development, Emergency Shelter Assistance Program Report.

AMERICAN COMMUNITY SURVEY

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

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

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

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

POPULATION AND ECONOMY

BACKGROUND

The name “Tacoma” stems from the American Indian name for Mt. Rainier “Tacobet” which means “Mother of Waters.” The area’s principal tribes, the Nisqually in southern Pierce County and the Puyallup in the north, were the earliest traders, using cedar canoes for commerce with other tribes around Puget Sound. The deep waters of Commencement Bay, home of the present Port of Tacoma, were first explored by Captain George Vancouver in 1792. The Hudson Bay Company sent a party to explore the area in 1824 and brought fur trading into the region, establishing the Fort Nisqually trading post in 1833, just south of Tacoma, to accommodate the fur trading traffic.

American settlers began coming into Pierce County in the late 1840s. The first settlers arrived in Tacoma in 1852 and established a saw mill on the bay. The early lumber industry fed the gold rush in California and later supported fish processing and packing, also established in Pierce County. Agriculture and farming in the area grew from hops (one of the first crops) to berries, vegetables, other produce, dairy products, poultry, and, in the 1920s, daffodil bulbs. Even today, most of world’s daffodil bulbs come from Pierce County and are shipped out of Tacoma.

Tacoma had two beginning locations. In 1868, General Morton Matthew McCarver induced a California lumber mill owner to locate in the area and, in 1873, succeeded in having Tacoma become the terminus of the Northern Pacific Railroad. The news brought a tremendous land boom and flurry of settlers. However, the railroad terminus was actually located south of McCarver’s land (now called “Old Tacoma”) at a site called “New Tacoma,” which is the site of present downtown Tacoma. The two sites were formally linked when Tacoma was incorporated in 1884. A period of rapid growth followed. The population of Tacoma increased from 7,000 in 1887 to 36,000 five years later.

Coal, discovered in the Cascades to the east, was shipped from Tacoma to Alaska and California. Shipping and warehousing continued to expand to accommodate other industries in the State, including agricultural products brought from Eastern Washington. Other railroad lines brought into Tacoma in the early 1900s cemented Tacoma’s position as a major intercontinental rail center. The shipping and rail center, combined with ready access to resources, water and affordable power (coal and then low-cost electricity) formed the basis for continued industrial growth, including one of the world’s largest smelters (located in present-day Ruston), timber products manufacturing, food processing, shipbuilding and other industries.

The economy and population of Tacoma continued to grow, influenced both by the local industrial base and the larger Puget Sound economic system. The completion of Interstate 5 (I-5) facilitated transportation between Everett, Seattle, Tacoma and Olympia easing access to industry, jobs and housing in the whole region. Fort Lewis and McChord Air Force Base (Joint Base Lewis McChord in 2010) also had a substantial and continuing impact on the economy of Tacoma, Pierce County and other Puget Sound communities.¹

POPULATION

POPULATION GROWTH

Tacoma's population increased modestly between 2000 and 2009. Future growth is subject to economic and other influences common to Puget Sound, and to densities of new and redevelopment projects.

Tacoma is the third largest city in Washington after neighboring Seattle and Spokane in eastern Washington. Tacoma accounted for 25% of the population in Pierce County, according to April 2009 population estimates, which placed the population of Tacoma at 203,400.

Table 1: Population 1990 to 2009

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

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

Population growth in Tacoma has been slower than in Washington State and Pierce County overall in recent years. Tacoma's population grew by 5% between 2000 and 2009, compared to 16% growth in the County and 13% in the State.

Future growth in Tacoma is likely to continue to lag behind the remainder of Pierce County, primarily because of limited vacant, buildable land in Tacoma compared to other areas. Rural and less densely populated areas offer more opportunity for housing construction at lower costs. The population in unincorporated areas of Pierce County grew by 21% between 2000 and 2009. Incorporated areas outside of Tacoma and Lakewood grew by 27%, some of which was due to annexation.²

¹ Washington State Employment Security. (2001). *Pierce County Economic Profile*.

² OFM April 2009 estimates.

State and regional influences affect growth in Tacoma and other areas in Pierce County. Given the ease of commuting along the Interstate 5 corridor, Tacoma is part of the economic and residential fabric of all of Puget Sound.

- Washington State, Office of Financial Management projects that the population in Pierce County will grow by 50% between 2000 and 2030.³
- Historically, population growth in Puget Sound counties (King, Pierce, Snohomish, Kitsap, and Thurston) accounted for a disproportionate share of population growth in Washington State – almost 80% of state growth between 1960 and 1970. This has slowed in the last 10 to 20 years to just over half of the state’s growth. Population growth in Pierce County accounted for 20% of growth in Puget Sound counties between 1990 and 2000 and is projected at that level through 2030. However, population levels are strongly influenced by economic expansions and contractions. Pierce County is also influenced by troop levels and activities at Joint Base Lewis McChord.⁴
- Military growth at Fort Lewis resulted in an estimated increase of almost 30,000 personnel and dependents between 2000 and 2009. In 2007, about 30% of Fort Lewis personnel lived on base and the remaining in nearby communities – 9% in Tacoma.⁵

LAND USE AND POPULATION DENSITY

Figure 1 on the following page provides a reference to the 2000 census tracts and Neighborhood Council Districts. The majority of population growth in the 20-year period before the 2000 census occurred in areas located near the city limits, including Northeast Tacoma, the West End and South Tacoma. Slow growth or even loss of some population occurred in older, inner-city neighborhoods.

Most of Tacoma residential areas consist of low-density single family or 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. Tacoma ranked second in the state (behind Seattle) in population density (per square mile) in April 2009. There were 4,090 people per square mile in Tacoma and 7,185 in Seattle.

Future growth in Tacoma will build on the character of existing neighborhoods. Redevelopment, urban infill and other strategies to use land within city boundaries will bring changes to Tacoma. New residential development is expected to center around mixed-use areas in neighborhood business

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

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

⁵ I-5 Transportation Alternatives Analysis and Operations Model briefing document October 2009.

districts and along transportation corridors. Mixed-use centers will contain neighborhood businesses as well as more dense residential development, and offer better transportation and service options and other amenities that make living in these neighborhoods attractive.

AGE OF RESIDENTS

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

The 2005-2007 American Community Survey estimated the median age of the population in Washington was 36.8 years. The median age of the population in Tacoma was a little lower at 35.7.

Table 2: Median Age

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

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

Table 3: Age of Population 2005-2007

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

Source: American Community Survey 2005-2007.

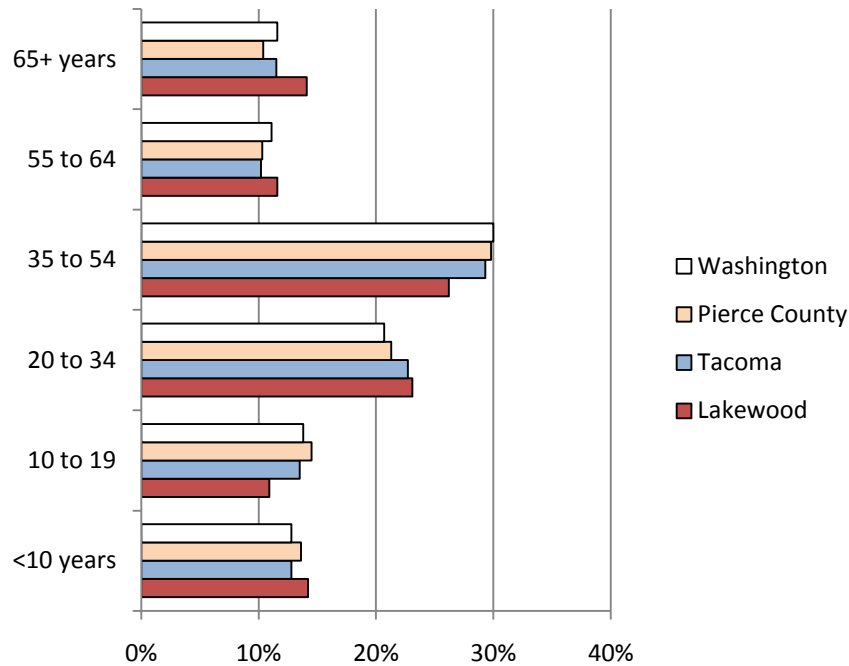
⁶ US Census.

The American Community Survey (2005-2007) found that Tacoma’s population mirrored the State’s:

- 27% of Tacoma’s population was school-age (under 20 years old).
- 62% of the population was working age (20 to 64).
- 11% of the population was of retirement age (65 and above), similar to the state but a little higher than in Pierce County (10%).

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

Figure 2: Age of Population 2005-2007



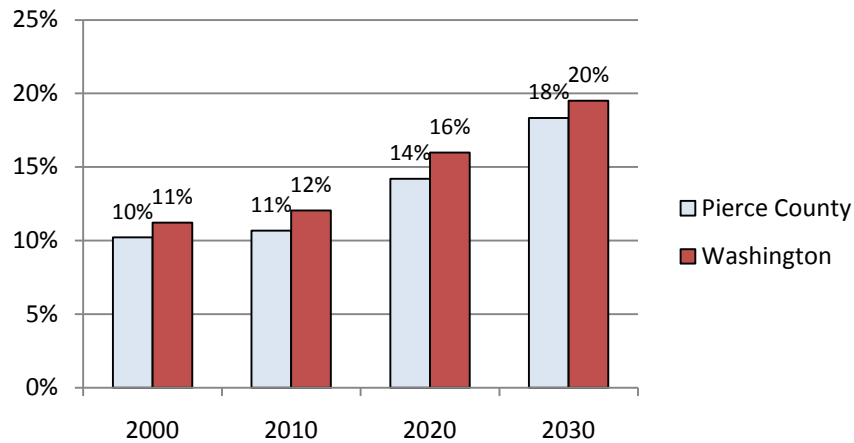
Source: American Community Survey 2005-2007.

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

⁷ 2005-2007 American Community Survey.

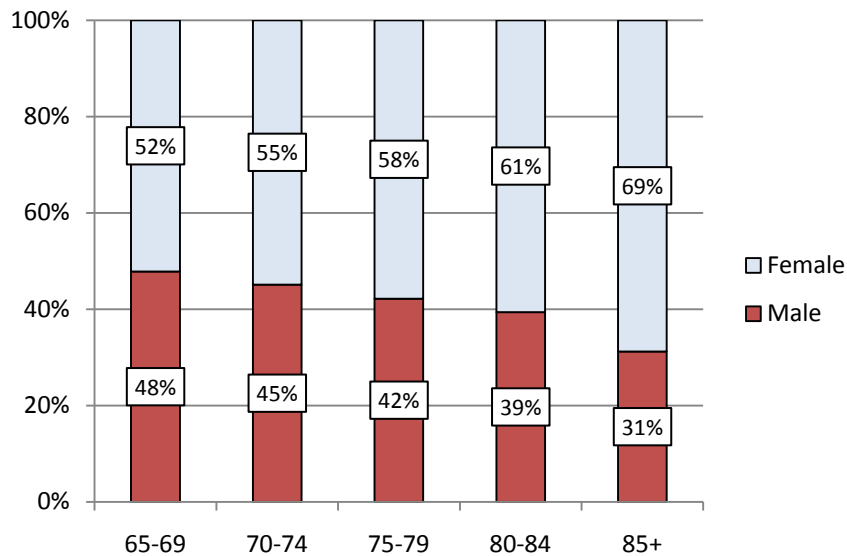
The discussion of needs of the elderly and planning to meet those needs underline planning principles benefitting the whole community – diverse housing types and location, transportation alternatives, and availability of goods and services. A 2006 national study framed the question about preparedness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

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



Source: Washington OFM, Forecasting October 2007.

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



Source: US Census.

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

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

Community Input

Many people mentioned that continued focus and support should be directed toward the elderly and people with disabilities. This includes neighborhood improvements to increase mobility, services to maintain independence and permanent supported housing.

Neighborhood participants mentioned lack of transportation as a barrier in accessing services and shopping, which isolates people, including the elderly and persons with disabilities, and makes them more vulnerable.

RACE/ETHNICITY

Tacoma has a highly diverse population – 31% of residents are multiracial or a race other than white-alone and 8% are Hispanic.

The population in Tacoma is very diverse – substantially more so than Pierce County and more so still than the state. Almost one-third (31%) of Tacoma residents as of the 2005-2007 American Community Survey identified themselves as some race other than white alone and 8% identified themselves as Hispanic (could be any race).

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

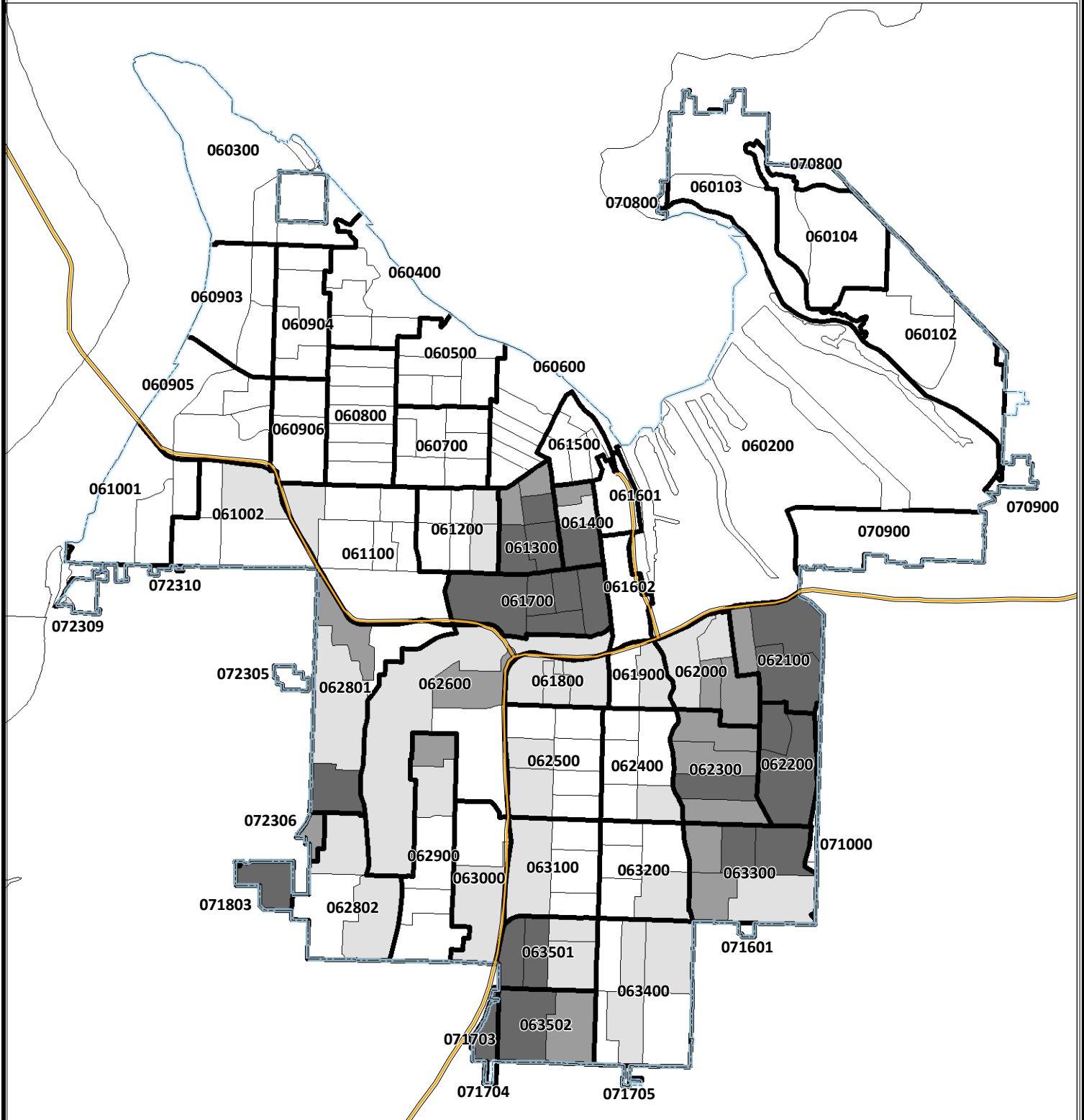
Table 4: Race and Ethnicity of Population 2005-2007

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

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

Source: American Community Survey 2005-2007.

Figure 5
Percent of Populaton Non-Hispanic White by Block Group
City of Tacoma 2000 Census



Legend

- Highways
- City Boundary
- 2000 Census Tract

BG Percent Non-Hispanic White

- 65% +
- 55% - 64%
- 45% - 54%
- Below 45%

City of Tacoma
Community and Economic Development Department
GIS Analysis & Data Services

NOTE: This map is for reference only.

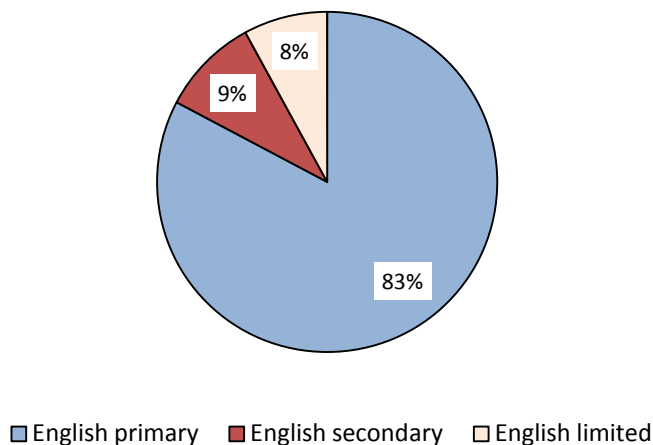
The requirements of the Consolidated Plan include analysis of disproportionate concentrations of minority populations in entitlement communities. Such disproportionate concentrations may indicate lack of housing choice, difficulties in accessing jobs, or other potential problems that might be addressed through this plan. Figure 5 on the preceding page shows that information.

The map relies on 2000 census data (the most recent available for areas within the city) and displays percent of the population identified as both non-Hispanic and white alone by block group. Overall, 67% of the population in Tacoma was non-Hispanic white in 2000. Neighborhood Council Districts showing the lowest concentrations of non-Hispanic white population in 2000 (therefore the highest percentage of minority populations) were Eastside, parts of the Central District, South Tacoma and South End.

LINGUISTIC DIVERSITY AND ISOLATION

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

Figure 6: Language Spoken at Home, Population 5+, Tacoma



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

Whether new to the country or longer-term residents, people with limited English language skills face barriers in accessing services and understanding important life transactions. This includes

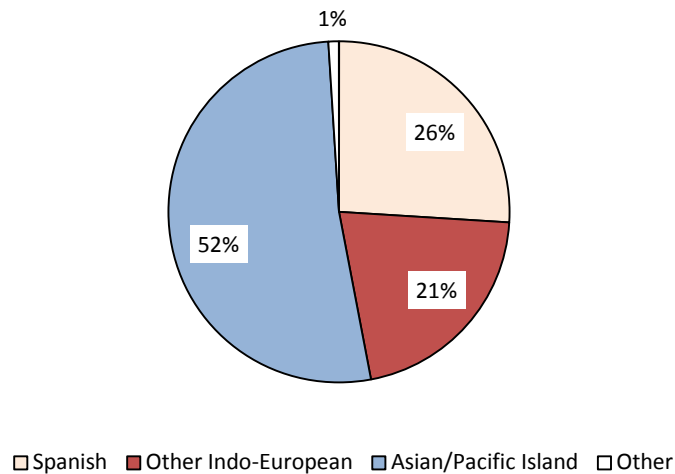
comprehending legal rights, understanding how to qualify for and buy a home, responding to discrimination in housing, communicating with health-care professionals, and performing routine day-to-day activities without effort. Limited English-speaking ability can also be a critical barrier in emergencies.

As of the 2005-2007 American Community Survey, 17% of Tacoma residents over 5 years of age spoke a language other than English in the home. Eight percent of Tacoma residents over the age of 5 spoke English less than “very well.” This is in the neighborhood of 14,000 people over the age of 5 with limited understanding of English (ACS does not permit exact estimates). This is higher than Pierce County (5% with limited English language skills) but comparable to Washington (also 8%).

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

The 2000 census defined “linguistically isolated households” as those in which all household members over the age of 14 spoke no English or spoke English less than very well. Using that definition, there were 3,221 households in Tacoma that were linguistically isolated (Figure 7). (More recent data than 2000 were not available.) About half (52%) of these households spoke an Asian or Pacific Island language, 26% spoke Spanish and 21% spoken another Indo-European language.

Figure 7: Linguistic Isolation, Tacoma Households 2000



Source: US Census.

Even though languages may come with less effort to children, they face real hardships in school without a good comprehension of English. The Tacoma School District reported 1,859 students in the Transitional Bilingual program as of May 2009.⁹ The district reported 46 languages spoken by students in

⁹ School report cards @ www.k12.wa.us (OSPI web site)

the 2007-08 school year.¹⁰ The top three languages of students, other than English, were Spanish, Russian and Vietnamese.

Community Input

Many who attended neighborhood meetings felt that cultural and language differences potentially isolated people from one another and from services.

HOUSEHOLDS

Almost half (45%) of Tacoma households with minor children were headed by a single parent. People living alone made up more than one-third (34%) of all households.

There were 76,152 households living in Tacoma at the time of the 2000 census. While the majority (57%) of households in Tacoma (2005-2007 ACS) consisted of family households, this percentage was lower than in Lakewood (59%), Pierce County (67%) and Washington (64%). Over 40% of households in Tacoma were non-family households and over one-third (34%) of all households in Tacoma consisted of people living alone. Ten percent of all households consisted of single people aged 65 and over.

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

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

*Percents shown are of total households.

**Living in family household with no spouse present.

Source: American Community Survey 2005-2007.

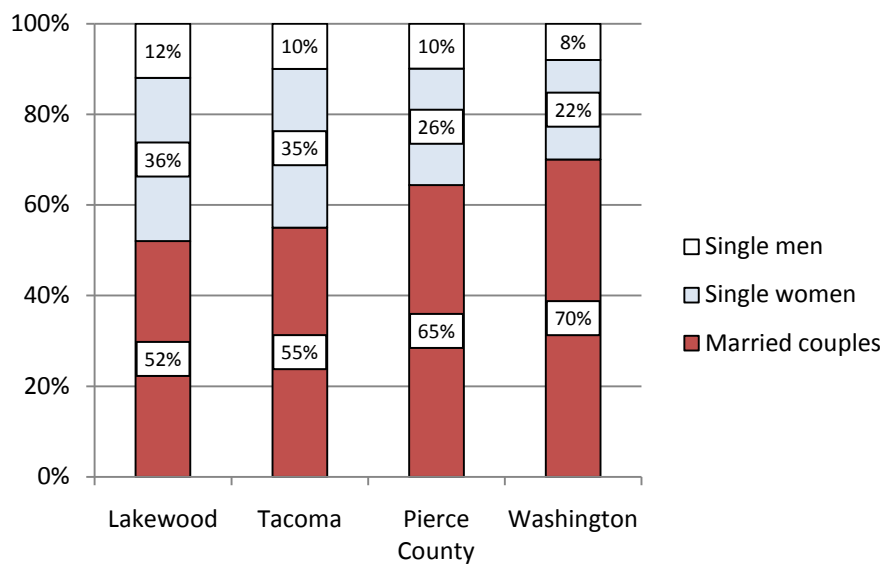
Twenty nine percent of all Tacoma households had minor children (under the age of 18) living at home and half (50%) of all family households had minor children living at home. This varied, however, by type of family:

¹⁰ Educating English Language Learners in Washington State, 2007-08, www.co.pierce.wa.us/xml/abtus/ourorg/humsvcs/altc/2010DraftAreaPlan.pdf

- 41% of married couples had minor children living at home.
- 68% of female family householders with no husband present had minor children living at home.
- 64% of male family householders with no wife present had minor children living at home.

Figure 8 looks just at households with their own minor children at home. Over half (55%) of households with children in Tacoma consisted of married couples. The remainder (45%) consisted of unmarried householders, and the majority of those were women. Not included in these estimates are households in which a grandparent or grandparents have primary responsibility for minor grandchildren.

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



Source: American Community Survey 2005-2007.

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

Table 6: Average Household Size 2005-2007

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

Source: American Community Survey 2005-2007.

The average size of households in Tacoma was 2.4, a little lower than the county and the state, and consistent with the greater percentage of people living alone in Tacoma than in the county and the

state. At the national level, the average household size has declined over the years for several reasons including smaller families, childless couples, single parent households, and an increased number of “empty-nesters” as baby boomers age. That decline has not been true in Tacoma, however. The average household size has been about 2.4 people for the past 20 years, and perhaps before.

GROUP QUARTERS

There were 6,731 people living in group quarters in Tacoma in 2000, which represented over 3% of the total population at the time. The largest shares were people in correctional institutions, students living in college dorms and people in nursing homes. “Other non-institutional quarters” included 533 crew members of maritime vessels.

Table 7: Population in Group Quarters 2000

Type of Group Quarter	Location		
	Tacoma	Lakewood	Pierce County
Correctional institutions	1,354	992	4,749
Nursing homes	1,195	323	2,602
Hospitals/wards	306	48	484
Juvenile institutions	178	0	178
College dorms	1,380	0	2,760
Military quarters	0	0	6,623
Group homes	701	68	1,649
Other non-institutional	1,617	57	2,465
Total	6,731	1,488	21,510

Source: 2000 US Census.

The location of some types of group quarters, particularly group homes and correctional halfway houses, is often a concern. The City of Tacoma supports equitable distribution of facilities and services in Tacoma, Pierce County and the region, and works with providers and neighborhoods to ensure safe, healthy and livable residential neighborhoods. The 2000 census counted 135 people in correctional halfway houses in Tacoma and 701 people in group homes, including those for persons with mental illness, mental retardation, and being treated or recovering from substance abuse.

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

The sizable military population at Joint Base Lewis McChord is reflected in the large number of people in military quarters in Pierce County. The base is near Tacoma and has a strong influence on the City. The number of active duty military personnel (excluding dependents) residing in Pierce County increased

68% between 2000 and 2009. This includes personnel on and off base. A further increase is anticipated in the near future.¹¹ The base reported that, as of January 2010, approximately 34,480 active duty service members assigned to Joint Base Lewis McChord. Of those roughly one-third were housed on base and the remaining two-thirds off base, generally in communities within commuting distance.

Both the Washington Corrections Center for Women and the McNeil Island Corrections Center (for men) are located in Pierce County. Several colleges and universities, including the University of Washington-Tacoma, Pacific Lutheran University, and the University of Puget Sound result in dormitory housing for students in Pierce County.

Community Input

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

Human services providers reported seeing a growing number of single women householders and single women with infants. This accompanied a decrease in funding to provide services, reducing the ability to intervene early with nutrition and parenting skills development.

ECONOMY AND EMPLOYMENT

EMPLOYMENT TRENDS

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

The economic base in Tacoma includes both manufacturing and non-manufacturing activities. Manufacturing activities include forest products, food processing, primary and fabricated metals, transportation equipment, and printing and publishing. Over the past two decades, the economic base has been shifting from manufacturing to a more diverse economy based on services, retail trade, government, education, transportation, international trade, and tourism.

Two key employment centers in Tacoma are the Port Industrial Area and the downtown Central Business District. The downtown area has experienced major revitalization with commitment of both public and private investment. The Port competes with Seattle to expand its international trade and industrial development through capital improvements, environmental cleanup efforts, and use of vacant land.

¹¹ Washington OFM, 2009 Population Trends.

However, the recent economic downturn challenges gains. Commercial and retail property vacancies have increased and cities inside and outside of Washington court industries. Russell Investments is a notable example. The long-time downtown Tacoma anchor made the decision to relocate to Seattle, which adds to office vacancies and means a loss of more than 1,000 jobs in Tacoma in the short term.

There has been a decline in past years in manufacturing jobs and an increase in service sector and retail jobs. In 1970, 23% of jobs in Pierce County were in production of goods (mining, construction, and manufacturing). By 1999, consistent with national trends, goods production had dropped to 17% of the total jobs in Pierce County.¹²

The shift in types of employment and predominant sectors is projected to continue. Service sector jobs (profession and business, health, and information) made up 42% of regional (Puget Sound) employment in 2005 and will occupy 53% of regional employment by 2040, according to Puget Sound Regional Council (PSRC) forecasts. Manufacturing jobs are projected to decline by 9% between 2005 and 2040.¹³

This change in types of jobs impacts wages. On average, service sector jobs paid about two-thirds of the annual wage of construction jobs in Pierce County in 1999. The average wages change year to year, but the relative difference in scale persists.

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

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

Jobs in Tacoma and employment for Tacoma residents are most appropriately considered in view of opportunities and the economy of the whole Puget Sound region. Tacoma, Lakewood and Pierce County are part of a regional economic system encompassing neighboring King, Snohomish and Thurston counties. Interstate 5 and other transportation corridors provide easy access to jobs outside the city or even county of residence. In 2000 (the most recent data available), 47% of workers aged 16 and older in Tacoma both lived and worked in Tacoma, which was a reduction compared to 1990 when 57% both

¹² Washington State Employment Security, Labor Market and Economic Analysis Branch. (2001). *Pierce County Profile*.

¹³ Puget Sound Regional Council (PSRC). *Vision 2040*.

¹⁴ Washington State Employment Security, Labor Market & Economic Analysis, *Nonagricultural Wage and Salary Employment in Washington State*. (www.worforceexplorer.com)

lived and worked in Tacoma. The commute for some (28% of Tacoma workers) extended to jobs outside of Pierce County.¹⁵

Community Input

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

Some Council members spoke for development of working wage jobs, the need for proximity of jobs to housing, the link between neighborhood revitalization and economic revitalization, and the importance of mixed use centers combining jobs and housing.

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

PIERCE COUNTY EMPLOYERS

Major employers in Pierce County (those with at least 1,000 employees) are listed in Table 8 on the following page. Fort Lewis was the largest employer in Pierce County in 2009, followed by local school districts and the McChord Air Force base. Government and health care services were also substantial sources of employment.

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

Thirty percent of all economic activity in Pierce County was dependent on military bases in the State of Washington in 2003.¹⁶ Even in 2003 (prior to recent increases) the military base payroll in Pierce County accounted for 20% of the countywide wage and salary disbursements. Health care expenditures in Pierce County (through TriCare, which reimburses private providers) amounted to \$31.1 million.

Military retirees may be eligible for benefits associated with bases, such as on-base commissaries, health benefits through the TriCare system, and free-travel on military aircraft, making the decision to

¹⁵ 2000 US Census.

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

retire near the base attractive. Pensions of military retirees in 2003 in Pierce County totaled \$524.9 million.

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

Table 8: 2009 Pierce County Employers (1,000 plus Employees)

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

*Joint Base Lewis McChord as of January 2010.

**Excludes Tacoma Public Utilities.

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

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

Source: Economic Development Board for Tacoma-Pierce County.

Education is also a key area employer with four-year colleges/universities (Pacific Lutheran University, University of Puget Sound, and University of Washington Tacoma) and two-year higher educational institutions (Tacoma Community College and Pierce College). Two of the state's five vocational-technical schools (L.H. Bates and Clover Park) are also located in Pierce County.

EDUCATION AND WORKFORCE DEVELOPMENT

The on-time graduation rate for students in the Tacoma School District in the 2007-2008 school year was 72%. Workers without a high school education earned 30% less than those with a high school diploma in Pierce County (2005-2007 ACS).

Eighty-six percent of Tacoma's population 25 or older had at least a high school diploma as of the 2005-2007 American Community Survey; 23% had a bachelor's degree or higher. That means that 14% of the population 25 and older had not received a high school education. The census captures educational attainment without consideration for when it was accomplished. This would include students returning to school after dropping out or gaining an equivalency (GED).

Washington (and the nation) is now looking more closely at on-time graduation as a more meaningful indicator of success and preparedness to enter the workforce. The Tacoma School District reported an on-time graduation rate of 72% for the 2007-2008 school year, the same rate as the state.¹⁷ Twenty-eight percent of the students did not graduate on time. While there are problems with trying to calculate on-time graduation (e.g., tracking students who move out of district or state), the low on-time graduation rate is a cause for concern.

People who do not graduate or struggle to graduate from high school will have greater difficulty in obtaining employment paying good wages. They may also face significant obstacles to moving on to higher education and higher wage jobs.¹⁸

The Alliance for Excellent Education reviewed the costs and benefits of education and observed the following in the June 2008 updates.¹⁹

- *Washington's economy would see a combination of savings and revenue of almost \$111 million in reduced crime spending and increased earnings each year if the male high school graduation rate increased by just 5 percent.*
- *More than \$3.1 billion would be added to Washington's economy by 2020 if students of color graduated at the same rate as white students.*
- *Nearly 28,000 students did not graduate from Washington's high schools in 2008; the lost lifetime earnings in Washington for that class of dropouts alone totals nearly \$7.3 billion.*

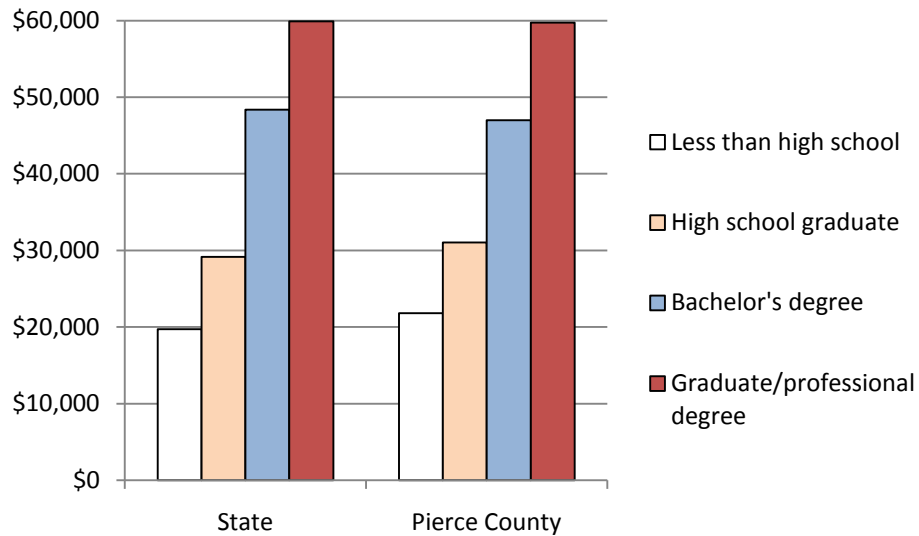
Figure 9 shows earnings by level of educational attainment in Washington State and in Pierce County. The earning differences by education were dramatic, with little difference between the state and the county. (The margin of error in ACS estimates does not allow displaying median earnings for Tacoma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

¹⁷ School Report Cards (by district and school) (www.k12.wa.us)

¹⁸ Puget Sound Regional Council. *Puget Sound Regional Competitiveness Indicators 2008-2009 Update*.

¹⁹ Alliance for Excellent Education. *Potential Economic Impacts of Improved Education in Washington*. June 2008. (www.all4ed.org)

Figure 9: Median Earnings in Past 12 Months by Educational Attainment*



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

Median earnings for people with a diploma were 42% higher than those without a diploma. Those with a bachelor’s degree earned 51% more than those with just a high school diploma, and those with a graduate degree earned 27% more than those with a bachelor’s degree alone. There were considerable disparities in median earnings by gender – overall median income was higher for men than women in each of the educational attainment levels shown in Table 9.

Table 9: Earnings* in Past 12 Months by Educational Attainment and Gender, Pierce County

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

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

Tacoma 360 is a proposed collaboration between Tacoma Public Schools, Metro Parks and the City aimed at improving graduation and post-school outcomes for Tacoma youth. When fully implemented, partners will work more effectively together to meet the needs of children and families in Tacoma.

Community Input

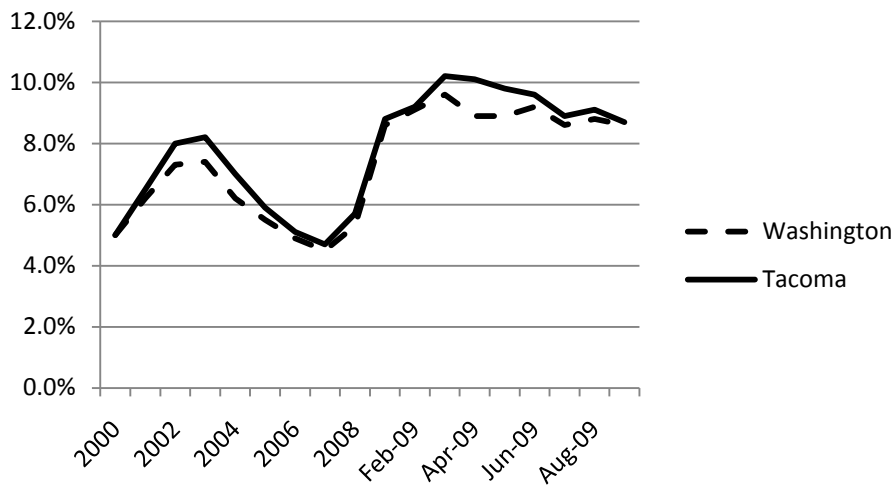
Economic development professionals advocated for a focus on education (at a minimum helping individuals obtain a diploma or GED) as a key component of economic development.

Many in neighborhood groups and among the Council advocated support for youth including education.

UNEMPLOYMENT

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

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



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

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

Unemployment rates in Washington and the Tacoma Metropolitan Division are shown in Table 10. These recent data show the uncertainty in employment from month to month. The eventual loss of unemployment benefits adds to the concern. An increase in the number of jobs tends to lag behind economic recovery, which might leave a substantial number of people without benefits waiting for positions to become available.

Table 10: Unemployment Rates 2009

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

*Tacoma Metropolitan Division/Pierce County.
Source: US Bureau of Labor Statistics

It should be noted, too, that official unemployment rates are low to the extent they do not include people who have become discouraged with finding employment and others who are marginally employed or working part-time due to economic and other reasons.

Community Input

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

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

INCOME

The median household income in Tacoma was \$44,533 (2005-2007 American Community Survey), below the county and state during the same period. Median family income is generally higher than median household income because it is based only on income reported by families, many of whom have more than one wage earner.

Table 11: Measures of Income* 2005-2007

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

*2007 inflation-adjusted dollars.

**Full-time, year-round work.

Source: American Community Survey 2005-2007.

In general, households in Tacoma had lower incomes than in Pierce County and the state. Over one-quarter (27%) of Tacoma households had incomes of less than \$25,000 a year, as shown in Table 12.

Median household income varied by race and ethnicity of the householder (Figure 11). Households with an African American or Hispanic householder had lower incomes in all locations shown in the chart.

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

- White (alone), non-Hispanic: \$47,138
- Black/African American (alone), may be Hispanic: \$36,008
- Asian (alone), may be Hispanic: \$44,741
- Hispanic (may be any race): \$37,048

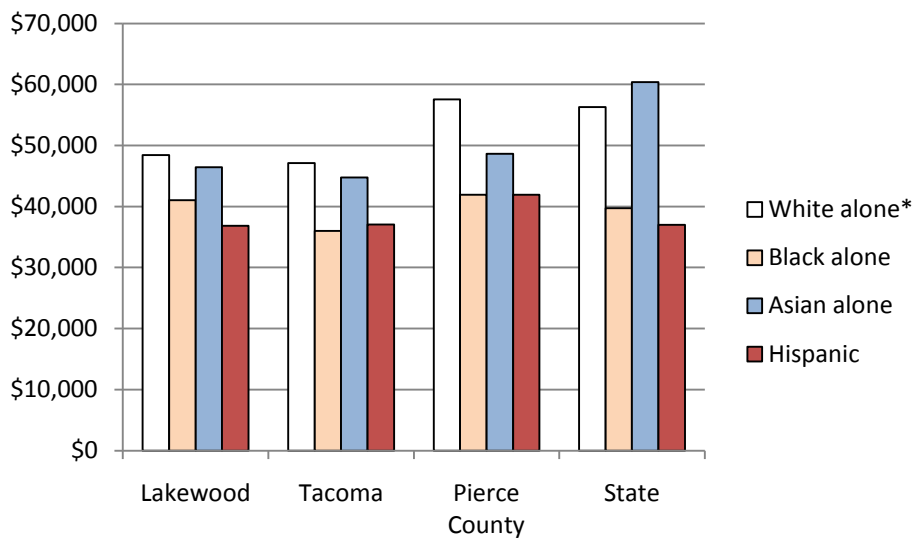
Table 12: Median Household Income Range* 2005-2007

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

*2007 inflation-adjusted dollars.

Source: American Community Survey 2005-2007.

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



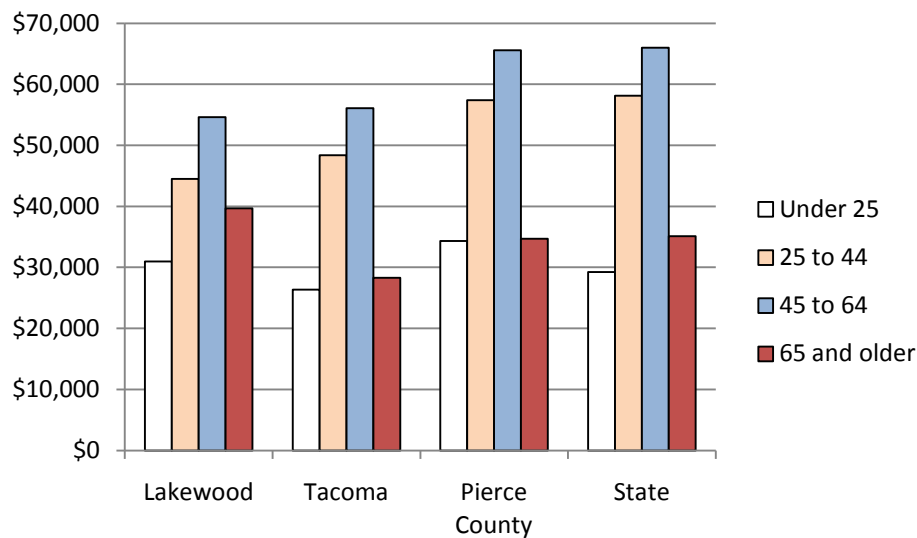
*White alone, non-Hispanic.

Source: American Community Survey 2005-2007.

Median income also varied by age of householder (Figure 12). Households in which the householder was under 25 or over 65 had the lowest incomes. The median income of households with a householder of retirement age in Tacoma was low compared to Lakewood, the county and the state. Median household incomes by age of householder in Tacoma (2005-2007 ACS) were:

- Under 25: \$26,340
- 26 to 44: \$48,391
- 45 to 64: \$56,071
- 65 and older: \$28,301

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



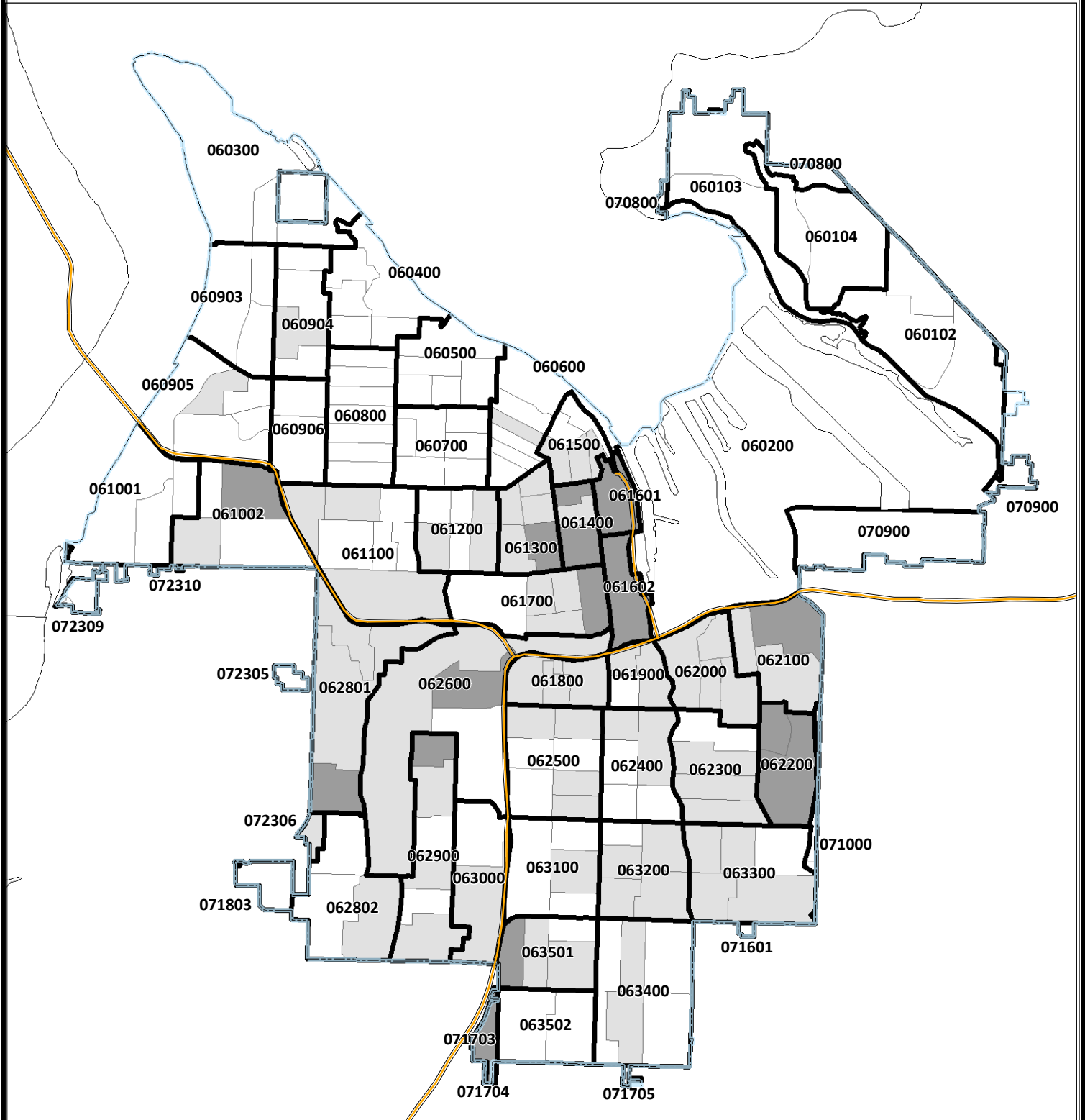
Source: American Community Survey 2005-2007.

LOW INCOME NEIGHBORHOODS

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

There were 81 block groups in Tacoma in which 51% or more of households had incomes at or below 80% of the area median. These are located throughout Tacoma, as is evident on the map, but primarily concentrated in South Tacoma, Eastside, Central Tacoma and the downtown area. Areas in which 76% or

Figure 13
Percent of Populaton in low Income Households by Block Group
City of Tacoma 2000 Census



Legend

- Highways
- City Boundary
- 2000 Census Tract

BG Percent Low Income

- Below 51%
- 51% to 75%
- 76% +

City of Tacoma
 Community and Economic Development Department
 GIS Analysis & Data Services

NOTE: This map is for reference only.

6,000 3,000 0 6,000
 Feet

more of the population was living in households with low income are concentrated in the downtown area and the Eastside.

POPULATION BELOW POVERTY

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

The number of people and families living below the official poverty level is often used as an indicator of need for assistance. Official poverty estimates are based on a set of thresholds first established in 1963-1964 based on US Department of Agriculture (USDA) food budgets. The thresholds, adjusted based on household size and composition are updated annually for inflation using the Consumer Price Index (CPI).²⁰ Thresholds do not vary by location in the United States and are considered a yardstick, rather than a precise measure.

Table 13: Percent of Population Living in Poverty 2005-2007

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

*No husband present.

Source: American Community Survey 2005-2007.

These are point-in-time counts and mask the fact that people transition in and out of poverty. This means that more people than are counted experience poverty at some point during the year. The Survey of Income and Program Participation (SIPP) found that 31% of the population had at least one 2-month period of poverty (between 2004 and 2007) and that chronic poverty was relatively low (about 2% during the 4-year period).²¹

The American Community Survey found 16% of Tacoma residents living in poverty during the previous 12 months. Poverty rates were higher for children under 18 (21%) than older individuals. Families with a female householder (no husband) with related children experienced poverty at the highest rates – 32% of those with children under 18 and 43% of those with children under age 5.

²⁰ Proctor, B., et.al. (2003). *Poverty in the United States: 2002*. US Census.

²¹ DeNavas-Walt, Carmen, Proctor, B. and Smith, J. U.S. Census Bureau, Current Population Reports, P60-236, *Income, Poverty, and Health Insurance Coverage in the United States: 2008*, U.S. Government Printing Office, Washington, DC, 2009.

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

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

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

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

Community Input

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

HOUSING NEEDS/MARKET ANALYSIS

HOUSING TRENDS

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

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

NUMBER AND TYPE OF UNITS

There were an estimated 86,289 units of housing in Tacoma as of April 2009, according to the Washington Office of Financial Management. This represented a 6% growth since 2000. The estimated increase in housing units in Pierce County was three times that in Tacoma proper.

Table 14: Number of Housing Units

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

*Corrected 2000 federal census.

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

While a substantial share (36%) of housing in Tacoma was multifamily, the majority (63%) was single family, mostly detached units.

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

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

Source: American Community Survey 2005-2007.

MOBILE HOMES

There were very few mobile homes in Tacoma. The 2005-2007 American Community Survey estimated that less than 1% of housing was mobile homes, boats, or other non-traditional housing. The number of mobile home parks has been decreasing in Tacoma. Properties have been gradually redeveloped so that there are just a handful of the traditional mobile parks remaining.

Washington State now requires that manufactured homes be allowed in all residential neighborhoods. Rather than centering in mobile home parks, manufactured homes may now be placed on lots in any neighborhood, allowing for an infill of affordable housing, or in new small “mobile home” subdivisions. The units must meet building codes and residential development standards. The City supports this strategy for providing affordable housing as well as preserving existing neighborhood character.

PLANNED DEVELOPMENT

The vision for Tacoma is one of vitality – downtown the center of business, residences and cultural and neighborhood business districts with both jobs and housing for people who live there.

Like other developed cities, Tacoma has little vacant land for new development and is acquiring little new property through annexation. Tacoma annexed nine parcels between April 2000 and April 2009, totaling 0.67 square miles, increasing the number of housing units by three and the population by the same number.²²

Residential building permits were issued in Tacoma for 3,577 units from 2005 through October 2009. These were split about evenly between multifamily (53%) and single family units (47%). This represented 16% of the permits issued in Pierce County during that period.²³

Expansion of military operations and personnel at Joint Base Lewis McChord will increase demand for housing in Tacoma. A recent study identified a shortfall in community housing (off-base) within a 20-mile commute radius of 3,626 family units and 559 units for unaccompanied personnel as of 2009. This shortfall was projected to increase to 5,558 family units by 2013, with the shortfall in units for unaccompanied personnel remaining about the same as in 2009.²⁴

Most new construction in Tacoma focuses on redevelopment consistent with the City's vision for planned growth to support industry, commerce, public facilities and services, and residential needs. The plan for growth and development envisions the preservation, redevelopment and improvement of established residential neighborhoods. One of the key strategies for accommodating increased population is to encourage growth around mixed-use centers and along some transportation corridors. These areas will support multiple housing choices, increased density, retail and commercial outlets, more services, and access to transportation.

In particular, development in the downtown area will continue to enhance the urban quality of Tacoma. Recent years have seen a surge in market rate housing, including upscale condominiums consistent with an urban life-style. The City has also worked with partners to preserve historical buildings, many offering continued affordable housing to Tacoma residents. Business development and retention are essential to urban vitality, which Tacoma encourages. Location of the University of Washington in downtown Tacoma and redevelopment of the Foss Waterway Marina have transformed underutilized or blighted areas.

²²Washington State Office of Financial Management. (2009). *2009 Population Trends*.

²³State of the Cities Data System (SOCDS) (socds.huduser.org)

²⁴Robert D. Niehaus, Inc. (2009). *2008 Joint Housing Requirements Update for Lewis-McChord AFB Washington*.

HOUSING CONDITION

AGE OF UNITS

Tacoma was incorporated in the late 1880s and has a substantial stock of older housing consistent with that history. Almost 30% of the existing housing in Tacoma was built before 1940, compare to 11% in the whole of Pierce County and 12% in Washington State. A correspondingly smaller share of housing in Tacoma was built between 1980 and 1990 compared to the county and state, and much smaller share comparatively was built after 2000.

Table 16: Age of Housing as a Percent of Total 2005-2007

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

Source: American Community Survey 2005-2007.

The age of housing is not necessarily an indication of housing condition. If well-maintained, older houses and neighborhoods can be both safe and highly valued. Often centrally located, these neighborhoods are frequently the target for redevelopment and improvement as people buy and restore older homes. If allowed to deteriorate, however, the same houses and neighborhoods can pose health and safety risks for residents.

BUILDING CONDITION AND MAINTENANCE

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

The City supports a strong housing code enforcement program to reduce substandard housing through repair and rehabilitation and to eliminate substandard housing that cannot be improved. The City conducts periodic surveys to assess housing conditions, identify areas needing rehabilitation, and to monitor previous rehabilitation efforts, contingent on funding availability.

The City refers to the *Minimum Building and Structures Code* (Tacoma Municipal Code) in responding to citizen complaints and inquiries about property and neighborhood conditions. A point system provides the framework for determining the condition, danger and appropriate action. Changes in the building code in 1999 gave the City the authority to classify buildings as “substandard” or “derelict” in addition to “dangerous” all of which carry requirements for improvement. “Dangerous” is any building or structure having conditions or defects which exist to the extent that the life, health, property or safety of the public or its occupants are endangered. “Derelict” is any building or structure where conditions exist which make the building or structure unfit for human occupancy. “Substandard” is a building or property where conditions exist which makes the building substandard (based on a point system).”

Community Based Services is an approach to doing business in Tacoma in which City services are coordinated and prioritized in working partnership with the neighborhoods. A representative reports to the neighborhood and helps establish and respond to neighborhood priorities. These priorities often include concerns about blight, dilapidated conditions, public safety and code violations.

OVERCROWDING

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

LEAD-BASED PAINT AND LEAD HAZARDS

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

Children who live in homes with lead-based paint can become exposed by inadvertently swallowing lead contained in household dust. This is particularly a problem when houses are remodeled using practices

such as scraping or sanding old paint. Lead-based paint is not the only culprit. Lead has also been identified in many other sources, including some vinyl blinds, pottery, lead in water pipes, lead in dust brought into the home from work sites, certain hobbies (like lead solder in stained glass work), and some herbal remedies.

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

A 2005 study of childhood lead exposure in Washington²⁵ assigned much of Tacoma a priority 1 or priority 2 rating in terms of risk of lead exposure. Lakewood received lower priorities. That study assigned similarly high risk levels in major urban areas, primarily on the basis of age of housing and socioeconomic factors. (Central Washington communities had additional risks most likely associated with agricultural pesticides, which correlated with high Hispanic populations.) An additional potential contributor in Tacoma is the ASARCO lead smelter which left higher than normal soil lead levels, although the smelter fallout has not been linked to lead poisoning in children.

The Tacoma-Pierce County Health Department maintains information on children tested positive for elevated blood lead levels and reports that information to the Washington Department of Health. Between 2004 and 2009, 4,646 children were tested for lead by health care providers in Tacoma. Of those 21 (less than 1%) had blood lead levels of 10 micrograms per deciliter or higher. The source of the lead was uncertain. Note that while the children were tested in Tacoma facilities the resident address of the children was not part of the record, so children may have lived outside of Tacoma.

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

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

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

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

Using the above percentages of potential hazards by date of construction and then applying the 2000 CHAS tables (see Tables 28 and 29) that provide the percentage of low income households by tenure, it is estimated that about 6,400 low income renter households and 4,600 low income owner households are living in units with potential lead hazards in Tacoma.

Table 17: Potential Lead-Based Paint Hazards Tacoma 2000

Date Built	Total Units	Potential Hazards	
		Percent	Number
Before 1940	22,836	67%	15,300
1940 to 1959	18,725	51%	9,550
1960 to 1979	21,080	10%	2,108
1980 to 2000*	18,396	1%	184
Total units	81,037		27,142

Source: US Census; Clickner, et.al.

The Community and Economic Development Department housing staff work with property owners receiving federal funding and, depending on the level of federal funding, provide information on lead-based paint, educate on safe work practices, ensure that testing is performed by certified risk-assessment firms, ensure that work performed is done in compliance with HUD Lead Safe Work Practices and the home passes a clearance test performed by a certified risk assessor. Rental properties are inspected on a regular basis to ensure that paint is in a stable condition. Several members of the Community and Economic Development Department have received training about lead-based paint.

HOUSING TENURE

A large share (45%) of Tacoma housing was rented as of the 2005-2007 American Community Survey. Some of this is due to the slightly greater percentage of multifamily housing in Tacoma than the county as a whole (36% multifamily in Tacoma compared to 26% in Pierce County). The portion of renter-occupied units gradually increased in recent decades, from 35% of units in 1970 to 45% in 2000.

Table 18: Tenure as Percent of Total 2005-2007

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

Source: American Community Survey 2005-2007.

Tenure in Tacoma is consistent with other cities along the I-5 corridor, which ranged from 47% (Renton) to 53% (Everett) renter-occupied units. Other neighboring cities renter-occupancy rates were: Lacey 51%, Olympia 50%, Seattle 49%, Kent 49%, and Federal Way 40%.

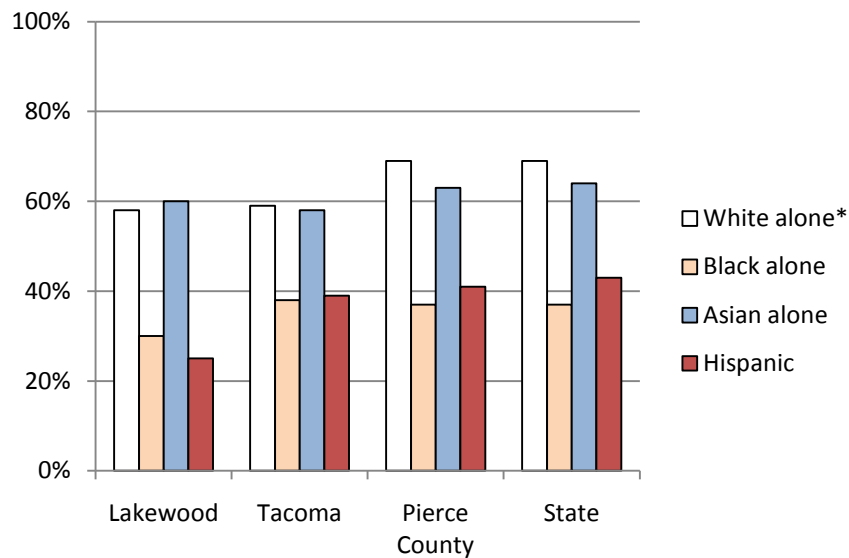
Tenure is not exclusively an issue of multifamily housing versus single family housing. While most rentals were multifamily buildings, a good percentage of single family houses and condominiums in Tacoma were also rented.

- 18% of detached single family housing units were rented.
- 59% of attached SF housing units were rented.

Not surprisingly, home-ownership was greater for older householders than younger – 28% of Tacoma householders under the age of 35 were owner-occupants compared to 64% of householders 35 and older. While the percentage declined slightly, 61% of householders 75 and older lived in housing they owned. An aging population of home-owners will present opportunities for community solutions to easing that process, such as home maintenance, retrofitting housing to accommodate reduced mobility, and ease of connection to services.

Tenure in Tacoma varied considerably by race and ethnicity, as it did in Lakewood, the county and the state. In Tacoma 59% of white householders (non-Hispanic) owned the home in which they lived (similar to Asian householders at 58%) compared to 38% of African American householders and 39% of Hispanic householders.

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



*White alone, non-Hispanic
Source: American Community Survey 2005-2007

MARKET ANALYSIS

HOUSING COSTS

Table 19: Housing Values and Costs 2005-2007

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

Source: American Community Survey 2005-2007.

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

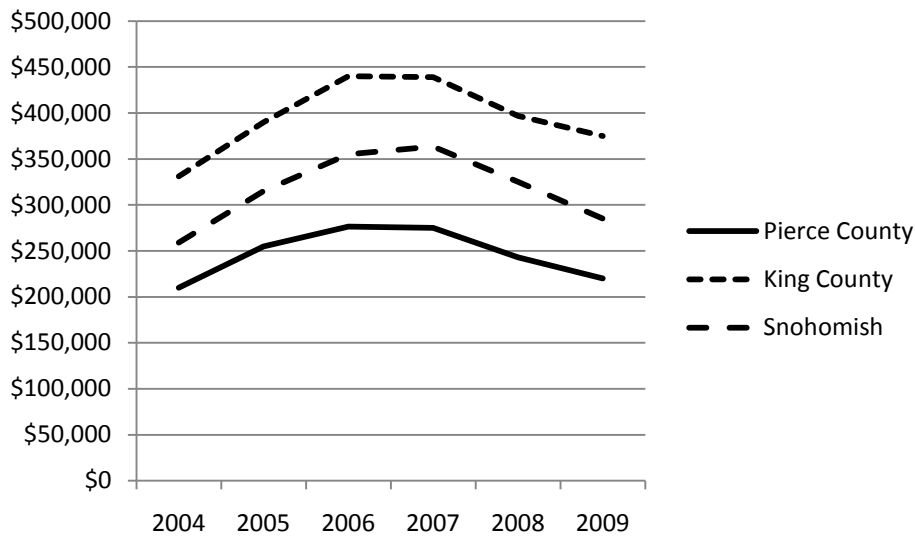
RECENT SALES

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

The median prices of concluded sales in Pierce County declined over the last two years. The median price of homes and condominiums sold in Pierce County in the last quarter of 2009 was \$222,000, down 9% from a year earlier (\$243,000) and 20% from 2007 last quarter sales (\$275,000). While prices are lower in Pierce County, this mirrors the trend in King and Snohomish counties.

Housing prices remain uncertain. Inventory is moving, but the market is still plagued by job losses and uncertainty about the direction of future prices. Lower-priced housing makes it possible for first-time homebuyers to take advantage of lower interest rates and the \$8,000 tax credit available in 2009 and 2010. However, the upper the end of the market is impacted by higher inventory levels and the requirement for higher down payments for larger loans.

Figure 15: Median Home Prices Last Quarter 2004-2009



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

Table 20: Median Second Quarter 2009 Home Prices, Pierce County

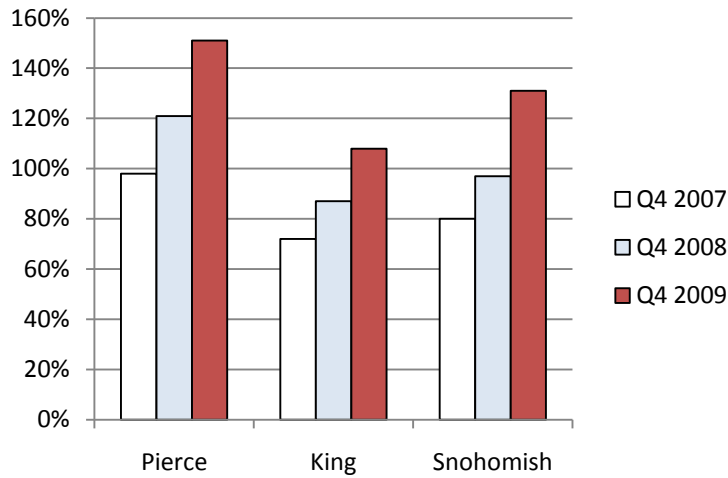
Bedrooms	2008	2009
2 bedrooms	\$195,000	\$155,000
3 bedrooms	\$252,000	\$219,100
4+ bedrooms	\$325,200	\$275,000

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

Declining housing costs in Puget Sound made housing more affordable to buyers in Pierce County in 2008 and the last quarter of 2009. The Washington Center for Real Estate Research determined that families at median income could afford a median priced house in Pierce County in the last quarter of 2009, in fact median family income was 151% of that required to buy a median-priced home. This excludes single individuals (non-family), and assumes 20% down with a 30-year fixed mortgage at prevailing rates.

Compared to King County, housing in Pierce County is considerably more affordable, although by the last quarter of 2009 median-priced housing was affordable to families with median income, even in King County.

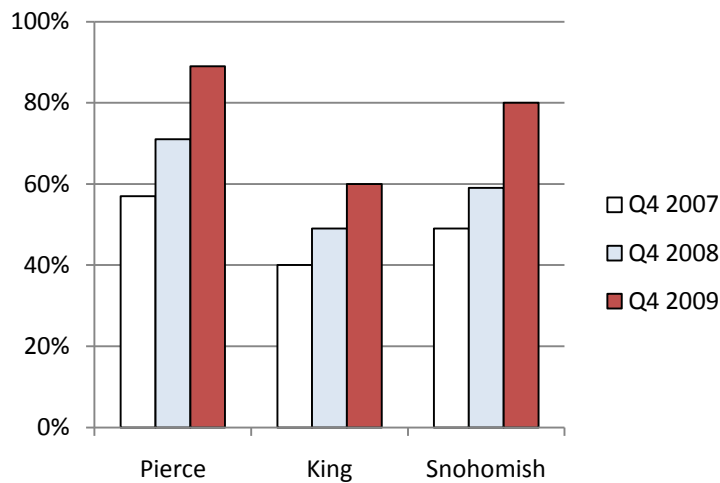
Figure 16: All-Buyer Affordability 2008-2009



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

Even with declining housing prices, housing was still not affordable to first-time buyers at median income. This calculation is based on 85% of the median home price (less expensive home), 70% of median household income (includes single individuals), 10% down and 30-year fixed mortgage with private mortgage insurance. First-time buyers in Pierce County described in this scenario would only have about 89% of what they needed to purchase.

Figure 17: First-Time Buyer Affordability 2008-2009



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

Foreclosures and short sales (sales in attempt to avoid foreclosure in which proceeds are less than the amount owed on the loan) are a substantial part of what is available on the market , estimated to be as many as one in four properties for sale in Tacoma in January 2009.²⁷

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

Community Input

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

There is a need to help people avoid the risk of foreclosure – both owners and renters. Households with lowest incomes are most in jeopardy of becoming homeless as a result of foreclosures.

There were concerns about foreclosure vacancies, the need for stronger measures to avoid foreclosures and the need to fill vacant units, even to house people at risk of being homeless.

RECENT RENTAL MARKET

Market uncertainty impacts rentals as well as sales. Vacancy rates increased in Pierce County from about 4% in the first quarter 2008 to about 6% in the first quarter of 2009, according to survey data compiled by the Washington Center for Real Estate Research.³⁰ The average rent for apartments with five or more units in Pierce County was \$839 in the first quarter of 2009. The average rents for units in Tacoma were slightly lower than in the county and vacancies were comparable, at around 6%.

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

- New rental units entering the market will have to compete for tenants.
- The property tax exemption program has resulted in an increase in multifamily units in mixed use centers over the past 10 years.
- New condos will also affect the rental market. Renters may opt to purchase units rather than continue to rent. Owners may also offer condos for rent, if they are unable to market them.

²⁷ Northwest Multiple Listing Service, January 2009. (nwrealtor.com)

²⁸ www.trulia.com/real-estate/Tacoma-Washington/market-trends

²⁹ www.foreclosure.com

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

- Many first-time homebuyers are able to purchase because of lower unit prices, continued low interest, and the added incentive of an \$8,000 tax credit in 2009 and 2010.
- Many owners of single family houses and condos are electing to rent rather than competing in the sluggish sales market. The American Community Survey (2005-2007) found 18% of detached single family and 59% of attached single family (including condos) in Tacoma rented.

Table 21: Average Rents and Vacancies 2008 and 2009

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

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

Community Input

Some Council members and neighborhood participants emphasized the need to maintain the supply of rental housing. While home-ownership is important, so is a strong rental market. Council members expressed concern about pricing people out of housing.

HOUSING AFFORDABILITY

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

Housing is considered to be affordable when the cost of housing plus utilities equals no more than 30% of household income. Escalating housing and utilities costs have forced many households to pay considerably more for housing than is affordable or even feasible. While housing costs have increased, income has not increased at the same rate in recent decades. The following costs comparison was prepared by HUD using data from the census and from the American Community Survey.

Table 22: Median Measures Tacoma Income & Housing*

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

*2006 dollars.

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

In Tacoma, both household and family median income rose between 1970 and 2006 (each roughly 10% over that period of time, measure in 2006 dollars), but median gross rent rose by nearly 40% and the median owner's value rose by 143%. This disparity is especially hard on households below and even at median income. Households, particularly those with incomes well below the area median, were able to buy less in 2000 than in 1970.

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

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

AMERICAN COMMUNITY SURVEY DEFINITIONS

Income: Combined income from several sources (wages and salaries, self-employment, interest and dividends, social security and retirement, supplemental security, public assistance, and other).

Households: Number of households is equal to the number of occupied housing units. The population in households is smaller than the total populations because it excludes persons in institutions and some congregate housing.

Median Household Income: Combined income for the total household, family and non-family. The median is the mid-point in the range (50% below and 50% above the value).

Family Household: Household in which at least one other person is related to the household (including natural-born, step, and adoptive children, and in-laws). Persons not considered related include a roomer or boarder, housemate, unmarried partner, and foster child.

Median Family Income: Combined income for the total family household, excluding non-family. The median is the mid-point in the range (50% below and 50% above the value).

Gross Rent: The sum of contract rent, utilities (electricity, gas and water), and fuels (oil, coal, kerosene, wood, etc.)

Owner's Value: The amount reported by owner-occupants about what the home and lot would sell for if on the market at that time.

The National Low Income Housing Coalition displays annually the relationship between modest housing costs (Fair Market Rents set by HUD, based on actual area housing costs) and the income required to

afford that housing. Table 23 shows that comparison in Tacoma/Pierce County for 2009.³¹ Note that the Fair Market Rents and Area Median Income levels established by HUD are for the county as a whole.

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

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

*Fiscal Year 2009 (HUD)

**\$8.55 in Washington.

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

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

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

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

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

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

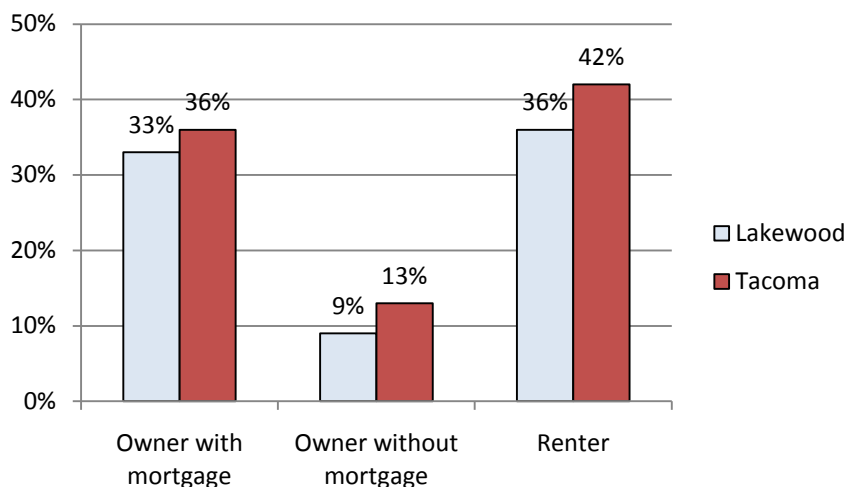
Notes: HUD estimated AMI (Area Median Income) for Tacoma/Pierce County was \$68,100 in 2009.

Source: huduser.org/datasets

³¹National Low Income Housing Coalition. (2009). *Out of Reach 2009*.

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

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



Source: American Community Survey 2005-2007.

The median income for Tacoma renter households (2005-2007 American Community Survey) was \$28,968. The income for households living in units they owned or were buying was \$61,954. Figure 18 shows that over one-third of Tacoma households living in housing with a mortgage were paying 35% or more of their income for housing and 42% of renters in Tacoma were paying more than 35% of their income for housing.

Looking at median income and housing costs alone does not portray the extent of cost-burdened households. The following table (Table 25) was taken from 2000 CHAS data, which were the most recent available. Over 22,000 renter households and 12,000 owner households had incomes at or below 80% of area median income in 2000.

Table 25: Low Income Households by Tenure, Tacoma 2000

Income Range	Renters	Owners	Total
0% to 30% of AMI	8,931	2,524	11,455
31% to 50% of AMI	6,063	3,034	9,097
51% to 80% of AMI	7,603	6,732	14,335
Total low income	22,597	12,290	34,887
% of total	66%	29%	46%

Source: HUD CHAS tables based on 2000 US Census.

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

The following table was adapted by United Way of Pierce County from an analysis of national costs and expenditures prepared by the Catholic Campaign for Human Development showing the impact of costs at that time on the budget of a low income family. The budget starts with an annual income of \$18,392 per year, the national figure for a household of four living in poverty (at that time). With a minus at the end of the budget, this still leaves out costs of clothing, education, and other necessities. It also omits any modest savings for emergencies or unexpected expenses, such as car repairs.

Table 26: Budgeting for Poverty in Pierce County

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

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

Community Input

Economic development experts and many others saw affordable housing as a key component of economic development. This includes increasing housing affordable to people who work in the community and having that housing near jobs.

There was general agreement the focus should be on very low income people – those at 50% of median income and below. These people are the most vulnerable and the most at risk of homelessness, if not already homeless.

Neighborhood participants said they would like to see more affordable housing, especially for people making less than \$14 an hour. People encouraged mixed-use centers with workforce housing near employment.

Neighborhood participants advocated for mixed rental and owner-occupied housing, avoiding concentrations of exclusively rental properties.

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

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

Transportation

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

Transportation costs, while not usually considered as part of housing costs, are increasingly being viewed together with housing. A recent study determined that when housing and commute costs are combined, the combination of the two is considerably greater than 30% of income for working families. The study drew information from 28 metropolitan areas across the country, including Seattle.³³

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

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

Food Insecurity

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

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

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

³⁴ Andrews, Margaret, M. Nord. *Food Insecurity Up in Recessionary Times*. Amber Waves. December 2009. (www.ers.usda.gov)

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

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

The number of students eligible for free and reduced-cost lunches is used as an indicator of poverty as well as nutritional needs. Well over half (59%) of the students in the Tacoma School District were in the free and reduced cost meal program as of May 2009. In elementary schools this ranged from a low of 12% (Brown’s Pt. Elementary School) to 94% (both McCarver and Roosevelt) of students participating. Several schools had similarly high rates of participation (80% or above): Blix (88%) Lister (86%), McKinley (85%), Bos (88%), Edison (83%), Reed (83%), Sheridan (83%) and Stanley (84%).

Students are also eligible for free and reduced-cost meals at the middle and high school level, but the percent of students participating is generally lower. At the middle school level, both Gault and McIlvaigh had 87% of students participating as of May 2009, and Jason Lee had 82% participation. High school students may be reluctant to apply, which may be a factor in lower participation. Still 74% of students at Lincoln and 61% of student at Mt. Tahoma participated in the free and reduced cost meal program.

More people looked for and received food assistance in Lakewood, Tacoma and all of Pierce County in 2009 compared to 2008.³⁶ Sixteen percent more clients were served in Tacoma in 2009 than 2008 and 2% more meals were served. Percentages in Pierce County were much higher – 44% more clients were served and 73% more meals were served.

Community Input

Human services providers saw the need for basics – food, clothing, housing – as well as job training, medical services and help to overcome credit barriers and prejudice.

HOUSING AFFORDABILITY AND WAGES

Figure 19 on the following page shows several levels of income up to and a little beyond median, average wages in Pierce County, and examples of monthly housing costs. Housing is affordable when it

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

³⁶ Emergency Food Network.

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

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

costs no more than 30% of household income, according to HUD standards, and wages are shown scaled to the affordable monthly housing costs. Many vital jobs in the community do not pay a sufficient wage to afford housing for a single wage earner, let alone a single wage earner with dependents. Transportation, food and other necessities take increasingly larger chunks from stretched budgets, especially noticeable at the lower end of the wage scale.

AFFORDABILITY MISMATCH

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

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

Using the 2000 census, HUD provided an analysis of the availability of units priced within range of low income households and compared that with the income of the occupants. That analysis found that just over half of the rental units within the appropriate affordability range were actually occupied by households with incomes in that range in 2000. For example, there were 3,875 rental units in Tacoma with rents affordable to households with incomes at or below 30% of Area Median Income. Of those units, 61% were occupied by households with incomes in that range. The others were occupied by households with higher incomes.

Table 27: Affordability Mismatch, Tacoma 2000

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

*Includes units for sale.

Source: US Census; HUD.

Far fewer owner-occupied units were actually available and occupied by households within the appropriate income ranges. There were no owner-occupied units valued within range of households with incomes at or below 30% of Area Median Income. There were just 4,058 units with values within range of households with earnings below 50% of AMI, and just 29% of those were actually occupied by households with incomes below 50% of AMI. The others were occupied by households with higher incomes.

Assuring the availability of affordable housing is just part of the equation. Reasonable cost is attractive to renters and buyers including those with considerably more buying power than that required by the particular unit.

RENTER HOUSEHOLDS WITH PROBLEMS

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

Household (HH) Income Level	Household Size and Composition				
	Elderly (1-2 people)	Small Related (2-4 people)	Large Related (5+ people)	All Others	Total Renters
HHs at 0% to 30% of MFI	1,984	2,840	759	3,348	8,931
% with housing problems	64%	89%	93%	79%	80%
% cost burden >30%	63%	85%	84%	78%	77%
% cost burden >50%	48%	65%	59%	66%	61%
HHs at 31% to 50% of MFI	1,270	2,020	719	2,054	6,063
% with housing problems	74%	80%	89%	73%	78%
% cost burden >30%	74%	74%	69%	72%	73%
% cost burden >50%	34%	18%	12%	23%	22%
HHs at 51% to 80% of MFI	1,030	2,819	779	2,975	7,603
% with housing problems	44%	36%	64%	30%	38%
% cost burden >30%	41%	26%	24%	28%	29%
% cost burden >50%	18%	2%	1%	2%	4%
HHs at 80% or more of MFI	1,409	4,499	970	4,889	11,767
% with housing problems	22%	11%	44%	7%	13%
% cost burden >30%	21%	2%	2%	4%	5%
% cost burden >50%	7%	0%	0%	<1%	1%
Total renter households	5,693	12,178	3,227	13,266	34,364
% with housing problems	52%	46%	70%	41%	47%
% cost burden >30%	51%	39%	42%	39%	41%
% cost burden >50%	29%	19%	17%	21%	21%

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

Source: HUD 2000 CHAS tables.

Table 28 shows renter households in Tacoma by size and composition, by household income as a percent of median family income, and the percent of households in each category with housing problems. Housing problems are defined as a cost burden (paying over 30% of income for rent and utilities), overcrowding, and/or lack of complete kitchen and plumbing facilities. RVs and other impermanent quarters were excluded. Also shown is the percent of households paying 50% or more of family income toward housing.

Almost half of all renter households in Tacoma had housing problems in 2000, most because they were paying more than 30% of their income for rent and utilities. The extent of households with housing problems increased markedly as family income decreased. Over 75% of renter households at the lowest income levels were paying more than 30% of their income for housing and 61% were paying over 50% of their income for rent and utilities.

Most severely burdened with housing problems were large households (5 or more related people). In addition to the cost burden, overcrowding was a more apparent component of housing problems. For example, 70% of all large renter households had housing problems, 42% with a cost burden in excess of 30% of income and most of the remainder with problems due to overcrowding.

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

Disproportionate Problems by Race/Ethnicity – Renter Households

Pacific Islander non-Hispanic households experienced housing problems to a greater extent than the whole (displayed above) at two income levels. However, the total number of renter households (249) was small and no comparison by household type was provided in the HUD CHAS data.

- 88% of with incomes between 31% and 50% of the area median had housing problems compared to 78% all renter households in that income range.
- 64% of renter households with incomes between 51% and 80% of the area median had housing problems compared to 38% of all renter households in that income range.

Native American non-Hispanic households had housing problems to a greater extent than the whole in one income range. Again, the number of renter households was small (675) and no comparison by household type was provided by HUD.

- 24% of renter households with incomes greater than 80% of area median had housing problems compared to 13% of all renter households in that income range.

Asian non-Hispanic households had housing problems to a greater extent than the whole in one income range. While there were more renter households (2,275), the number was still too small for an analysis within household types.

- 43% of renter households with incomes greater than 80% of area median had housing problems compared to 13% of all renter households in that income range.

OWNER HOUSEHOLDS WITH PROBLEMS

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

Household (HH) Income Level	Household Size and Composition				
	Elderly (1-2 people)	Small Related (2-4 people)	Large Related (5+ people)	All Others	Total Renters
HHs at 0% to 30% of MFI	1,079	6,19	198	628	2,524
% with housing problems	70%	82%	100%	75%	77%
% cost burden >30%	69%	82%	87%	74%	75%
% cost burden >50%	51%	67%	78%	67%	61%
HHs at 31% to 50% of MFI	1,495	812	262	465	3,034
% with housing problems	46%	77%	93%	73%	62%
% cost burden >30%	46%	77%	90%	73%	62%
% cost burden >50%	23%	52%	36%	46%	36%
HHs at 51% to 80% of MFI	2,370	2,440	878	1,044	6,732
% with housing problems	28%	66%	77%	71%	55%
% cost burden >30%	28%	65%	62%	69%	52%
% cost burden >50%	11%	18%	11%	20%	15%
HHs at 80% or more of MFI	4,978	16,050	2,849	5,564	29,441
% with housing problems	9%	16%	28%	27%	18%
% cost burden >30%	8%	15%	12%	26%	16%
% cost burden >50%	1%	1%	1%	3%	2%
Total owner households	9,922	19,921	4,187	7,701	41,731
% with housing problems	26%	27%	46%	40%	31%
% cost burden >30%	25%	25%	31%	39%	28%
% cost burden >50%	12%	8%	9%	13%	10%

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

Source: HUD 2000 CHAS tables.

Far fewer owner households had housing problems, as defined by HUD in the CHAS tables, than did renter households (see Table 29). Overall, 30% of owner households had problems compared to 47% of all renter households. The median income of owner households was roughly twice that of renter households; far fewer very low income households lived in housing they owned or were buying. Looking at the percent of total owner households with housing problems, it is not surprising that problems diminish as income increases. Over three-quarters of owner households at the lowest income level had housing problems, and 61% were paying over 50% of their household income for housing costs, including utilities.

At the lowest income level (under 30% of AMI) large households were the most severely burdened. More large households, in fact, had housing problems at all income levels shown in the table. Even as income rose, overcrowding still contributed to housing problems for larger households.

Disproportionate Problems by Race/Ethnicity – Owner Households

Hispanic owner households had housing problems to a greater extent than the whole at several income levels:

- 96% of Hispanic owner households with incomes at or below 30% of area median had housing problems compared to 77% of all owner households in that income range.
- 85% of Hispanic owner households with incomes between 51% and 80% of AMI had housing problems compared to 55% of all owner households in that income range.
- 30% of Hispanic owner households with incomes above 80% of AMI had housing problems compared to 18% of all owner households in that income range.

While the number of owner households is very small, Pacific Islander non-Hispanic households had housing problems to a greater extent than the whole at several income levels:

- 100% of owner households with incomes at or below 30% of AMI had housing problems compared to 77% of all owner households in that income range.
- Likewise, 100% of owner households with incomes between 31% and 50% of AMI had housing problems compared to 62% of all owner households in that income range.

A greater share of Native American non-Hispanic owner households had housing problems at one income level:

- 100% of owner households with incomes at or below 30% of AMI had housing problems compared to 77% of all households in that income range.

A greater share of Black non-Hispanic owner households had housing problems at two income levels:

- 79% of owner households with incomes between 31% and 50% of AMI experienced problems compared to 62% of all households.
- 68% of owner households with incomes between 51% and 80% of AMI experienced problems compared to 55% of all households.

A greater share of Asian non-Hispanic owner households had housing problems at three income levels:

- 72% of owner households with incomes between 31% and 50% of AMI experienced problems compared to 62% of all households.
- 70% of owner households with incomes between 51% and 80% of AMI experienced problems compared to 55% of all households.
- 32% of owner households with incomes at or above 80% of AMI experienced problems compared to 18% of all households.

BARRIERS TO AFFORDABLE HOUSING

REGULATORY BARRIERS TO AFFORDABLE HOUSING

In December 2004, the City Council adopted a Comprehensive Plan Update which included revisions to the comprehensive plan and development regulations to ensure the documents continue to comply with the requirements of the State Growth Management Act (GMA). As part of the Council resolution that specified the scope of work for the 2004 update, the City Manager was directed *“to identify and address factors that affect housing affordability, investigate ways to remove barriers to providing affordable housing, investigate incentives that may increase housing affordability, supply and choices, and to investigate funding sources and mechanisms to retain and stimulate housing affordability for Tacoma’s renters and buyers, regardless of income.”*

As a mandated element of the State GMA, the community is required to prepare a housing element that makes adequate provisions for both current and projected housing needs. Specifically, the State GMA housing goal is to: *Encourage the availability of affordable housing to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock.*

The City will make every effort to accomplish this GMA goal along with housing objectives included in Vision 2040 for the Central Puget Sound region and the Countywide Planning Policies for Pierce County. These efforts include (1) protecting the livability of existing residential neighborhoods; (2) increasing the

supply of housing for all segments of the community; and, (3) directing future population growth to areas such as mixed-use centers and along major transportation corridors.

The City is committed to the removal of barriers to affordability and the provision of incentives so as to increase the choice of housing opportunities for both renters and home buyers, regardless of income. Policies to facilitate this goal include actions to increase (1) the supply of affordable housing; (2) the number of homeowners; (3) public-private partnerships; and, (4) special needs housing and support services.

GROUP HOMES (REGULATORY CONTROLS)

The City of Tacoma supports providing a choice of housing opportunities in residential areas throughout the city including group homes for various types of special needs populations. The City recognizes the challenge of locating these opportunities in a variety of locations given the cost of housing in some neighborhoods as well as other factors (e.g., location of support services) which work against a dispersal strategy. It is also acknowledged the City has enacted housing policies that encourage an area-wide fair share of such group homes while discouraging the concentration of such housing in any one area. Regulating some types of group homes may be beyond local control if the clients are protected under the Federal Fair Housing Act. Nevertheless, the City will continue to work toward the fair share distribution of housing while, at the same time, working to mitigate unintended impacts of such projects on neighborhoods such as traffic, parking, excessive noise and lack of maintenance.

MARKET PERCEPTION

A major impediment to revitalizing older residential neighborhoods is the perception by potential investors and/or residents that a neighborhood is dangerous due to crime, a poor investment for short-term profit, and/or is continuing to deteriorate. The City has taken an active role in code enforcement, support for crime-free housing and neighborhoods, redevelopment efforts in downtown Tacoma and other areas, and in developing partnerships to foster investment to invigorate Tacoma and overcome negative market perceptions.

RISING PROPERTY AND MATERIALS COSTS

Increased demand and limits on available property will inevitably affect the cost of housing, as will rising costs of construction materials. Redevelopment in some areas will result in neighborhood gentrification which may bring prices out of reach of low and moderate income households. The City encourages and supports rehabilitation of property and, at the same time, has included strategies in both the

Comprehensive Plan and the Consolidated Plan to maintain a supply of affordable housing throughout the city. The City also encourages homeownership programs, especially in neighborhoods that have seen a gradual decline in owner-occupancy over the years. The City also works with partners, including the Tacoma Housing Authority and local non-profit housing developers, to coordinate use of resources to meet housing needs.

IDENTIFICATION AND ECONOMICALLY FEASIBLE USE OF VACANT LOTS

Vacant lots are both a barrier to and an opportunity for more affordable housing. While the City encourages infill in older neighborhoods, some lots have not been marketable in the past because of small size or because they are isolated from one another and cannot be developed economically. The City now allows development on small lots meeting certain conditions and is also looking at the feasibility of reducing the lot size in single family neighborhoods to facilitate infill development. The cost of development remains problematic.

IMPEDIMENTS TO FAIR HOUSING

The City of Tacoma updated the Analysis of Impediments (AI) to Fair Housing in 2008. The study was conducted by the Fair Housing Center of South Puget Sound. Cities and other governments receiving CDBG, HOME, ESG, and HOPWA funds must complete an Analysis of Impediments, to implement strategies to overcome impediments identified, and to maintain records of actions taken.

Federal law protects against discrimination on the basis of race, color, national origin, religion, gender, disability, and family status. Tacoma Municipal Code adds protections against discrimination on the basis of marital status, age, sexual orientation, gender identity, ancestry and veteran/military status. The Tacoma Human Rights and Human Services Department (THRHS) has been certified as a “substantially equivalent” Fair Housing Assistance Program (FHAP) and, as such, receives complaints of discrimination and enforces Tacoma’s fair housing ordinance.

FINDINGS

The 2008 Analysis of Impediments to Fair Housing (AI) included an examination of complaints filed with the Tacoma Human Rights and Human Services Department. The majority of complaints (106 filed between June 2003 and May 2008) were covered under federal legislation. Four additional complaints pertained to protected classes in the City of Tacoma. Contacts with the Fair Housing Center were also reviewed (467 inquiries were received from Tacoma residents). Further investigation of discrimination in

Tacoma included a summary of fair housing testing, a sample of advertising, review of home mortgage lending and Community Reinvestment Act activities by banks. These and the other investigations were supplemented by public and expert comment.

The impediments identified were the following:³⁷

- *Housing discrimination continues to impede fair housing choice, especially in rental transactions, and primarily impacts persons of color, the disabled, and families with children.*
- *Home mortgage lending data show that Native American, African American, and Hispanic homebuyers are less likely to obtain mortgage financing and disproportionately likely to obtain sub-prime or predatory mortgage products.*
- *Fair housing choice is impeded by a lack of knowledge of fair housing laws and fair housing resources both among the general public and among policy makers.*
- *Public policies can impede fair housing choice.*

RECOMMENDATIONS

The City of Tacoma has conducted education and outreach and continues to do so, continues to support the Crime-Free Housing Program (CFHP), supports training for consumers and providers, and has taken a number of actions to reduce impediments to fair housing. The Analysis of Impediments recognized the efforts of the City in providing enforcement, education, outreach and proactive public policy initiatives.

The 2008 Analysis of Impediments recommendations in the following focus areas for the current period to “increase fair housing opportunities and serve as a national model for implementing initiatives designed to affirmatively further fair housing:”

- *Expand current education and outreach efforts.*
- *Continue ongoing enforcement activities.*
- *Target homeownership and fair lending initiatives to African American, Native American, Hispanic and disabled households.*
- *Ensure implementation of current housing and human services strategies.*

³⁷Fair Housing Center of Washington. (2008). *Analysis of Impediments to Fair Housing Choice in the City of Tacoma 2008*.

HOUSING RESOURCES

The Tacoma Housing Authority (THA), City of Tacoma, and a number of regional partners provide assistance for low and moderate income households in Tacoma. Those resources are outlined in the sections that follow and a more complete listing is provided in the appendix (Table A-1). Additional resources for people who are homeless and people with special needs are outlined in next chapter.

Community Input

Many people and providers encouraged continued funding for existing housing programs and continued support for agencies providing housing and services. One of the biggest challenges is the lack of funding for development and administration of housing.

TACOMA HOUSING AUTHORITY

The Tacoma Housing Authority (THA) is a primary source of affordable rental housing assistance for low income households in Tacoma. The THA manages a number of programs and works in the community in other ways to provide affordable housing and bring stability to neighborhoods.

The majority of THA units targeted to extremely low income households (those at or below 30% of median income) are in public housing. Units in project-based voucher programs are typically targeted to households below 50% of median income. However, consistent with the THA wait list (discussed below), approximately 75% of applicants have incomes below 30% of area median income. Where THA partners with agencies providing housing and services to people who are homeless or people with special needs, households served are likely to be extremely low income.

WAIT LISTS FOR HOUSING

There were over 3,000 qualified households on the Tacoma Housing Authority wait list for Public Housing and over 4,000 on the list for Section 8 vouchers – some have been waiting for years for housing assistance.

While resources are available, they do not come near to meeting the needs. Housing authorities typically maintain long lists of eligible households waiting for openings for housing assistance. Opportunities to apply and be added to the wait list are limited because lists are closed more often than open for new applications. The Tacoma Housing Authority estimates that a household may wait from three to five years to receive housing, once they are added to the list and remain eligible.

The Tacoma Housing Authority reported that there were 3,030 households on the wait list for Public Housing as of January 2010. That wait list was reopened (after several years of being closed) in mid-November 2009. During the first week the list was open, 3,000 households applied. THA anticipates keeping the wait list open at this time. Of the families on the Public Housing wait list, 75% had incomes below 30% of area median income, 52% were families with children and 32% were families with a person with disabilities. The majority of the households (68%) needed 1 or 2-bedroom units.

There were 4,071 households on the wait list for Section 8 vouchers and certificates as well. The Section 8 wait list has been closed since March 2008. Of the households on the Section 8 wait list, 77% were extremely low income (under 30% of area median) and 63% were families with children.

Table 30: Tacoma Housing Authority Wait List 2010

Households and Needs	Program	
	Low Income Public Housing	Section 8
Total on Wait List	3,030	4,071
Income Range		
<30% AMI	75%	77%
30% to 50% AMI	19%	19%
50% to 80% AMI	6%	4%
Household Type*		
Families with children	52%	63%
Elderly families	8%	5%
Families with disabilities	32%	30%
Requesting accessible units	2%	1%
Bedrooms		
0 or 1	36%	38%
2	32%	36%
3	25%	21%
4+	7%	5%

*Percents do not total 100% due to missing data or rounding.

Source: Tacoma Housing Authority.

The Tacoma Housing Authority issues units in public housing and vouchers to eligible persons on the waiting list on a point system with the highest number assigned to persons displaced by demolition or rehabilitation of THA units who had not previously been assigned a unit, and to those returning upon completion of construction or repairs. Points are also assigned on the basis of income, participation in work or school activities, and presence in the family of a person with a disability and/or elderly members. Priority special needs populations include homeless persons, residents of transitional housing and persons with disabilities.

As a rule, the THA anticipates assigning 85% of Housing Choice Vouchers to eligible households whose income is at or below 30% of Area Median Income (AMI) and 15% to those with incomes between 31% and 50% of AMI.

LOW-INCOME PUBLIC HOUSING

The Tacoma Housing Authority manages 921 units of low income public housing in Tacoma. Of the total, 324 are for families, 244 are for families and elderly and 353 are for the elderly and people with disabilities. A small number are located in sites throughout Tacoma. Approximately 5% of all housing units are accessible to persons with disabilities.

Several developments have units with 3 or more bedrooms to accommodate larger families. These include Salishan, Hillside Terrace, Bergerson Terrace, Dixon Village, and some of the scattered site units. (Refer to Table A-1 in the appendix for more details on assisted and affordable housing in Tacoma.)

Table 31: Low Income Public Housing in Tacoma, 2010

Name	Units	Population Housed
Salishan – Family *	290	Family
Hillside Terrace	141	Family/elderly
Bergerson Terrace	72	Family/elderly
Dixon Village	31	Family/elderly
North “K” Apartments	43	Elderly
North “G” Apartments	40	Elderly
E. B. Wilson Apartments	77	Elderly
Sixth Avenue Apartments	64	Elderly
Ludwig Apartments	41	Elderly
Fawcett Apartments	30	Elderly
Wright Avenue	58	Elderly
Scattered site	34	Families
Total	921	

*250 additional units use Section 8 project-based vouchers; all units also funded with tax credits.

Source: Tacoma Housing Authority.

Over the past several years, the Tacoma Housing Authority has implemented two phases of revitalization at Salishan, the largest of its low income public housing complexes. Moving into 2010, THA has submitted a HOPE VI application to HUD to support revitalization of its Hillside Terrace community. These two initiatives, both discussed below, address the most significant quality and modernization needs in THA’s public housing stock. Other housing is considered in good condition, with no expected loss of units.

The Tacoma Housing Authority is currently revitalizing Salishan in Eastside Tacoma, the largest of its low income public housing complexes. Originally built in 1943 as planned temporary housing for World War II shipyard workers, Salishan occupies 188 acres and, prior to the current construction, included 855 public housing units, primarily single family, duplex and triplex homes.

As of early 2010, Salishan includes 595 units, 240 of which were public housing and the remainder supported under other funding schemes, including 55 units in a Section 202 Elderly building. Salishan offers 136 single family homes for homeownership, of which 42 are affordable to households with incomes below 60% of Area Median Income. In 2010, THA is progressing with homeownership sales of Phase II and has begun Phase III of the revitalization project. Phase III will add 91 units of project based Section 8 housing and another 202 elderly building with 55 units.

The Family Independence Center (FIC) operates as a “one stop” center for education, training and supportive services to help public housing residents become economically self-sufficient. The FIC will continue to assist families during and after the Salishan reconstruction. In 2009, a new medical/dental clinic, run by Community Health Care, was added to the FIC building.

The currently active resident council at Salishan (SAFE – Seniors Advocating for Equality) brings resident concerns to THA in the annual planning process. SAFE also sponsors social and community events and an annual all-building picnic.

The other substantial construction and renovation project underway is at Hillside Terrace, which currently contains 166 family and elderly housing units spread over several city blocks of G Street in Tacoma’s Hilltop neighborhood. Some of the units are public housing and others are project-based Section 8. THA revitalization in two blocks of Hillside Terrace was part of a cascade of development in the area by other non-profit housing developers.

In 2009, THA submitted an application for HOPE VI funds to revitalize the 1800 and 2500 blocks of Hillside Terrace. The proposed HOPE VI project will expand unit availability from 104 to 127 units in these two blocks, bringing the total Hillside Terrace community to 189 units. The revitalization will provide play areas for children and open space for all residents. A community and early learning center will include space for community services, family self-sufficiency programs, Head Start and early learning resources and classrooms for adult education. The community will be mixed income, including up to eight units of homeownership housing on land adjacent to the 2300 block.

SECTION 8 TENANT-BASED CERTIFICATES AND VOUCHERS

Housing Choice Vouchers are designed to provide tenants with expanded choice of housing, including locations that may be outside the boundaries of the housing authority holding the voucher. THA manages 2,666 tenant-based Housing Choice Vouchers within the City of Tacoma, including 161 vouchers originally assigned to other housing authorities, but administered by THA. In addition to the vouchers within the City, THA also pays for 206 vouchers for tenants who have located to addresses outside of Tacoma. If tenants holding THA vouchers (living in Tacoma or elsewhere) lose their eligibility for vouchers, or choose to move into public housing in another community, those vouchers again become available for Tacoma residents. During the last 5 years, THA has applied tenant-based vouchers

to projects, so the number of tenant-based vouchers has been reduced. In addition, an increase in Housing Assistance Payment standards (because of higher housing costs) has translated into fewer funded vouchers and fewer households served.

THA PROJECT-BASED VOUCHERS AND OTHER AFFORDABLE HOUSING

In addition to public housing, the Tacoma Housing Authority has two additional rental properties and has committed vouchers to several projects in Tacoma. (See Table 32 and Table A-1 in the appendix for additional detail.) Stewart Court Apartments provide 58 units of housing for families and Wedgewood Park consists of 50 units of single family housing for families.

Tacoma Housing Authority assigns a portion of the vouchers under its control to specific locations or projects (project-based). This leverages additional financing and assists partners develop and/or preserve housing.

Table 32: THA Project-Based and Bond Projects in Tacoma, 2010

Name	Units	Population Housed	Community Partner
Eliza McCabe	13	Elderly	Intercommunity Mercy Housing
Harbor View Manor	167	Family/elderly	American Baptist Homes of the West
Hillside Gardens	12	Family/elderly	Intercommunity Mercy Housing
Hillside Terrace	15	Family/elderly	
New Look Apartments	42	Elderly/disabled	Martin Luther King HDA
Pacific Courtyards	46	Family/disabled	Metropolitan Development Council
Salishan – Family	250	Family/elderly	
Stewart Court	58	Families	
Wedgewood Park	50	Families	

Source: Tacoma Housing Authority.

The Tacoma Housing Authority, in conjunction with local nonprofits, administers the TBRA program (Tenant Base Rental Assistance) which provides housing opportunities to families that are homeless or living in a shelter for homeless families, victims of domestic violence, persons with AIDS or single women or men with children living in transitional shelters. The housing assistance includes rent subsidies and self sufficiency case management for up to two years to allow families the stability to become self sufficient and/or to better manage chronic mental or physical impairments. Participants who complete the program are eligible to receive a Section 8 voucher. The program has been operated successfully for several years using federal HOME funds.

The Tacoma Housing Authority manages a number of vouchers used with special programs.

- The Family Reunification Program (50 vouchers) – 40 for families to prevent the placement of children in foster care due to lack of housing resources and 10 for youth aging out of foster care.

- The Veterans Administration Support for the Homeless program provides 35 vouchers for homeless veterans who are participating in case management through the Veteran's Administration.
- The Independent Youth Housing Program provides tenant-based vouchers for youth who are aging out of the foster care system and need housing in order to launch a stable adult life.
- The Tacoma Housing Authority partners with Helping Hand House in the Front Door Program, which provides tenant-based vouchers to 15 families (at any given time) who are at risk of homelessness, and whose children are enrolled in the Tacoma School District.
- The Section 8(y) Homeownership program provides 100 vouchers to residents who are using the vouchers as part of their home-purchase payments.
- 110 vouchers are currently assigned to families who have been relocated as part of the Salishan revitalization project and have not yet returned to Salishan.

Tacoma Housing Authority does not anticipate a net loss of units during the time period covered by this Consolidated Plan. THA is preparing a disposition application for 34 of its scattered site public housing properties, under which 13 units would be sold, preferably to current residents or other public housing residents. The sale proceeds would support capital improvements at existing sites, and development of additional affordable housing. The remaining 21 units would be converted to market-rate rentals with project-based subsidies, allowing existing tenants to remain in-place in the units.

As of January 2010, THA has been designated as a Moving to Work (MTW) Housing Authority. Goals for the new flexibility include encouraging economic self-sufficiency of THA participants and increasing housing opportunities for low income households living in THA's jurisdiction.

PRIVATE SECTION 8 ASSISTED HOUSING

There are several privately-owned apartments with Section 8 assistance. These are managed by the HUD regional office in Seattle. Private owners of the apartment complexes receive Section 8 rental subsidies under contract with HUD. Many of the units in Tacoma are located in the Central and West End and were constructed in the 1960s and 1970s under HUD mortgage and new construction programs, often with above market rents to entice developer participation. Table 33 shows assisted housing units for families and for the elderly and disabled.

While the leases are current on the units shown, most are in effect on a year-to-year lease. The original contract periods (20 to 40 years) are completed leaving owners free to opt out. Renewal periods, once set at 15 years, have been shortened by HUD from 15 years to the current one-year period. One-year renewals do not provide an owner much of an incentive for continuing with rent subsidies. As demand and prices increase, owners may find they can rent units for more than the subsidized rate.

When owners do opt out, the units become market rate and the Section 8 subsidy is lost to the complex and the community. Local public agencies such as the Tacoma Housing Authority and the City of Tacoma work closely with HUD to monitor the “at-risk” housing projects. The primary goal is to retain the project-based Section 8 rent subsidies either with the existing owner or through a sale. Winthrop Apartments is currently for sale, although the market makes that unlikely in the short term. The apartments are in need of substantial repair. The City will continue to revitalize downtown while maintaining the number of affordable units.

Table 33: Private Section 8 Assisted Housing, Tacoma 2010

Name	Total	Subsidized	Population
Catalina Apartments	43	43	Families
Fern Hill Terrace	26	25	Families
Redwood Park	155	105	Families
1400 Market Apartment	125	125	Elderly/disabled
Conifer South	32	32	Elderly/disabled
Golden Hemlock	150	149	Elderly/disabled
International Place	55	54	Elderly
Juniper Gardens	60	59	Elderly/disabled
McKinley Terrace	106	106	Elderly/disabled
Pacific Villa	24	24	Elderly/disabled
Pine Tree Apartments	60	60	Elderly/disabled
Tahoma House	6	5	Elderly/disabled
Tahoma Vista	101	100	Elderly/disabled
True Vine	23	23	Elderly/disabled
Winthrop Apartments	194	175	Elderly/disabled
Write Park House	54	54	Elderly/disabled

Source: HUD; City of Tacoma

OTHER LOCALLY ASSISTED HOUSING

The City of Tacoma also works closely with a few nonprofit developers of new affordable housing to utilize federal (HUD) funds available through the HOME Program. Called CHDOs, these developers represent private nonprofit, community-based organizations whose primary purpose is to provide and develop decent, affordable housing for the community. CHDOs are certified by the City based upon federal requirements under the HOME Program. Many new affordable housing units built with assistance of HOME monies have been constructed by the local CHDOs. Currently, the Homeownership Center of Tacoma (HCT) is the only certified CHDO that utilizes HOME monies in Tacoma. The Metropolitan Development Council (MDC) was previously certified.

There are a number of affordable rental housing projects that were built or substantially rehabilitated through low-interest loans, mortgage instruments and/or direct public and private-sector grants. This

growing inventory of rental housing is often owned and operated by local nonprofit organizations or by the Tacoma Housing Authority. Those properties are listed in the appendix Table A-1.

The City, with partners, monitors projects for potential loss of units, such as properties developed using low income housing tax credits. In the past 5 years, no properties have been lost and the City is committed to maintaining the inventory of affordable housing, promoting new affordable housing and finding alternatives for units that may be unavoidably lost in the future.

CITY OF TACOMA HOUSING ASSISTANCE

The City of Tacoma supports a number of programs to preserve existing affordable housing, maintain the inventory of housing, and support low income households in acquiring and maintaining housing. The City participates in the Tacoma/Pierce County Affordable Housing Consortium, which brings agencies, governments, developers, lenders and others together to work toward solutions to meet housing needs in Pierce County.

Among its priorities, the Affordable Housing Consortium promotes housing policies to increase affordable housing; maintaining existing housing stock including replacing lost affordable housing; identifying and establishing revenue streams; introducing design and management practices to promote affordable housing; and, instituting zoning and regulations that encourage affordable housing.

Many of the housing and business loan programs that are directly administered by City staff are implemented in conjunction with a public municipal corporation called the Tacoma Community Redevelopment Authority (TCRA), established in 1973 as the Municipal Authority. The TCRA administers loans to a variety of clients including low income families who need help in buying or repairing their homes; owners who provide multifamily housing to low income families; businesses that create jobs or rehabilitate older, blighted buildings; and, non-profit organizations that provide services to the community.

The purpose of the Tacoma Community Redevelopment Authority is to administer federal grants and other programs, and projects or activities financed with funds derived directly or indirectly from a grant agreement or undertaken in conjunction with a federal or other programs. This includes, but is not limited to, the Community Development Block Grant (CDBG) in Tacoma and the HOME Programs of the City of Tacoma and City of Lakewood.

NEIGHBORHOOD PRESERVATION PROGRAM

The Tacoma Community Redevelopment Authority (TCRA) operates a Neighborhood Preservation Program that assists low income homeowners. Loans carry an interest rate of from 0% to 6% for up to 20 years. The program provides loans for:

- **Comprehensive Rehabilitation:** Up to \$65,000 for code related repairs that affect health and safety of people living in the home, or that cause the house to continue to deteriorate over time.
- **Energy Program:** Up to \$25,000 to make energy efficiency related improvements, such as repair or replacement of windows, exterior doors, storm doors, insulation and furnace.
- **Moderate Rehabilitation:** Up to \$25,000 to maintain Housing Quality Standards.

MAJOR HOME REPAIR PROGRAM

Also administered by the TCRA, this program provides up to \$10,000 of assistance to homeowners at or below 50% of area median income. The assistance is in the form of a deferred 20-year, 0% interest loan and allows the homeowners to repair or replace major components of the home, such as sewer or water lines, roofs, furnaces, and failed electrical panels.

ASSISTING HOMEBUYERS

The TCRA administers a program which offers loans of up to 3.5% of purchase price to assist with the down payment and closing costs needed to buy a home. These funds are available for purchasing homes in the Hilltop, Eastside, and South Tacoma neighborhoods. Depending on the source of funds, loan terms and interest rates vary. The loan is due and payable if the home is sold or no longer occupied by the purchaser during the loan term. A portion of this program is funded through HUD's Neighborhood Stabilization Program, an ARRA (American Recovery and Reinvestment Act) funded program.

Community Input

Down payment assistance and other provisions to make purchase an option for first-time homebuyers helps the household and keeps the housing market healthy.

NEIGHBORHOOD STABILIZATION/FORECLOSURE REDUCTION

Finally, TCRA is currently using Neighborhood Stabilization Program funds received from HUD through the ARRA (American Recovery and Reinvestment Act) to reduce the impact of foreclosures in Neighborhood Stabilization Program designated areas, which are Hilltop, Eastside and South Tacoma. TCRA is working in conjunction with community based agencies, each of which uses NSP funds purchase, refurbish and resell foreclosed properties.

Community Input

Neighborhood participants and some Council members voiced concerns about foreclosure vacancies, the need for stronger measures to avoid foreclosures and the need to fill vacant units, even to house people at risk of being homeless.

OTHER HOUSING ASSISTANCE

The City of Tacoma supports several programs to repair and preserve affordable housing primarily for lower income homeowners. Two of these programs are administered by the Metropolitan Development Council (MDC) and one program is operated by Associated Ministries.

- **MDC Minor Home Repair Program:** This program uses federal CDBG funds to provide minor home repairs for low income households in conjunction with weatherization improvements supported with other public resources. Most of the eligible clients are low income elderly homeowners, although a few landlords do participate at 50% of the improvement cost on behalf of their lower income tenants.
- **MDC Emergency Minor Home Repair Program:** This program uses federal CDBG funds to provide emergency home repair services to elderly and disabled homeowners earning 50% of the median income or less. Funding supports staff and repair costs associated with implementation of the program.
- **Paint Tacoma-Pierce Beautiful:** This program uses federal CDBG funds to support administrative costs associated a program that organizes volunteer crews to paint and make minor repairs to the homes of low income seniors and persons with disabilities. The painted homes benefit both the homeowners and the surrounding community.

HOMELESSNESS AND SPECIAL NEEDS

HOMELESSNESS

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

During a 24-hour period in January 2009, over 2,000 persons were found in Pierce County shelters or transitional facilities, on the streets, or in other settings not fit for human habitation. Many more were not counted. National studies estimate that 4 to 5 times more people will be homeless during the year than are homeless on a given night, indicating the depth of the problem and the difficult task ahead for groups wishing to end homelessness as we know it.³⁸ Studies reveal that:

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

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

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

EXTENT OF HOMELESSNESS IN PIERCE COUNTY

While the vast majority of homeless people in Pierce County were found within the city limits of Tacoma, homelessness is considered a countywide issue, and reducing homelessness is likewise a countywide endeavor. The Tacoma/Pierce County Coalition for the Homeless and the County Continuum of Care (formed in 1996) conduct a one-day survey every year to enumerate homeless persons in shelters and on the streets in selected Pierce County locations. In January 2009, the survey found a total of 2,083 persons homeless on a single day and also found another 256 who were temporarily living with

³⁸ Burt, M.R. *What Will it Take to End Homelessness?* 2001. Washington, D.C.: Urban Institute.

family or friends.³⁹ This was a 20% increase over the number of homeless persons counted in the prior year (1,743).

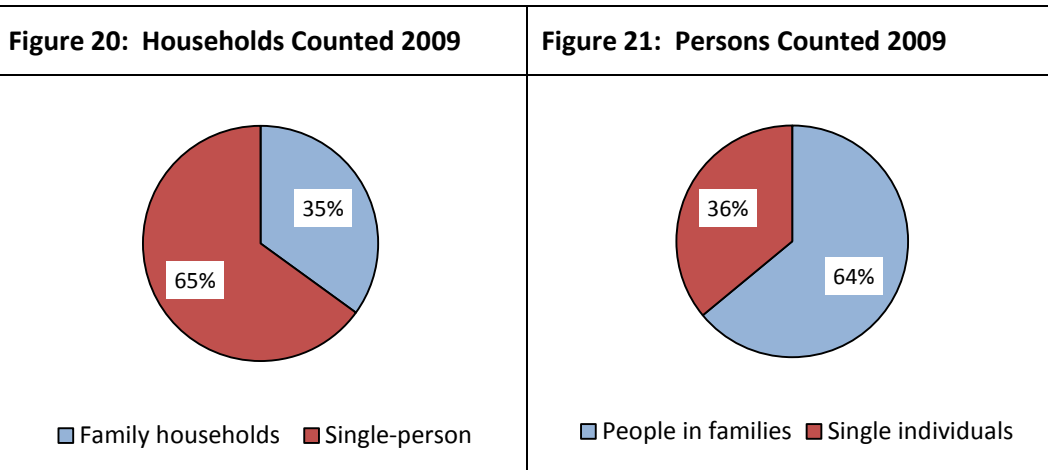
The annual homeless count shows an increase in the number of homeless persons in emergency shelters and transitional facilities at the time of the count and a decrease in the number remaining unsheltered. However, Pierce County homeless providers agree with national experts who indicate that the number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

**Table 34: Annual Homeless Count 2006-2009
Pierce County**

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

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

Most people (90%) who were interviewed during the annual counts of homelessness said their address before they became homeless was in Pierce County – they did not travel in from somewhere else.



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

³⁹ Washington State Department of Commerce, Homeless Enumeration Data Base, 2009.

The number of homeless persons counted who were in families increased substantially (by over 100%) from 663 in 2006 to 1,335 in 2009 (64% of people counted were in families). On the other hand, the number of single individuals (those not in families) remained virtually the same – 735 in 2006 and 748 in 2009 (36% of people counted in 2009). This reflects a national trend over recent years. While still falling short, the resources for homeless families have increased; only 28 family households were found unsheltered in January 2009.

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

Every tick mark on every tally sheet that volunteers return with on the night of the count represents a person with the same hopes and aspirations we all share: for safety and health, and for an opportunity to make tomorrow better than today. When people volunteer for the Street Count they are often sobered and outraged by the sight of fellow human beings attempting to shelter themselves clumsily or ingeniously from cold, rain, wind, desperation and hopelessness.⁴⁰

The annual count includes a survey, which is administered to as many as are willing to participate and to the extent they are willing to do so. Results of that survey are shown in Table 35. In 2009, 1,481 surveys were completed, primarily by heads of household, including single individuals. (Note that numbers cannot be expressed as percents because not all people answered all questions.)

Table 35: 2009 Homeless Survey*

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

*Multiple characteristics may apply to the same individual.

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

⁴⁰ Alison Eisinger, Executive Director, Seattle/King County Coalition on Homelessness.

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

Many (190) of those counted in 2009 were veterans – 74 were identified as chronically homeless on the streets and in emergency shelters, and 24 were in transitional housing. Chronically homeless veterans made up 39% of the chronically homeless population (both men and women) surveyed. The 2008 national one-night count of homeless persons found that 20% were veterans (131,000 counted nationally). This was higher when factored by gender – 40% of all homeless men were veterans.⁴¹

“A surprisingly large proportion of youth age 16 to 24 will experience at least one night of homelessness. A much smaller proportion will spend a lot of time homeless, as youth and later as adults. The factors that propel youth toward homelessness are often the same ones that keep them there or that create the conditions for repeat episodes. We do not have much research evidence capable of guiding us toward the most effective interventions to prevent or end youth homelessness. What we do have suggests that we should pick points of maximum leverage, such as when youth are leaving institutional care, and provide ‘whatever it takes’ to ensure that they can avoid homelessness and ultimately transition to lives of self-sufficiency.”⁴²

The Tacoma School District identified 1,093 homeless students in the 2007/2008 school year, which almost certainly underestimates the actual number. The figure, though, includes students living with their homeless families in uncertain housing, those living precariously with friends and acquaintances, and those living on their own. (The definition of homelessness applied in schools under the McKinney-Vento Homeless Assistance Act of 2001 has a broader definition than the HUD definition.)

While no homeless unaccompanied youth were counted in 2009, providers indicate there is a significant unaccompanied youth population, precariously housed or on the streets. This is borne out by reports from the public school system in the county that 87 unaccompanied youth between the ages of 14-21 were known by the school administrators to be homeless.⁴³

Homeless children face many challenges because they are homeless. Research shows that:⁴⁴

- *At least 20% of homeless children do not attend school.*
- *With each change in schools, a student is set back academically by an average of four to six months.*

⁴¹ 2008 Update: A Vital Mission – Ending Homelessness Among Veterans, NAEH, November 2009.

⁴² Burt, M.R. 2007. *Understanding Homeless Youth: Numbers, Characteristics, Multisystem Involvement, and Intervention Options*. (Testimony before the US House Committee on Ways and Means Subcommittee on Income Security and Family Support). Washington, D.C.: Urban Institute.

⁴³ Pierce County Homeless Plan, Pierce County Department of Community Services, September 2008.

⁴⁴ *Homeless Education: An Introduction to the Issues* (<http://www.k12.wa.us/HomelessEd/pubdocs/IntroIssues.pdf>)

- *Children experiencing homelessness often feel like outsiders and have difficulty maintaining friendships due to frequent moves.*
- *Many homeless children lack basic school supplies and a reasonable environment in which to do homework.*

CAUSES OF HOMELESSNESS

Homelessness stems from desperate poverty combined with unaffordable housing in communities too strapped to support their most troubled members.⁴⁵

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

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

The reasons for homelessness fall into three categories:

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

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

Predictors of homelessness include:

- Severe poverty (incomes less than half of the federal poverty level), most important.
- Adverse childhood experiences (physical and/or sexual abuse by family members; removal from home to be placed in foster care or other institution).
- Alcohol or drug abuse as a teenager; current substance abuse.
- Mental health problems.
- Chronic physical problems.

⁴⁵Burt, M.R. *What Will it Take to End Homelessness?* 2001. Washington, D.C.: Urban Institute.

- Incarceration (males).

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

In order of frequency, the most commonly cited reasons given in the 2008 survey were:⁴⁶

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

Community Input

Human service providers felt that populations most at risk included returning veterans, the elderly, very low income persons, people facing foreclosure, victims of domestic violence, people with language barriers, and individuals attempting to reintegrate after leaving correctional facilities. Many mentioned the need to support people coming out of prison to ensure a successful transition.

There was general agreement among housing and human services providers, and some Council members for a focus on very low income people – those at 50% of median income and below. These people are the most vulnerable and most at risk of homelessness, if not already homeless.

PERSONS DISCHARGED FROM INSTITUTIONS INTO HOMELESSNESS

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

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

⁴⁶ Pierce County Homeless Plan, Pierce County Department of Community Services, September 2008.

- Each move after release increases the likelihood of re-arrest by 25%.
- A large number of youth in the state foster care system reach the age of 18 and “age out” of foster care each year. Studies have found that within one year of exiting foster care, 13% of these youth experienced homelessness and less than 50% were employed.⁴⁷

Washington reports students in foster care less likely to graduate:

“End-of-year outcomes for the 2007 12th graders who had been in foster care in 2006-2007 are alarmingly worse than the outcomes for their peers. Only 52% of the students in foster care graduated, compared to nearly 85% of the students not in foster care that year. Three times as many students in foster care either transferred schools or continued into the next year, presumably because they had not yet fulfilled the graduation requirements...Furthermore, 12th graders who had been in foster care in 2006-2007 were four times more likely to have left school in this state with an unknown status or as a confirmed dropout. Nearly 14% of students in foster care are considered dropouts, compared to 3.4% of their peers.”⁴⁸

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

COST OF HOMELESSNESS

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

“Nationally, the average annual cost of placing the children of a homeless family in foster care is \$47,608, while the average annual cost for a permanent housing subsidy and supportive services for a family of equal size is about \$9,000. Without access to a housing subsidy, some families remain homeless for a longer period of time. Ironically, the cost of a voucher that would prevent homelessness or reduce the length of time families remain homeless is often less than the cost of providing shelter assistance.”⁴⁹

National studies describing the cost of homelessness find both financial and social costs.⁵⁰ The study by Dennis Culhane demonstrated that homeless persons placed in supportive housing have significant reductions in the number and length of future hospitalizations and the length of incarceration. It also shows that the cost of housing persons in permanent housing with supports is generally no more than the cost of emergency and crisis services provided to homeless persons who are on the streets.

⁴⁷ Pierce County Homeless Plan, Pierce County Department of Community Services, September 2008.

⁴⁸ Office of the Superintendent of Public Instruction (OSPI). (2009). *2008 Report on Students in Foster Care: Report to the Legislature*.

⁴⁹ GAO 1998.

⁵⁰ Culhane, Dennis. (January 2002) “Public Service Reductions Associated with Placement of Homeless Persons with Severe Mental Illness in Supportive Housing,” *Housing Policy Debate*, Vol. 13, Issue 1.

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

NEEDS OF PEOPLE WHO ARE HOMELESS

Few homeless persons face a sole issue preventing them from becoming self-sufficient. Many people who are homeless are facing several issues or barriers. The underlying need of all people who are homeless is stable, affordable housing. As shown in Table 28 (Housing Needs and Market Analysis), 80% of all extremely low income persons in Tacoma are paying more than 30% of their income for rent and are considered “cost burdened.” These families and individuals are at risk of becoming homeless. Sometimes it is not just the cost of housing but the housing environment and support systems that do not meet the needs of the homeless persons. This is particularly true of persons with mental illness and those facing substance abuse problems who require a more tolerant setting and case management services.

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

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

Community Input

Many thought that maintaining supports for service providers was critical, including covering administrative costs. Insecurity in the service structure will jeopardize the ability to meet goals.

It is important to maintain emergency services and shelters. Success with other strategies may eliminate the need for shelters in the long-term, but not in the short-term.

CONTINUUM OF CARE AND STRATEGIC HOMELESS PLANNING

County homeless providers, developers and governmental agencies have joined to develop a comprehensive plan for a coordinated system of care for the homeless with the goal of ending

homelessness. In 1996, the Tacoma/Pierce County Coalition for the Homeless created the Pierce County Continuum of Care (CoC) to serve as the planning body of the Coalition. The CoC meets monthly to discuss issues related to the activities of the long-range plans it has developed. The CoC annually updates the plan to end homelessness and develops a financing package for federal homeless assistance.

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

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

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

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

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

Community Input

Human services and housing providers have increased collaboration to prevent homelessness and get people back into housing if they become homeless. They are seeing a need for the basics (food and housing), but they also need training, medical services, and help overcoming credit barriers and prejudice that keep them from housing.

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

RESOURCES FOR HOMELESS PERSONS

Shelter, transitional housing, permanent supportive housing and supportive services resources in Pierce County are available to homeless persons in Tacoma. While homeless persons anywhere in the county may access available homeless programs located throughout Pierce County, the majority of facilities are located within the City of Tacoma.

Non-profit agencies provide a range of housing available to all homeless persons in the county. As of January 2009, there were 2,288 year-round beds available, almost 64% of which are designated for families. These resources represent continuum of housing types, but are not sufficient to fully meet the needs. (An individual listing of all homeless housing resources can be found in appendix Table A-2.)

Table 36: Housing* for Homeless Persons in Pierce County

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

*Year-round beds.

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

Table 37: Housing* for Homeless Persons in Tacoma

Type	Population		Total
	Singles	Families	
Emergency shelter	200	108	308
Transitional	253	789	1,042
Permanent supportive	110	35	145
Total	563	932	1,495

*Year-round beds.

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

Housing resources that are tolerant of lapses of persons who are substance abusers are lacking in the county. Such housing would allow case managers to work with individuals to resolve problems without

facing loss of housing and being recycled onto the streets. In addition, a priority of the Continuum is to fill the significant gap in permanent supportive housing for mentally ill and substance abusing homeless persons.

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

The City of Tacoma's Housing First Project began in 2006 to eliminate selected encampment areas and provide case management and shelter for some of the inhabitants. This is an approach to meet the needs of the most difficult to house population. Housing First has proven successful in decreasing evictions and abandoned units and increasing resident stability. The more successful participants are pursuing educational and employment opportunities.

PERSONS WITH SPECIAL NEEDS

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

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

FRAIL ELDERLY

11% of Tacoma residents were 65 and older and 6% were 75 and older, and disproportionately women. Frail elderly will need increased support and services to live safely in the community.

Eleven percent of the population of Tacoma consisted of people 65 and older (2005-2007 American Community Survey). This was slightly higher than all of Pierce County (10%), but substantially lower than in Lakewood (14%). However, all communities can look forward to a growing share of elderly in the years to come and to age-related problems for individuals and the communities in which they and their caregivers live.

The definition of frail elderly is more functional than age-specific. According to one source, the frail elderly are “...older persons (usually over the age of 75 years) who are afflicted with physical or mental disabilities that may interfere with the ability to independently perform activities of daily living.”⁵¹

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

The *2008-2011 Pierce County Aging and Long-Term Care Plan* identifies a number of trends and needs emerging for elders in Pierce County, including among others:⁵²

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

⁵¹ Mosby’s Dental Dictionary, 2nd edition.

⁵² 2008-2011 Area Plan: Pierce County Human Services Aging and Long-Term Care Plan.

Community Input

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

PERSONS WITH DISABILITIES

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

Using this definition, 17% of the population aged 15 to 64 in Tacoma had disabilities. The risk of disability increases with age, and 47% of the population aged 65 and older had disabilities.

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

People with disabilities have higher rates of poverty (19%) and unemployment (59%) and lower educational attainment than the non-disabled population. Just over 14% of young adults in the county with a disability have a bachelor's degree or are enrolled in college compared to 37% of those without a disability.⁵³

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

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

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

⁵³ United Way of Pierce County, 2006-2007 Human Services Assessment.

PERSONS WITH MENTAL ILLNESS

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

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

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

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

As in other communities, persons with mental illness make up a significant portion of single homeless persons in Pierce County. A 2009 update to Pierce County's plan to reduce homelessness identified 27% of the county's homeless population as suffering from severe mental illness.⁵⁴

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

Children and youth are among the ranks of the mentally ill – one in eight hospital admissions among school-aged children is for mental illness, according to the 2006 United Way Community Assessment, and the report adds that the Pierce County Regional Support Network estimates that between 11,000 and 15,000 children aged 0 to 17 suffer from serious emotional disturbance in Pierce County.

The impact of mental illness across all service systems cannot be over-stated. Particularly in an environment in which even maintenance services are under-funded, human service and housing

⁵⁴ *The Road Home: Pierce County's Ten-Year Plan to Reduce Homelessness by Fifty Percent by 2015.*

systems are increasingly feeling the brunt of reductions in mental health services and the instability experienced by persons with mental illness in the wake of lost supports.

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

The Washington State Department of Social and Health Services conducted a study on cost offsets and client outcomes for persons who received publicly-funded mental health services between 1998 and 2002. The study identified that costs for clients who received outpatient mental health services were reduced both during the year in which they received mental health services, and subsequently. In addition, receiving mental health services reduced their odds of dying by 23% compared to those who were untreated.⁵⁵

A study in New York looked at an annual savings of \$12,000 per person (1999 dollars) by placing homeless persons with mental illness in enriched housing. Without enriched housing the cost of publicly funded services over the year was over \$40,000.⁵⁶

VICTIMS OF DOMESTIC VIOLENCE

Domestic violence is often unreported. Even so, in 2008, the Tacoma Police Department reported a total of 3,019 domestic violence offenses. These included 2,196 simple assaults, 328 aggravated assaults, 21 rapes, 1 arson and 110 burglaries. In addition, 3 murders of domestic violence victims were reported. Victims of domestic violence include both direct victims (most often women, but also men) and “indirect” victims, typically minor children in the home and sometimes elder relatives living in the home.

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

An important resource in Tacoma is the Crystal Judson Family Justice Center (FJC) which opened in 2005 in response to a high-profile domestic violence tragedy. The FJC provides a centralized location for safety and service provision, including access to civil legal support, protection orders, DSHS assistance, spiritual support, military advocacy, victim support in criminal cases, safety planning, housing, transportation and other emergency assistance. In 2008 the FJC reported 800 new clients visited the center for the first time. They also responded to in excess of 2,500 calls to the hotline.

⁵⁵ Washington State Department of Social and Health Services. *Washington State Mental Health Services: Cost Offsets and Client Outcomes Fact Sheet*. 2003.

⁵⁶ Houghton, T. “The New York/New York Agreement Cost Study: The Impact of Supportive Housing on Services Use for Homeless Mentally Ill Individuals: A Summary of *The Impact of Supportive Housing for Homeless Persons with Severe Mental Illness on the Utilization of the Public Health, Corrections and Emergency Shelter Systems: The New York/New York Initiative* by Culhane, D.P., S. Metraux, and T. Hadley.” 2001. Corporation for Supportive Housing.

PERSONS WITH HIV/AIDS

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

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

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

PERSONS WITH ALCOHOL AND OTHER DRUG ADDICTION

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

Substance abuse is prevalent among chronically homeless persons in Pierce County and also found in combination with mental health problems (co-occurring disorders). The 2009 updating the Pierce County plan on homelessness found that 42% of homeless persons were chronic substance abusers.⁵⁷ Earlier reports from the Pierce County Detoxification Center found that two thirds of the facility's patients were homeless with co-occurring disorders. About 80% of these patients were unable to stabilize their housing and used the detox facility repeatedly over the course of the year.

Parental substance abuse is a key risk factor for youth substance abuse. The effects on youth include not only increased risk of chemical dependency, but exposure to family poverty, family crisis and dissolution,

⁵⁷*The Road Home: Pierce County's Ten-Year Plan to Reduce Homelessness by Fifty Percent by 2015.*

and domestic violence. In addition to the effect of chemical dependency and substance abuse on the individuals who are addicted and their families, the effects on the larger community are substantial.

***Washington study finds public benefits from treatment for alcohol and drug abuse.*⁵⁸**

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

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

*A follow-up study found that there was a \$154 per month savings per person (35%) in avoided emergency room costs among SSI clients who received substance abuse treatment compared to those who did not receive treatment.*⁵⁹

RESOURCES FOR PEOPLE WITH SPECIAL NEEDS

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

SUPPORTED HOUSING

Supported housing can be either transitional or permanent in nature. Transitional housing provides housing for between 6 months and 2 years for individuals who have typically been homeless or are leaving state institutions. Generally, transitional housing is linked to some form of case management or tenant support services. This is particularly the case in housing for persons in recovery from chemical dependency, for persons with developmental disabilities, and for victims of domestic violence. These services help residents regain their economic, social and family stability.

⁵⁸ Estee, S. and D. Nordlund. (2003). *Washington State Supplemental Security Income (SSI) Cost Offset Pilot Project: 2002 Progress Report*. Washington DSHS, Research and Data Analysis Division.

⁵⁹ Nordlund, D., D. Mancuso, and B. Felver. (2004). *Chemical Dependency Treatment Reduces Emergency Room Costs and Visits: Washington State Supplemental Security Income Recipients*. Washington DSHS, Research and Data Analysis Division.

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

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

Community Input

Housing providers advocated for affordable, assisted living for seniors, people with disabilities and homeless individuals. Supported programs are threatened with cutbacks in public services. There is a general need for permanent supported housing for people with special needs.

Neighborhood participants and others mentioned increased housing options for seniors and persons with disabilities, to allow them to remain in their homes and in their neighborhoods.

SUPPORT SERVICES

Human services can help individuals and families address points of crisis in their lives, develop independent living skills, and ultimately avoid homelessness. A variety of services are available to persons with special needs, many organized countywide. Agency administrative offices are sometimes located in Tacoma, Lakewood or other surrounding Pierce County communities. When services are located outside of Tacoma, travel to access services is often a barrier.

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

Support services include:

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

- Nursing homes, adult family homes and congregate care facilities for elderly and disabled.
- Housing referral and crisis intervention services.

Community Input

Many people and providers encouraged continued funding for existing housing and other programs and continued support for agencies providing services.

COMMUNITY DEVELOPMENT

The City of Tacoma is actively engaged in community and economic development in the downtown area, neighborhood business districts, and throughout the city. Community development needs were identified by citizens, participants at neighborhood council meetings, those who attended focus groups on needs for housing, human services and economic development. Needs were also identified in existing City plans, including:

- Neighborhood Action Strategies approved by City Council (adopted 1999)
- Downtown Tacoma Economic Development Strategic Plan (2001)
- Downtown Tacoma Economic Impact Analysis (2008)
- City of Tacoma Capital Facilities Plan and Program (2010-2015)
- City of Tacoma Six-Year Comprehensive Transportation Program (adopted annually)
- City of Tacoma Human Services Strategic Plan (2006)
- City of Tacoma Comprehensive Plan (updated annually)

While plans may have a particular content area as a primary focus, a major theme throughout most of recently updated plans is the interconnectedness of the plans and the planning processes contributing to them. People contributing opinions and thoughts to this Consolidated Plan echoed the interconnected needs. Viable plans for economic development, for example, consider infrastructure, transportation, safety, and housing as part of the package. Improvement of sidewalks, gutters, streets and removing blight increase safety and encourage businesses and housing development.

The City of Tacoma has placed considerable emphasis on a revitalized downtown, with substantial success. This includes business development, condominiums, and amenities that have given Tacoma a new look and promising future. Tacoma has also worked with partners to preserve historical buildings, many of which offer affordable housing to Tacoma residents while maintaining properties important to the culture of Tacoma. Transportation improvements and increased options, including light rail and trails, are also central to Tacoma plans for community development.

Nearby neighborhoods are undergoing transformation as well, improving housing conditions and maintaining diverse housing choices for residents now and in the future. Tacoma's Safe and Clean effort challenges City staff and community members to reduce crime and make the city attractive. Echoing the link between safe and clean is a focus on environmental design to make neighborhoods more attractive and safer while reducing the opportunity for crime.

PUBLIC FACILITY NEEDS

The Capital Facilities Element of the Tacoma's Comprehensive Plan includes both 6-year and 20-year program priorities. The Capital Facilities Program identifies future needs for facilities within a 6 year horizon, deficiencies in capital facilities, and both the actions and financing needed to correct those deficiencies.

Review of capital projects and their funding requirements and possibilities is conducted at least biennially as part of the City's budget process. Previous CDBG funding has been used to support acquisition and/or development of neighborhood parks, playgrounds, and community centers located in lower income areas as well as support for child care and health facilities, facilities for the disabled and crime prevention facilities. Some of the existing facilities, originally supported with CDBG funds, are aging and may be require upgrading or replacement.

Priorities identified in the Capital Facilities Program 2010-2015 that may be appropriate for CDBG support include improvements to community centers and repair of unsafe conditions in playgrounds in lower income areas.

INFRASTRUCTURE NEEDS

The 2009 (draft) update of the Six-Year Comprehensive Transportation Plan 2010-2015 establishes four goals to guide the allocation process:

- Promote pedestrian, non-motorized and vehicle safety.
- Work toward complete streets, including safe and convenient access and travel.
- Serve and support economic development.
- Be representative of all neighborhoods.

As an older community, by Pacific Northwest standards, streets, utilities and other basic infrastructure in Tacoma have been in place in most areas for many years. Historically, the City has used Local Improvement Districts (LID) to support street repair and maintenance and other infrastructure projects especially in residential neighborhoods. Street and alley paving, sidewalk construction, sanitary sewers, street lighting, or underground wiring are all eligible LID projects.

As older business districts are redeveloped and lower income neighborhoods targeted for improvement and development of mixed-use centers, the long-term need for infrastructure improvements is great. Street repair has been a concern in the community, especially eliminating pot-holes. Some CDBG funds

may be used to correct conditions in these districts, including repair of unsafe sidewalks and improvements in lighting for lower income neighborhoods.

Community Input

Increasing transportation options was a priority for many. This included providing multiple transportation options in downtown Tacoma and building easy links between downtown and neighborhood business districts.

Improvements to or construction of sidewalks, paths, bike lanes and street lights were often included as neighborhood priorities.

Many neighborhood participants felt that convenient shopping was missing in their areas and limited transportation options made it difficult for people to get what they needed.

PUBLIC SERVICE NEEDS

The City of Tacoma Human Services Strategic Plan (2006) guides planning, development and provision of human services in Tacoma. The plan was shaped with input from multiple sources – a survey of residents, contributions from service providers, examination of other local and regional service plans, and a survey of persons receiving human services. A broadly representative community panel helped the city to distill and synthesize data gathered during its planning process and articulate clear recommendations for priorities and criteria for human services in the City of Tacoma. The current plan identifies three strategic service area priorities:

- Prepare children and youth for success.
- Encourage employability and self-sufficiency for adults.
- Meet basic need of Tacoma residents.

Across all three priorities, two overarching themes set the tone for planning and services delivery, both aimed at effective implementation and long-term success. The first is that services linked to housing promote stability. The second is that development of communities and connections increase capacity.

In the fall of 2009, Tacoma City Council approved priorities for funding with CDBG and ESG funds that are consistent with the Human Services Strategic Plan and with regional planning in Pierce County to prevent and end homelessness and increase the economic stability of lower income households in Tacoma.

- CDBG funds for services should target lower income Tacoma residents, provide housing stabilization services and provide shelter or transitional housing with tailored services, early intervention or prevention services, or services to increase economic stability (e.g., pre-employment training or job placement).

- ESG funds should be used for prevention of homelessness and operation and operation and maintenance of homeless or transition shelters, as well as essential services. Programs providing services must participate in efforts to improve systems serving persons who are experiencing homelessness or who at risk of becoming homeless.

ACCESSIBILITY NEEDS

The Tacoma Area Coalition of Individuals with Disabilities (TACID) assists people with a variety of physical limitations, including persons who are wheelchair dependent. With support from both CDBG and the City of Tacoma’s General Fund, TACID has conducted surveys to estimate the number of physically disabled persons in Tacoma, and maintained an inventory of accessible housing units.

The June 2008 ADA Transition Plan outlines proposed actions, policies development and procedures to improve facilities and remove barriers. ADA facilities modifications recommended in the plan total \$4.6 million over the next five years. State law also currently requires accessibility for many publicly-supported capital improvements.

CDBG funds have also supported removal of barriers in older public buildings and installation of curb cuts for wheelchairs throughout the City. As the City’s elderly and disabled population continues to grow, it is likely that projects to facilitate accessibility will continue to be a priority.

Community Input

Participants in neighborhood meetings and others felt there was an ongoing need to remove barriers to mobility and access, to make it easier for people with disabilities and the elderly to negotiate safely in the community, have access to shopping and services and be able to stay in their homes.

HISTORIC PRESERVATION NEEDS

RESIDENTIAL

The City’s General Fund has supported surveys of residential structures and neighborhoods to facilitate landmark and historic district designations. Some of the past affordable housing projects involved rehabilitation of older vacant buildings that included historic tax credits, along with other funding sources. These are low to medium priority uses of CDBG and other federal funds.

NON-RESIDENTIAL

Federal funds, including CDBG funds, have been used in recent years in revitalization of the Central Business District. Funds have been used both to eliminate blighting conditions and for historic preservation in the district. It is anticipated that these uses may continue as part of ongoing development. Preservation of historic buildings, residential and non-residential, continues to be important in Tacoma. The City hopes to develop a stewardship plan for historic buildings.

ECONOMIC DEVELOPMENT NEEDS

The City's general vision is that Tacoma will be recognized as a livable and progressive international city, regarded for the richness of its multicultural population and its natural setting. The City's mission is to work in partnership with the community to enhance the lives of citizens and the vitality of the City's neighborhoods and businesses through the provision of high-quality, innovative and cost-effective municipal services.

The vision also outlines basic strengths of the community, including strong culture of growth, a favorable regulatory environment, a strong industrial infrastructure, healthy housing opportunities and healthy neighborhoods, and a collaborative institutional capacity.

The City's Comprehensive Plan outlines several strategies for development, including establishing mixed-use centers. The mixed-use centers are compact, self-sufficient areas which integrate business and residential uses. They are pedestrian-oriented and are linked to a broader transportation-based system providing access to jobs.

The current Business Plan for the Community and Economic Development Department sets out five goals which guide its actions:

- Cultivate and attract private investment.
- Provide thoughtful, comprehensive planning aimed at densification and the protection of single family neighborhoods and critical areas.
- Promote Tacoma's livability, its cultural diversity, and physical assets, its civic momentum and competitive advantageous as a business location.
- Act as a catalyst for an even more livable community.
- Develop and redevelop the community's housing.

Within these goals, objectives most likely to be supported include those eligible under CDBG and other federal programs, such as: revitalization of lower income business districts through removal of blighting conditions; creation or retention of jobs targeted for low income persons; and, support for strategies for development of small business and grassroots entrepreneurship.

The HUD designation of Tacoma as a Renewal Community has brought commercial tax incentives to stimulate business and job growth. The generation of entry level jobs in targeted commercial and industrial corridors close to lower income neighborhoods is an important component of the Renewal Community effort. The City continues to provide support in ways that encourage small businesses and enterprises that result in job creation. High unemployment, business closures and loss of jobs underline the necessity for continued efforts in this area.

Community Input

Economic development specialists attending a focus group said that supporting struggling neighborhood business districts was a need. Some felt that improving infrastructure would contribute stability in districts and in turn promote business development

The need for job creation was repeatedly mentioned in neighborhood meetings, in focus groups, and in individual interviews. Given high unemployment at the time, suggestions ranged from a “jobs” program that could be implemented in the short term to longer range strategies including education, skills development, providing stimulus for business creation.

NEIGHBORHOOD DEVELOPMENT NEEDS

In 1992, Tacoma enacted legislation establishing the Neighborhood Council Program. There are eight Neighborhood Council Areas, representing 83 separate and distinct neighborhoods in the city. The Neighborhood Councils serve as vehicles for citizen participation and for providing input and advice to the City Council on matters relating to health and safety in the neighborhoods. The Neighborhood Councils are also involved in planning and decision-making in their neighborhoods.

Each of the eight Neighborhood Councils sends three individuals to serve on the Community Council. The Community Council considers and makes recommendations on broader matters that go beyond individual Neighborhood Council boundaries. Each Neighborhood Council underwent a lengthy community planning process to establish Neighborhood Action Strategies for their area. The strategies outline a broad range of actions, project priorities, proposed regulatory changes and master planning.

Recognizing the value of team effort and important results that can be achieved, the City Council established as a priority the Safe and Clean Effort in 2008. This priority calls on City staff and community members to participate in one or more of several teams to improve safety (reduce crime) and

cleanliness (remove nuisances, blight and junk). The simultaneous efforts work toward positive intervention and prevention.

The City of Tacoma also instituted a Community Based Service Program in 2006, starting with four neighborhood areas as pilot locations. This has since been expanded to six areas, each served by a team comprised of a representative from code enforcement (building or property complaints), a police officer (criminal activity) and a community development specialist (link to the city). Teams work directly with the neighborhoods, recognize community priorities and coordinate in delivery of services in the neighborhood.

Participating neighborhoods set annual priorities. Those for 2009 include activities such as infrastructure improvements, efforts to reduce crime and drug activity in the neighborhood, development of parks, and improved planning. Many of the priorities, such as street lighting, LIDs, infrastructure improvements, park development and public services are eligible CDBG activities.

STRATEGIC PLAN

This section outlines the City of Tacoma’s strategic plan for housing and community development activities over the next five years. These goals reflect the HUD national objectives while the strategies and activities reflect the results of the needs assessment and priority development process. The City intends to follow the strategies and activities to develop specific annual action plans and guidance in the allocation of HUD financial resources, including the CDBG, HOME, and Emergency Shelter Grant programs. The City’s ability to implement these strategies is, to a significant degree, dependent on the stability of annual allocations of HUD funds. This section also includes a summary of performance measures the City will use to determine its progress toward meeting the goals.

NATIONAL OBJECTIVES

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

The national priorities fall into three categories:

- Decent housing
- Suitable living environments
- Economic opportunities

COMMUNITY GOALS AND PRIORITIES

Following an assessment of the needs of the community and an extensive community process to gather information on issues facing the lower income persons, the City developed the following three broad goals and several objectives within those goals to guide the activities of the Consolidated Plan:

*(*Note that starred objectives are those fully or substantially shared by both partners of the Tacoma-Lakewood HOME Consortium.)*

1. PROVIDE DECENT AFFORDABLE HOUSING

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

2. PROVIDE A SUITABLE LIVING ENVIRONMENT

- A. Revitalize targeted neighborhoods.*
- B. Maintain/improve community facilities and public infrastructure.*
- C. Enhance the supportive services delivery system to prevent homelessness and reduce new homelessness, increase economic self-sufficiency, and support households in accessible housing.
- D. Support historic preservation.

3. EXPAND ECONOMIC OPPORTUNITIES

- A. Support the City's Renewal Community activities.
- B. Focus on housing development and infrastructure improvements in support of economic development in targeted neighborhoods.*
- C. Support economic development activities that provide or retain livable wage jobs.*
- D. Support small business development, especially those serving targeted neighborhoods.

COMMUNITY OBJECTIVES, STRATEGIES AND PERFORMANCE MEASUREMENTS

In considering the objectives and strategies to be pursued in implementing the Consolidated Plan, the City must also consider the barriers and major challenges it will face to achieve the goals of the plan. Several of these are discussed below.

Several challenges revolve around the goal of providing affordable housing. Current federal budget proposals would further reduce available subsidies. There is a significant lack of financial subsidy available for development of affordable housing. Without adequate subsidies, it will be difficult to close the increasing gap between wages and housing costs facing Tacoma residents. This gap will continue to serve as a particular barrier to developing affordable housing for the working poor. Working through

non-profit developers, public funding sources will be aggressively pursued to obtain support for assisted affordable housing proposals in Tacoma. The City will continue to monitor state legislation to advocate for policies and programs that expand affordable housing financing.

The capacity of non-profit housing developers has been a past barrier to preserving and increasing affordable housing. The City will work with non-profits and local public funders such as Impact Capital to increase training and support for non-housing developers working in Tacoma.

Another challenge to providing both a suitable living environment and affordable housing is the limited income of many residents and specifically the lack of sufficient living wage jobs in the City. The City's Community and Economic Development Department works to attract investment capital and retain jobs. Private lenders are encouraged to relax or modify lending requirements and practices to expand investment in the Tacoma business sector.

The City's goals for neighborhood revitalization are also challenged. Neighborhood volunteers are needed to implement many of the City's small neighborhood facilities projects. Volunteer labor has been difficult to organize in the past. Fortunately, a strong Neighborhood Council system with a high degree of community participation and involvement has improved neighborhood decision-making and leadership. The Neighborhood Councils will continue to work on improving volunteerism.

The failure of federal funding to keep pace with inflation and the cost of housing over the years has created the need to constantly lower program goals. Reductions in CDBG and HOME funding levels would prevent the City from achieving the goals of the plan and make effective planning difficult at best.

Existing codes and building requirements pose a challenge to affordable housing. The City constantly reviews the codes to modify or eliminate those which limit developer flexibility, increase development costs or lengthen development time. The Housing Element to the Comprehensive Plan makes reduction of barriers to affordable housing a high priority.

The City continues to be impacted by personnel changes at nearby defense facilities. The Joint Base Lewis McChord has announced a significant increase in military and civilian personnel over the next few years, along with the recent consolidation of the bases into a single base. While this will result in new employment opportunities, it will also impact existing private housing resources in the area, placing upward pressure on housing costs.

Given these challenges, the following details program objectives, strategies and outcome measures chosen to guide the use of available HUD funds over the next five years. The City intends to implement all strategies indicated below. A few of these include steps over which the City has no direct control of the specific outcomes. For these strategies, no specific measurement of the results will be undertaken at this time. All other strategies listed below include the specific measure the City will use to determine its success.

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

GOAL 1. PROVIDE DECENT AFFORDABLE HOUSING

The City of Tacoma Comprehensive Plan housing goal is to maintain and support vibrant and stable residential neighborhoods while promoting a variety of housing opportunities to meet the needs of all members of the community. This more aggressive vision of healthy neighborhoods, along with affordable housing and diverse housing options, is integrated in this and subsequent goals in the strategic plan.

Housing costs for both renters and homeowners are a major burden to a significant number of residents of the City. The impact of high housing costs on the lower income residents is particularly burdensome. The creation of opportunities to allow its residents to live in affordable housing is major priority of the City.

The characteristics of the City’s housing needs, as described in the Housing Needs and Market Analysis section, lead the City to focus the CDBG and HOME Program resources on preserving the existing stock of affordable housing, expanding homeownership opportunities, expanding housing resources for the homeless and special needs populations, and maintaining/expanding the rental housing stock.

Over the next five years, Tacoma will continue to focus its activities on providing decent affordable housing for all residents. There is a need for an array of housing options. Emergency shelters and temporary or transitional housing are still needed to reduce and eliminate immediate homelessness for many, although permanent housing is the preferred option. In some cases this means maintaining a permanent support system. The continuum of housing needs includes an array of rental options and ownership options, each with a range of affordability so that affluence is not the only key to housing choice. While not all households are able or have the desire to become homeowners, it is the City’s goal to provide housing opportunities regardless of the specific housing circumstance of an individual or family so that they may reach their highest level of self-sufficiency.

This goal will be achieved through City housing programs designed to maintain properties, improve their long term viability, reduce adverse health and safety conditions and enhance neighborhoods, while reducing the financial burden of households paying more than 30% of their income for housing costs. In addition, there is a need to expand opportunities for residents to own their own homes. Homeownership is a proven tool to stabilize neighborhoods and to improve the financial stability of households. Finally, there are a significant number of persons with special needs or who are homeless that need affordable housing with services.

The set of strategies outlined below will be implemented through close cooperative efforts with the City's housing partners, the Tacoma Housing Authority, non-profit and for profit organizations as well as its neighborhood organizations and regional partners, including the City of Lakewood. These strategies are not intended to be an exhaustive, inclusive list of all of the strategies and activities that will be carried out; additional strategies and activities will be pursued under the following broad goals and objectives of Consolidated Plan.

A range of inter-related objectives and strategies will be pursued over the next five years to progress toward the goal of providing decent affordable housing opportunities.

A. Preserve existing affordable owner and renter housing.*

Outcome Indicator: Number households whose housing is brought up to code by major rehabilitation for the purpose of providing affordable housing.

Expected Units: 36 households in 3 years; 60 households in 5 years.

The City's primary housing goal as expressed in housing element of the Tacoma Comprehensive Plan is to:

"Maintain and support vibrant and stable neighborhoods while promoting a variety of housing opportunities to meet the needs of all residents."

To achieve this goal, City policies are directed toward preserving and enhancing the value and character of neighborhoods by improving and extending the life of existing housing. It is critical to the viability of neighborhoods that existing public and private housing provide both a quality and safe home for residents of Tacoma. The City will continue to operate programs for repair and rehabilitation of housing to prevent deterioration and blight, as well as activities to eliminate substandard housing that cannot be improved.

The City will pursue a strategy of reducing lead-based paint hazards through its major housing rehabilitation programs. Structures will be tested and hazards eliminated and occupants of housing receiving rehabilitation assistance will be made aware of potential hazards in compliance with HUD requirements. The City, through several of its housing improvement programs, actively pursues a

number of steps aimed at reducing hazards in the housing that is undergoing rehabilitation or repair. These include: testing of paint surfaces which may be disturbed, repairs to disturbed paint surfaces, safe practices during rehabilitation, and notices to occupants.

Continued support for the modernization (and demolition of units where necessary to be replaced by new units) of public housing is a critical assistance to the lowest income renters of the community. Financial and services support to homeowners will continue to provide housing counseling and support on maintenance of their homes. Consideration will be given to promoting the elimination of physical barriers in existing housing and encouraging “visitability” and universal design features that accommodate people with disabilities in developing the scope of rehabilitation.

A variety of financial mechanisms will be employed to fund rehabilitation activities operated under through the HOME and CDBG housing programs and supplemented by other local, state and federal resources. Efforts will continue to expand these resources by creating new funding sources and mechanisms.

Specific examples of strategies supporting this objective:

- Support the funding of the local Housing Trust Fund to expand resources for housing assistance.
- Modernize Public Housing units serving lower income renters.
- Maintain an inventory of HUD-funded affordable housing units in Tacoma.
- Continue to support the Neighborhood Preservation Program by providing rehabilitation loans to improve the quality of single family owner-occupied homes for lower income households.
- Continue to support the Major Home Repair Program to provide home repairs benefiting lower income homeowners, especially the elderly and people with disabilities.
- Continue to provide support for minor home repairs benefitting lower income homeowners and renters, especially the elderly and those with disabilities.
- Facilitate bridge loans and other methods of refinancing acquisition and reconstruction.
- Provide for refinancing of underlying loans.

B. Expand/sustain homeownership opportunities.*

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

Expected Units: 60 households in 2 years; 150 households in 5 years.

The City, in partnership with local organizations, is committed to maintaining homeownership in its neighborhoods. As families and individuals move along the housing continuum and improve their

living situation, some households will want to pursue homeownership opportunities. First-time homebuyers will require financial assistance to reach their goal. Local non-profit organizations and the City will continue to play key roles in providing homeowner opportunities through a variety of programs and activities.

Activities will continue to provide homeownership opportunities on a scattered site basis but will also focus on neighborhoods targeted for revitalization such as the Hilltop, Eastside, and South Tacoma neighborhoods. Programs such as the Neighborhood Preservation Program, the Major Home Repair Program, Down Payment Assistance Program, and the Affordable Housing Program, will continue to help existing owners and first-time homebuyers.

The City will continue to collaborate with non-profit agencies and other housing providers to improve owner-occupied housing for lower income households. This includes programs such as the Metropolitan Development Council (MDC) Minor Home Repair and Emergency Minor Home Repair programs, as well as the Paint Tacoma Beautiful Program

The City will also pursue opportunities to promote development of housing on “infill” lots where housing has not yet been developed or previous structures have been demolished.

Specific examples of strategies supporting this objective include:

- Fund and support to the Tacoma Community Redevelopment Authority (TCRA) and other local non-profit organizations to acquire, rehabilitate, and construct housing for first-time homebuyers, especially in targeted neighborhoods.
- Provide purchase assistance in targeted areas to stabilize neighborhoods such as the Hilltop and the Eastside by assisting families to purchase homes with down payment assistance and other supports.
- Continue homeownership counseling activities targeting first-time homebuyers locating in targeted neighborhoods such as the Hilltop, Eastside, and South Tacoma areas.
- Support neighborhood revitalization plans, including those that encourage homeownership.

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

Outcome Indicator: Number of newly-funded housing units that meet crime-free housing standards for the purposes of providing decent affordable housing.

Expected Units: All newly-funded assisted housing projects will meet crime-free housing standards.

Not all households are able or willing to become homeowners. As a result of high rental and utilities costs many are also unable to obtain affordable rental housing. A priority of the city is to maintain its affordable rental housing and, where appropriate, add additional rental opportunities.

Many of the federally assisted project-based Section 8 rental housing developments are in danger of loss as affordable units as their contract commitments with HUD reach expiration. Efforts will be made to extend the use of buildings for lower income tenants and or find new owners who will continue management of the housing at affordable rates for lower income families and individuals. The City of Tacoma will also maintain an inventory of HUD-funded affordable housing units in Tacoma.

The community's strategy is to: (1) encourage existing owners to remain in the program; (2) encourage the sale of the buildings to non-profit organizations; (3) retain as many tenants as possible in the buildings; and, (4) provide relocation assistance for any tenants who will be displaced.

A key component of preservation strategy is to maintain the City's practice of including housing affordability covenants in housing it assists. The covenants are an extremely important tool in maintaining affordable rents for low income tenants over time. The inventory of assisted affordable housing listed earlier under "Housing Resources" will be used as a base for the City to monitor the retention (and expansion) of affordable housing units in the City.

While the Tacoma Housing Authority (THA) is redeveloping its public housing stock through the HUD HOPE VI Program, efforts must be made to assure that there is adequate replacement housing for tenants of demolished units. In addition, modernization of other housing of the THA will permit the current tenants to remain in safe, stable and decent housing.

Finally, private and assisted housing can benefit from improvements, management policies and design features that can reduce the susceptibility of tenants to violence and crime.

The City encourages and supports the expansion of project-based Section 8 housing operated by the Tacoma Housing Authority.

Specific examples of strategies supporting this objective include:

- Support preservation of project-based Section 8 housing that is at risk of becoming lost as affordable housing.
- Support replacement of demolished public housing in order to retain the housing available to lower income persons.
- Support crime-free housing efforts.

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

Outcome Indicator: Number of households assisted with emergency shelter, transitional or permanent supportive housing units that are acquired, rehabilitated or constructed for the purpose of providing decent affordable housing.

Expected Units: 40 households in 5 years.

Homeless persons and people with special needs offer great challenges to the City and its partners. With limited resources in the face of significant housing and services needs, strategies require the City and its partners to focus on activities that make a difference in the lives of people who are homeless and those with special needs. For both populations, maximizing their potential to become more self-sufficient is a primary goal. The City has established policies encouraging the dispersion of housing for special needs populations throughout the City to prevent concentration in a few neighborhoods.

The efforts of local providers work toward ending the cycle of homelessness that many face as they rotate in and out of shelter and transitional housing to the streets. For the homeless who are ready, a new approach being developed (called “housing first”) moves as many into permanent housing with supportive services as quickly as possible, without first placing them in transitional housing. For those who require additional assistance or short-term assistance only, a continuum of housing and services is needed to provide for their specific needs as they move toward self-sufficiency. For people with disabilities who are also “chronically homeless” the City supports the regional solutions of the Tacoma/Pierce County Coalition for the Homeless and the Continuum of Care and their *Ten Year Plan to End Chronic Homelessness*.

For those who are at risk of homelessness, activities meeting their immediate service needs as well as interventions to prevent their loss of housing are critical to maintaining their stable living situation. Persons with serious mental illness, chronic substance abuse, persons with HIV/AIDS, persons with developmental disabilities, victims of domestic violence and the frail elderly often require housing with supportive services and other ongoing supports to maintain a level of self-sufficiency. Federal HOME, CDBG, Emergency Shelter Grants (ESG) and potentially HOPWA (Housing for Persons with AIDS) will be utilized to carry out the strategies for these populations.

Specific examples of strategies supporting this objective include:

- Support acquisition, rehabilitation and new construction of emergency shelters, transitional housing and permanent supportive housing.
- Support Tenant-Based Rental Assistance for homeless and special needs.
- Support regional plans to end homeless in Pierce County through cooperative efforts with regional partners.
- Support the development of housing for special needs through acquisition, rehabilitation and new construction.

E. Reduce barriers to affordable housing.*

City policies encourage the expansion of the “number and location of housing opportunities, both market rate and assisted, for families and individuals throughout the city, the county and the region.” Currently, lower income households seek affordable housing in a limited number of neighborhoods due to high costs and discrimination. The City will utilize its programs to assure that affordable housing opportunities are not concentrated in a few neighborhoods but are available throughout the community. Ongoing programs will seek opportunities to utilize vacant or underdeveloped lots for affordable housing.

City programs will promote housing opportunities for renters and purchasers regardless of race, religion, color, national origin or ancestry, sex, gender identity, sexual orientation, age, marital status, familial status or the presence of any sensory, mental or physical disability. The City Human Rights and Human Services Department provides staff support to address violations of federal fair housing laws and provides assistance on landlord-tenant concerns. The City will continue to review its housing ordinances and policies to assure provisions do not unnecessarily restrict the possibilities for expanding affordable housing.

Specific examples of activities supporting this strategy include:

- Support countywide efforts to share responsibility for reducing concentrations of lower income persons through the allocation of affordable housing opportunities.
- Support fair housing and the elimination of impediments through outreach and education.
- Promote utilization of vacant lots for development of affordable housing.
- Assess regulatory options to expand affordability of housing.

F. Develop new affordable housing in support of neighborhood and downtown revitalization.*

Outcome Indicator: Number of households provided rental housing through non-profit acquisition, rehabilitation and new construction to provide decent affordable housing.

Expected Units: 125 households in 3 years; 250 households in 5 years.

The City’s Housing Element recognizes that the need for affordable housing extends along a housing continuum from emergency shelter to transitional housing to permanent rental housing and, for some households, homeowner housing. Each segment of this continuum requires financial support and involvement of public and non-profit agencies. The continuum also recognizes the special needs of populations such as persons with disabilities, the frail elderly, large families and female heads of households.

City policies and programs will increase the amount of housing that is affordable, particularly to lower income families and special needs households while maintaining the character of its residential neighborhoods. It is recognized that there is an ongoing need for government and non-profits to cooperate to provide affordable housing, especially for households paying more than 30% of their income for housing. One of the potential tools for developing additional affordable housing is through the provision of density bonuses and encouraging voluntary inclusionary zoning.

The City will work with for-profit and non-profit organizations to facilitate new permanent affordable rental and owner housing. As part of that effort, consideration will be given to promoting the elimination of physical barriers in new housing and encouraging “visitability” and universal design features that accommodate people with disabilities. Programs assisted by the City will acquire properties and construct or rehabilitate new affordable housing. Efforts may include mixed income housing developments and developments including both rental and homeownership opportunities. In addition, staff will study the design review practices of other cities. They will consider and evaluate the development of standard design criteria that may be applied to evaluating new affordable housing construction funded with City of Tacoma federal CDBG and/or HOME funds.

TCRA will continue to assist the Tacoma Housing Authority to complete replacement of deteriorated public housing and other sites in the City with new rental and single family housing. Methods of developing affordable housing may include community land trusts, promotion of development “infill” lots where housing has not yet been developed or previous structures have been demolished.

A key component of increasing affordable housing resources is to create additional funding resources for housing development. The infusion of capital to activate an affordable housing trust fund is a critical first step.

Specific examples of strategies supporting this objective include:

- Support non-profit acquisition/rehabilitation of single family and multifamily housing as affordable rentals and homeownership possibilities.
- Support the Tacoma Housing Authority in the purchase, demolition, reconstruction, and construction of public housing and affordable rental housing such as Salishan and Hillside Terrace.
- Support identification and acquisition of “infill” lots for potential development of affordable housing opportunities for homeowners and renters.
- Facilitate bridge loans and other methods of refinancing acquisition and reconstruction.
- Support the funding for, and implementation of, the affordable housing trust fund.
- Support development of Community Land Trusts.

GOAL 2. PROVIDE A SUITABLE LIVING ENVIRONMENT

The community's facilities and its neighborhoods are critical to providing a healthy and quality living environment all residents. Activities will include regulatory actions and expenditure of housing resources to address priority needs. These activities will include some regulatory actions as well as use of available resources to support community facilities, human services, neighborhood revitalization projects and historic preservation activities to assist in the implementing the City's growth and development concept.

Approximately half of the city is generally eligible for use of CDBG funding for the development of parks, playgrounds, community centers and other similar projects where a majority of the residents benefiting are shown to be lower income based on the 2000 census. Projects that primarily benefit people with disabilities (e.g., curb ramps) or some other HUD-designated lower income population, may be funded anywhere in the city. Projects benefiting individuals screened for income eligibility may be administered in target areas or citywide. Work will continue in the Neighborhood Strategy Areas. Over the next five years, the City of Tacoma will focus part of its community development activities on providing a suitable living environment for its residents through the objectives and strategies discussed below.

A. Revitalize targeted neighborhoods.*

Outcome Indicator: Number of neighborhood capital improvement activities for the purpose of providing a suitable living environment.

Expected Units: 30 activities in 3 years; 50 activities in 5 years.

The City's Comprehensive Plan includes a neighborhood preservation strategy aimed at preserving and enhancing the character of the existing neighborhoods. Neighborhood plans provide a basis for supporting activities to accomplish this goal and Neighborhood Councils provide process for considering local concerns and needs. Neighborhood quality standards are needed to guide actions in maintaining the character of the individual communities. New housing opportunities will be developed within the neighborhoods through mixed use and appropriate density projects.

Priority public improvements will be implemented such as street and alley improvements, street lighting, hazardous sidewalk repair, and the removal of barriers to people with disabilities. Activities will be assisted through grant assistance and through payment the assessments of low income homeowners in projects assisted through formation of Local Improvement Districts (LIDs). Community-based organizations providing services to neighborhoods may receive assistance to upgrade and rehabilitate their facilities.

Specific examples of strategies supporting this objective include:

- Support neighborhood efforts to improve their communities.

- Establish, maintain and enforce minimum neighborhood quality standards.
- Support economic revitalization of neighborhood business districts by programs such as Main Street.
- Support innovative approaches for mixed-use development in neighborhood business districts.
- Promote apartment development in compatible areas such as mixed-use centers and along arterial streets within targeted areas.
- Identify future facilities and services needed especially those with the greatest potential for employment-housing linkages.
- Support small capital improvement activities of the Neighborhood Innovative Grant Program.

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

Outcome Indicator: Number of projects that provide small capital improvement activities for the purpose of providing a suitable living environment.

Expected Units: 30 projects in 3 years; 50 in 5 years.

Among the components of the City’s strategy to improve neighborhoods and the quality living offered in Tacoma are improvements to upgrade and repair the facilities of non-profit organizations delivering services to low income households in general and the homeless, special needs populations, youth, the elderly in particular. The City’s *Capital Facilities Plan and Program* includes minimum standards for public facilities and establishes priorities for funding resources.

The City’s Neighborhood Action Strategy adopted by the Neighborhood Councils provides guidance in utilizing limited resources for the community’s facilities and infrastructure. Public infrastructure improvements have been focused on the Hilltop and Eastside neighborhoods because of need and HUD requirements that CDBG funds either benefit primarily lower income households or remove blighting influences. Some of these activities are more fully described above under “Revitalize Targeted Neighborhoods.”

Specific examples of strategies supporting this objective include:

- Support street and street-related improvements in lower income areas or for the benefit of lower income households.
- Support capital improvement activities identified in Neighborhood Action Strategies.
- Support programs and projects that leverage funds to maximize the effect of CDBG and General Funds.

C. Enhance the supportive services delivery system to prevent homelessness and reduce new homelessness, increase economic self-sufficiency, and support households in accessible housing.

Outcome Indicator: Number of duplicated individuals assisted for the purpose of providing a suitable living environment.

Expected Measure: 3000 duplicated individuals assisted with the funding (15,000 over five years).

A key component of the City's strategies is to support critical housing and services activities to prevent persons in crisis and at risk of homelessness from entering the cycle of homelessness. Non-profit providers are critical players in carrying out region-wide solutions to assist homeless persons to become self-sufficient and provide the safety net of services needed to prevent homelessness. Current resources are inadequate to meet the needs. Improving cooperation among homeless providers, ongoing support for key services and housing options and the development of new service-enriched housing resources will begin to fill some of the gaps in the continuum of housing and services. New approaches to ending "chronic homelessness" have been developed and will require additional resources such as permanent supportive housing for the disabled homeless populations, systems to integrate housing with substance abuse treatment and other services, and expansion of educational and employment opportunities to support the homeless persons' move to self-sufficiency.

In addition, outreach, services to special needs populations, crime prevention activities and homelessness prevention activities serve to reduce the number falling into homelessness as well as provide the supports needed for the development of healthy families. Programs aimed at developing individual skills to expand their economic opportunities are needed. Support the delivery of these services through non-profit organizations.

Specific examples of strategies supporting this objective include:

- Continue to assist emergency shelters and services.
- Provide housing-related services to homeless persons.
- Provide services that prepare homeless persons to successfully move to permanent affordable housing.
- Encourage the development of housing and services that lead to a "housing first" model for homeless persons and families.
- Provide support for employment readiness and training programs that develop basic skills, job readiness skills and on-the-job opportunities.

D. Support historic preservation.

The City supports the preservation of its cultural and historical resources primarily through tax credits and encouraging cooperative actions with private developers and nonprofit organizations to protect structures and historic districts. CDBG funds have been used and may again be used to eliminate blighting conditions as part of a revitalization effort. Some projects such as those with mixed income residential use offering housing for lower income households may be assisted.

Specific examples of strategies supporting this objective include:

- Support cultural, architectural and historic resources.
- Support tax credits for owners with designated properties or properties within historic districts.

GOAL 3. EXPAND ECONOMIC OPPORTUNITIES

The Community and Economic Development Department, in particular, will work towards implementing City economic development goals that include strengthening both downtown and making neighborhoods more livable. Implementation of planned economic development activities will require a partnership of both public and private resources. It is anticipated that some resources, especially funds targeted for low income persons or geographic areas, may include CDBG and other federal monies.

The following objectives and strategies will be the focus of the City's efforts over the next five years as it pursues the goal of expanding economic opportunities:

A. Support the city's Renewal Community activities.

Outcome Indicator: Number of jobs created by incentives to businesses in the renewal community for the purpose of expanding economic opportunities.

Expected Units: 200 jobs created.

The HUD designation of Tacoma as a Renewal Community has brought commercial tax incentives to stimulate business and job growth. Since the Cities of Tacoma and Lakewood were part of the State's Enterprise Zone Empowerment Community application, sharing the same boundaries of the federal Renewal Community, it is important that both support the concept within the HOME Consortium. The generation of entry level jobs in targeted commercial and industrial corridors close to lower income neighborhoods is an important component of the Renewal Community effort.

A specific example of a strategy supporting this objective is:

- Provide incentives to business development and expansion in the Renewal Community.

B. Focus on housing development and infrastructure improvements in support of economic development in targeted neighborhoods.*

Outcome Indicator: Number of new jobs created to expand economic opportunities.

Expected Units: 100 jobs in 5 years.

The City is concerned about the economic vitality of targeted neighborhoods. Businesses in targeted neighborhoods provide key services to lower income persons. The availability of dispersed services close to residential areas improves the living environment and reduces reliance on transportation. The development of living wage jobs close to residential areas is also a component of the Renewal Community and an element of the City's Housing Element of the Comprehensive Plan. Opportunities for employment of lower income residents, including minorities, in targeted neighborhoods are also needed. Comprehensive revitalization approaches providing housing, economic development and services in targeted areas is a primary goal of this objective.

Specific examples of strategies supporting this objective include:

- Encourage investment in the Hilltop and the Eastside.
- Create new employment opportunities for residents.
- Support first-time homebuyers.
- Support construction or rehabilitation of affordable housing units.
- Support the demolition or rehabilitation of at least blighted buildings.
- Revise zoning and other codes to facilitate investment in areas designated for economic expansion.

C. Support economic development activities that provide or retain livable wage jobs.*

Lower income persons are often trapped in poverty because of inadequate wages. Without a wage that provides households with sufficient funds to pay for housing, health care, child care, food, utilities, transportation, and other basics, a household can be single paycheck away from financial difficulty or homelessness.

Increased efforts aimed at expanding living wage jobs are needed. Marketing efforts to businesses and property owners and making Tacoma a business-friendly community through public policies and programs are directed at stimulating the job market. An updated business website will provide timely information to businesses.

Specific examples of strategies supporting this objective include:

- Advocate for public policies that benefit low/moderate income families and individuals.
- Promote family support networks/centers.
- Promote investment and economic development to create livable wage jobs through programs such as the Tacoma B & O Tax Credit Program.
- Support activities that eliminate barriers that impede the transition to self-sufficiency.

D. Support small business development especially those serving targeted neighborhoods.

Outcome Indicator: Number of small businesses (including micro-enterprises) supported or developed to expand economic opportunities.

Expected Units: 50 businesses in 5 years.

The primary public purpose for providing public funding for small business development is to provide entry-level training and employment opportunities for lower income persons. Additional efforts are necessary to work with small businesses to provide opportunities for new living wage employment. Active cooperation with small business associations in neighborhood business districts will be pursued. The City will consider the use of CDBG funds to provide loans to develop/expand small businesses creating living wage employment opportunities. Improvements in the business districts of lower income targeted neighborhoods also provide jobs within proximity of the work force. Several programs such as the Metropolitan Development Council's Entrepreneurial Assistance program, the William M. Factory Small Business Incubator program and other activities in partnership with Community Development Corporations (CDCs) and other community-based organizations, and the Business Revolving Loan Fund provide expanded employment activities. Business retention activities will focus on strengthening partnerships with the Economic Development Board, Pierce County Economic Development, the Chamber of Commerce, and other business groups and organizations.

Specific examples of strategies supporting this objective include:

- Provide assistance for business district improvement, utilizing such tools as LIDs.
- Support micro-enterprise development.
- Provide loans for small businesses that create entry-level jobs.
- Prepare a labor force enhancement plan to recruit minority and other underemployed persons for training.
- Develop coordinated investment strategies with economic development groups.
- Identify public financing to facilitate economic development.
- Continue to support business retention activities.

ANTI-POVERTY STRATEGY

Several of these strategies form the core of City of Tacoma's Anti-Poverty Strategy. Activities are proposed that would provide a base of support for the needs of households while they are progressing toward self-sufficiency and economic independence. Housing supports and homeless housing activities seek to stabilize the lives of individuals and families so they may focus on those steps that will lead to social and/or employment stability.

Examples of the objectives that directly support the city's Anti-Poverty Strategy include:

- *Provide support to preserve quality and habitability of rental housing.* Continued assistance to upgrade the private rental housing stock, retention of existing Section 8 assisted housing and modernization of public housing units are critical to maintaining housing supports for the city's lowest income residents.
- *Provide assistance for a continuum of housing for persons with special needs, homeless persons and people at risk of homelessness.* A wide variety of homeless programs will be supported to move persons from homelessness to self-sufficiency while public services support programs will prevent others from falling into homelessness.
- *Develop new affordable housing in support of neighborhood and downtown revitalization.* The addition of new assisted housing to provide stabilized housing for those with the greatest need will help persons in poverty focus on improving their income and developing skills.
- *Enhance the supportive services delivery system to prevent homelessness and reduce new homelessness, increase economic self-sufficiency, and support households in accessible housing.* Human services programs and activities supported by CDBG funds will be directed at providing stabilization supports in conjunction with assisted housing programs.
- *Focus on housing development and infrastructure improvements in support of economic development in targeted neighborhoods.* By focusing infrastructure improvements in neighborhood business districts serving households that currently have limited incomes, not only can access to those services be improved, but jobs within close proximity to their residences can be created or retained.
- *Support economic development activities that provide or retain livable wage jobs.* Access to livable wage jobs for lower income residents will provide income to pay for housing and living expenses.

HOMELESS STRATEGY

A key component of the City's strategies is to support critical housing and services activities of the Pierce County Continuum of Care for the homeless. CDBG and ESG will be used to undertake a wide variety of options for housing and housing stability for persons who are homeless. The City of Tacoma is a partner on the Pierce County Continuum of Care Committee, a countywide consortium of homeless housing and services providers, city and county governments, agency representatives and the formerly homeless. The Committee's goal is to establish a cooperative effort leading to the development of a continuum of housing and services for the homeless and to create supports to prevent at-risk populations from becoming homeless.

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

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

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

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

In addition, the Continuum of Care has been developing plans to prevent those released from institutions such as mental health hospitals, jails, other correctional facilities, treatment facilities, and foster care from become homeless. These continuing efforts have led to a number of agreements and

coordinated procedures with local agencies and institutions that assist persons to be released with housing and services to ease their re-integration into the community.

Finally, the Continuum of Care annually develops strategies and funding plans to maximize the use of federal McKinney Vento resources to provide ongoing assistance to existing homeless housing and services programs and to expand those resources.

PUBLIC HOUSING STRATEGIES

The Tacoma Housing Authority cooperates with the City to provide affordable housing opportunities for lower income residents through a variety of programs.

The City will continue to support THA's efforts to improve its public housing stock and to maintain levels of assistance to lower income residents as well as cooperate to find methods of preserving Section 8 housing. Both the THA and the City participate on a committee to mitigate the impact of Section 8 contracts that are expiring. As it has in the past, it is anticipated that the City will support efforts to rehabilitate and modernize its owned housing projects.

The Five-Year Tacoma Housing Authority Plan outlines the policies, programs, operations and strategies of the THA. THA offers opportunities for residents to be involved in management of the authority through representation on the Commission. The Mayor appoints one THA resident as Commissioner. In addition, THA supports a Resident Council. The Plan includes the allocation of funds for training of the Council. The Salishan HOPE VI housing redevelopment project includes homeownership potential for public housing residents.

The current Five Year Plan (effective July 2009) includes a focus on the following strategies:

- Expand the supply of assisted housing, providing a range of housing.
- Improve the quality of assisted housing.
- Increase assisted housing choices.
- Provide an improved living environment.

MONITORING

The City of Tacoma will continue to use its existing monitoring and control procedures established for the operation of the current CDBG, ESG and HOME programs. The City will monitor all housing projects

and programs that have been authorized for funding and work closely with the City of Lakewood in the implementation of their HOME funded activities. All monitoring procedures established for the preparation of the annual performance reports for HUD will generally be retained for the purposes of the Consolidated Plan. All sub-recipients and sub-contractors such as private nonprofits and public agencies (e.g., THA) will sign contracts after authorization of the projects by the appropriate body (e.g., Tacoma Community Redevelopment Authority, City Council). Every effort will be made to secure information from recipients of funding identified in the Consolidated Plan where the City of Tacoma is not the grantee. It is anticipated that some adjustments to current monitoring will be made to compile annual performance data.

APPENDIX

Table A-1: Assisted Units for Lower Income Households, Tacoma 2010

Name of Complex	Agency	Address	Primary HUD Program(s)	Other Funding	Targeted Population	Total Units
1400 Market Apts	Villaggio I Inc.	1314 Market St.	Section 8	FHA Loan	Elderly	125
901 S. 9 th St. Apts	MLKHDA	901 South 9th St.		State HTF	Family/Elderly	18
Annobee Apts	4th & I St. Investors	319 North I St.	CDBG	LIHTC/Historic TC	Elderly	43
Avenue Apts	MDC	721 South Fawcett	McKinney/HOME	State	Homeless/Disabled	15
Bergerson Terrace	THA	5303 South Orchard	Public Housing		Family/Elderly	72
Bridges Villages Apts	Alesek Institute	1801 East 31st St.	McKinney/HOME	State	Homeless	10
Campbell Court Apts	MDC	1210 South Yakima	HOME		Homeless/Disabled	12
Catalina Apts	IMH	1616 S Yakima Ave.	Section 8/CDBG	LIHTC/State/FHA loan	Family	43
Charlesbee Apts	Palmer-Jach LLC	801 S. G St.	HOME		Family	39
Colonial Square Apts	TRM	702 Pacific Avenue	HOME/CDBG	LIHTC/Historic TC	Homeless/Disabled	44
Conifer South	Conifer S. Tac Apts LLC	5234 S. Warner St.	Section 8	LIHTC/FHA Loan	Elderly/Disabled	32
Conservatory Place #1 LP	SHAG	203 S. G St.		LIHTC	Elderly	40
Conservatory Place #2 LP	SHAG	319 S. G St.		LIHTC	Elderly	51
Dixon Village	THA	5401 S. Stevens	Public Housing		Family/Elderly	31
E. B. Wilson Apts	THA	1202 S. M St.	Public Housing		Elderly	77
Eliza McCabe Townhomes	IMH	2301 S. Yakima	HOME/CDBG	Gates/State HTF/LIHTC	Family/Elderly	41
Emmons Apts	CCS/AHA	802 S. J St.	CDBG	LIHTC	Family	24
Exley Apartments	Pioneer Human Serv.	309 S. 9th St.		WSHFC Bond	Disabled	12
Fawcett Apts	THA	3201 S. Fawcett	Public Housing	State HTF/TPU/WCRA	Elderly	30
Fawcett Street Apts	MDC	435 Fawcett Ave.		LIHTC	Family	60
Fern Hill Terrace Apts	Multi-Service Center	210 S. 80th St.	Section 8/CDBG	LIHTC/State	Family	26
Fleet Meadows Apts	LASA	4408 South 74th St.	HOME		Family	14
Fred A. Ludwig Apts	THA	5425 S. Lawrence	Public Housing		Elderly	41
Garden Villa Apts	Garden Villa LLC	4525 S. Warner	HOME	10-Yr Tax Abatement	Homeless	82
Golden Hemlock	Golden Hemlock LLC	5939 N. 26 th St.	Section 8	FHA Loan	Elderly	149
Guadalupe Vista	CCS	1305 South G Street	HOME	LIHTC/State/UW/Gates	Families	50
Harborview Manor	ABHOW	919 S. Fawcett	Rent Suppl/CDBG/HOME	FHA Loan	Elderly/Disabled	167
Hillside Gardens	IMH	1708 S. G Street	HOME/CDBG	LIHTC/Gates/State HTF	Family/Elderly	26
Hillside Terrace	THA	2520 S. G Street	Public Housing/HOME	LIHTC/State	Family/Elderly	141
International Place	KWA	1701 East 44th St.	Section 202/CDBG		Elderly	55
Jefferson Square SRO	TRM	2336 S. Jefferson Ave	CDBG/HOME		Single Adults	42
Juniper Gardens Apts	Redwood-Juniper LLC	3018 N Highlands	Section 8	LIHTC	Elderly	60
Life Manor Retirement	Golden Opp. Living Dev	1601 South Union	Rent Supplement	FHA Loan	Elderly/Disabled	158

Table A-1: Assisted Units for Lower Income Households, Tacoma 2010

Name of Complex	Agency	Address	Primary HUD Program(s)	Other Funding	Targeted Population	Total Units
M Street Apts	Network Services	5435 South M St.	HOME		Family/Elderly	4
Matsusaka Townhomes	CCS	1314 S. Yakima		LIHTC	Family	26
McKinley Terrace	Chehalis Garden LLC	807 E. Wright Ave.	Section 8	FHA Loan	Elderly	106
Mount Bay Apts	MLKHDA	1312 South 7th St.	HOME/CDBG		Family/Elderly	9
New Look Senior Housing	MLK New Look LLC	1102 S. 11th St.	HOME/CDBG	LIHTC	Elderly	49
North G Apartments	THA	401 N. G Street	Public Housing		Elderly	40
North K Apartments	THA	911 N. K Street	Public Housing		Elderly	43
Olympus Hotel	M&M Olympus Hotel LLC	815 Pacific Avenue		LIHTC/Historic TC	Family/Elderly	49
Orchard Hills Apts	Prium Orchard Hills LLC	5701 Orchard St. W.		LIHTC	Family/Elderly	176
Pacific Courtyard	MDC	8606 Pacific Avenue	CDBG/HOME	Gates/State HTF/VA	Family	46
Pacific Crest Apts	Pacific Crest Assoc.	3401 Pacific Avenue		LIHTC	Family	29
Pacific Villa Apts	KWA	121 96th Street East	Section 8		Elderly	24
Pine Tree Harbor	Pine Tree Harbor LLC	2501 S. G Street	Section 8	LIHTC	Elderly/Disabled	60
Project Open Door	AIDS Housing Assoc	1602 South Stevens	McKinney/HOME/CDBG		HIV/AIDS	1
Redwood Park Apts	Redwood-Juniper LLC	3015 N. Pearl St.	Section 8	LIHTC/FHA Loan	Family	155
Rialto/St. Helens Apts	Pioneer Human Serv.	311 South 9th St.		WSHFC Bond	Disabled	51
Salishan (several phases)	THA	1728 East 44th St.	Public/HOPE VI/HOME	LIHTC/State	Family/Elderly	540
Sixth Avenue Apts	THA	2302 6th Ave.	Public Housing		Elderly	64
SRO Housing for Homless	MDC		HOME/HOPWA	LIHTC/State	Single Disabled	20
Stewart Court Apts	THA	3201 S. Tyler	HOME/CDBG	PHA Bonds	Family	58
Tahoma House	Lakewood Group Homes	4202 S. 64th St.	Section 8	FHA Loan	Elderly	1
Tahoma Vista Village	Christian Church Homes WA	1512 S. Mildred	Section 8/202	FHA Loan	Elderly	101
Three Cedars	AIDS Housing Assoc	301 N. L Street	CDBG	State	Disabled	1
True Vine SR Citizen Ctr	TVSCC	1819 S. Mason	Section 8	FHA Loan	Elderly	23
Tyler Square	TRM	3202 South Tyler	HOME/CDBG		Family/Elderly	28
Wedgewood Park	THA	N. 39th & Pearl	Section 8		Family	50
Westside Estates	North Pearl St. LP	922 North Pearl		LIHTC	Family/Elderly	214
Winthrop Apts	Winthrop Hotel LLC	773 Broadway	Section 8	FHA Loan	Family/Elderly	175
Wright Avenue Apts	THA	602 Wright Ave.	Public Housing		Elderly	58
Wright Park Apts	USG1 Inc.	401 S. G St.	Section 8	FHA Loan	Elderly/Disabled	54
Wright Park Manor	MLKHDA	902 South 7th	HOME		Family	13
Wright Park Square	MLKHDA	802 South Yakima	HOME		Family	8

Table A-2a: Pierce County Inventory of Homeless Facilities 2009 – Emergency Shelters

Location/Agency	Program/Facility	Focus/Population	Beds*
Tacoma Facilities			
Catholic Community Services	Phoenix Housing Network	Households w/children	15
Catholic Community Services	Men’s Shelter	Single males	90
Catholic Community Services	Women’s Shelter	Single females	23
Salvation Army	Family Shelter	Households w/children	32
Salvation Army	Women’s Shelter	Single females	10
Tacoma Rescue Mission	Family Shelter	Households w/children	27
Tacoma Rescue Mission	Men’s Shelter	Single males	70
Tacoma Rescue Mission	Women’s Shelter	Single females	7
YWCA	DV Women’s Shelter	DV victims; women w/children	34
Lakewood Facilities			
Korean Women’s Association	DV Women’s Shelter	DV victims; women w/children	20
Lakewood Area Shelter Association	Family Shelter	Households w/children	10
Other Pierce County			
Helping Hand House	Family Shelter	Households w/children	21
Youth Resources	Men’s Shelter	Young males (<18)	1

*Year-round beds; additional severe weather beds are provided in Tacoma by Associated Ministries and elsewhere in Pierce County by Open Hearth Ministries and Puyallup Church of the Nazarene.

Source: Pierce County Department of Community Services

EMERGENCY SHELTER

Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of homeless persons. The length of stay can range from one night up to as much as three months.

PERMANENT HOUSING

Housing which is intended to be the tenant’s home for as long as they choose. In the supportive housing model, services are available to the tenant, but accepting services cannot be required of tenants or in any way impact their tenancy. Tenants of permanent housing sign legal lease documents.

PERMANENT SUPPORTIVE HOUSING

Long-term community-based housing and supportive services for homeless persons with disabilities. The intent of this type of supportive housing is to enable this special needs population to live as independently as possible in a permanent setting. The supportive services may be provided by the organization managing the housing or provided by other public or private service agencies. There is no definite length of stay.

TRANSITIONAL HOUSING

HUD defines transitional housing as a project that is designed to provide housing and appropriate support services to homeless persons to facilitate movement to independent living within 24 months. For purposes of the HOME program, there is not a HUD-approved time period for moving to independent living.

Glossary of Terms Related to Homelessness from House Bill 2163 and Other Sources (housing-information.net/files/Glossary.doc)

Table A-2b: Pierce County Inventory of Homeless Facilities 2009 – Transitional Housing

Location/Agency	Program/Facility	Focus/Population	Beds*
Tacoma Facilities			
Another Chance for Women	Transitional Housing	Households w/children	10
Catholic Community Services	Alpine Vista	Households w/children	6
Catholic Community Services	Family Perm Project - GATES	Households w/children	36
Catholic Community Services	FOCUS	Households w/children	38
Catholic Community Services	Sound Families, Matsusaka	Households w/children	21
Catholic Community Services	Narrows Ridge	Households w/children	9
Catholic Community Services	THOR	Households w/children	21
CC Services/Mercy Housing	Sound Families/McCabe & Hillside	Households w/children	40
Guadalupe House	Transitional Housing	Single females	8
Joseph Foundation	Transitional Housing	Households w/children	4
Lakewood Area Shelter Assoc	Ainsworth	Households w/children	6
Mercy Housing/PCAP	Hillside Terrace	Households w/children	15
Mercy Housing/WWEE	Catalina	Households w/children	27
Metropolitan DC	Avenue Apartments	Single males/females	15
Metropolitan DC	FOCUS	Households w/children	55
Metropolitan DC	Pacific Courtyard	Households w/children	48
Metropolitan DC	Parkland Manor	Households w/children	51
Network Tacoma	Asotin Place	Households w/children	5
Network Tacoma	One Family at a Time	Households w/children	18
New Phoebe House Assoc	Transitional Housing	Single females; HH w/children	20
Pierce County Alliance	Youth Transitional Housing	Young male/female (<18)	18
Shared Housing	Transitional Housing	Households w/children	30
Tacoma Housing Authority	Transitional Housing	Households w/children	55
Tacoma Rescue Mission	New Life	Single male/female	48
Tacoma Rescue Mission	Tyler Square I	Households w/children	26
Tacoma Rescue Mission	Tyler Square II	Households w/children	50
Step by Step	Jump Start II	Households w/children	8
WA WEE	Bridges to Self Sufficiency	DV victims; women w/children	26
WA WEE	THOR	Households w/children	15
YWCA	Family Perm Project - GATES	DV; women w/children	50
Metropolitan DC	SRO for the Homeless	Single male/female	8
Pioneer Human Services	Transitional Housing	Single male/female; HH w/children	156
Scattered site			99
Lakewood Facilities			
Lakewood Area Shelter Assoc	CHOICES	Households w/children	10
Lakewood Area Shelter Assoc	Family Perm Project - GATES	Households w/children	25
Lakewood Area Shelter Assoc	Flett Meadows	Households w/children	36
Lakewood Area Shelter Assoc	THOR	Households w/children	32
Scattered site			11

Table A-2b: Pierce County Inventory of Homeless Facilities 2009 – Transitional Housing (continued)

Location/Agency	Program/Facility	Focus/Population	Beds*
Other Pierce County			
PC Affordable Housing Assoc	Manresa	Households w/children	12
Exodus Housing	Family Perm Project - GATES	DV victims; HH w/children	38
Exodus Housing	FOCUS	DV victims; HH w/children	38
Exodus Housing	Households w/children	DV victims; HH w/children	26
Helping Hand House	Bright Futures	Households w/children	35
Helping Hand House	HARP	Households w/children	6
Helping Hand House	Rural Bright Futures	Households w/children	25
Low Income Housing Institute	Sunset Meadows	Households w/children	20
Veteran's Administration	Households w/children	Single male/female; VET	45
VIEW	Households w/children	Single male/female; VET	21
Youth Resources	Transitional Housing Graham	Single male/female	5
Scattered site			50

*Year-round beds

Source: Pierce County Department of Community Services

Table A-2c: Pierce County Inventory of Homeless Facilities 2009 – Permanent Supportive Housing

Location/Agency	Program/Facility	Focus/Population	Beds*
Tacoma Facilities			
AIDS Housing of Washington	Three Cedars	Single male/female; HIV	3
AIDS Housing of Washington	Project Open Door	Single male/female; HIV	8
Alesk Institute	Bridges Village	Households w/children	35
Metropolitan DC	Campbell Court	Single male/female	10
Metropolitan DC	621 SRO	Single male/female	20
TACID	A Place for Us Too	Single male/female; HH w/children	28
Tacoma Rescue Mission	Jefferson Square	Single male/female	41
Other Pierce County			
Greater Lakes Mental Health	Housing First I-III	Single male/female	35
Greater Lakes Mental Health	Shelter Plus Care	Single male/female	21
Metropolitan DC	Housing First I-III	Single male/female	44
PC Human Services	Collaborative 30	Single male/female	38
PC Human Services	Collaborative 19	Single male/female	17
PC Human Services	Hope & Recovery	Single male/female	26
PC Human Services	PACT	Single male/female	15
Helping Hand House	Front Door Project	Households w/children	110

*Year-round beds

Source: Pierce County Department of Community Services

CITIZEN COMMENTS ON NEEDS, DRAFT CONSOLIDATED PLAN AND FISCAL YEAR 2010 PROCESS

Consolidated Plan Needs Public Hearing – November 19, 2009

(Held by Tacoma Community Redevelopment Authority (TCRA) and Human Services Commission (HSC))

The following testimony was present at this public hearing:

Cynda Mack, MDC: The Minor Home repair and emergency minor home repair programs benefit seniors and people with disabilities. They are able to leverage additional money (e.g., stimulus funds) to weatherize homes at the same time. Funds used to complete small repairs prior to weatherization. In the first 4 months of the current Minor Home repair contract, 21 homes were fixed for \$22,000, but will run out of funding. Emergency minor home repair serves older adults and persons with disabilities for up to \$500. We are able to serve some eligible clients through ARRA funding that MDC received stretching City dollars.

Sharon Barber, MDC : The program provides small business counseling for low income women and minorities. Program would die without City support since it is its only funding. It provides business workshops, trainings, one-on-one counseling, etc. The program helped 14 small businesses get started, provided 22 business workshops; 5 comprehensive 21-hour small business sessions for 79 new clients and 511 workshops attendees. Local unemployment is high (10%+) and severe in Pierce County and Lakewood.

Jim Anderson, CCS: The agency operates the Hospitality Kitchen and Tacoma Avenue Shelter which supports the City's efforts to increase the effectiveness of the downtown emergency human services network. We will submit a proposal for an integrated system of programs. We provide collaborative services to help house persons experiencing homelessness supporting a seamless system of services. We assist the homeless, chronic homeless; the increasing number of people at risk of homelessness.

Sally Shaw, Paint Tacoma Beautiful : She is concerned about two need areas of highest importance: 1) services for low income homeowners who are seniors and/or disabled who are on fixed income and can't maintain homes; and, 2) the maintenance of affordable housing stock. We need to maintain services at current level or the affordable housing stock will deteriorate (e.g. home repair and painting).

Frank Walton, Salvation Army: The agency provides emergency shelter and they appreciate the past support for this housing. They provided 17,000 bednights at emergency shelter and were 75% successful with people moving to transitional or permanent housing. The agency has moved from a model of 30 days of service to 90 days so clients can make more changes in their lives. The agency provides training like life skills and money management. They are seeing an increase in demand in the population that is most vulnerable and have experienced transitions with staff turnover. Their focus are the homeless; and those vulnerable or at risk of homelessness.

Response to Statements on Need

The Consolidated Plan incorporates citizen comments on needs throughout the document, including many of the views expressed above, which are consistent with needs and policies set out in the 5-year plan.

Consolidated Plan Approval Public Hearing – April 20, 2010

(Held by Tacoma City Council)

The following testimony was presented at this public hearing:

1. Don Doman, Chair of TACID Board - Requested funding for TACID Housing and Employment Link Program (HELP)
2. Mary Beth Quinsey, TACID HELP program manager - Requested funding for TACID HELP program. Without funds, they will need to cut back on staff hours, serving 2-3 fewer clients per week, reducing the opportunity to get people into housing.
3. HELP client – Spoke requesting funding for TACID HELP. He had been homeless and program helped him get into housing. Couldn't have done it without the program.
4. HELP client – Spoke requesting funding for TACID HELP. As homeless and disabled, the dedicated staff helped her and others in serious need accomplish a lot.
5. HELP client – Spoke requesting funding for TACID HELP. TACID is therapy for the community: it gives functionally challenged persons support.
6. HELP client – Spoke requesting funding for TACID HELP. Program is a touchstone that provides case management and life skills classes.
7. Peter Ansara, KWA Director - Requested funding for KWA We Are Family Home program. It is the only confidential DV Shelter that serves Asian/Pacific Islander and other underserved populations.
8. Jim Anderson, CCS, Director of Hospitality Kitchen/Tacoma Avenue Shelter – Thank you for supporting funding for Downtown Emergency Services Consortium program. It provides tailored services and working to develop a coordinated system to serve persons experiencing homelessness in downtown. Appreciate the long term partnership.
9. Nick Leiter, Director Nativity House – Thank you for funding the Downtown Emergency Services Consortium program. Thank you
10. Joe and Virginia Roney, St Vincent DePaul/St. Teresa - Thank you for emergency services support for families in Northeast Tacoma. The area is geographically isolated and difficult for people to get to existing services.
11. Helen McGovern, Director, Emergency Food Network - Thank you for funding. Increase in demand for food, which is a stop gap for people so they can use their resources for other needed expenses.
12. Janne Hutchins, Lakewood Area Shelter Association (serving Greater Pierce County) Thank you for funding which will support homeless families.

13. Janis Gbalah, Safe Homes - Requested funding for Safe Homes' Ladies Operation Moving Forward program. No other programs serve women veterans.
14. Miriam Barnett, YWCA Director - Thank you for funding for the Women's Shelter, but also requested funding for YWCA Legal Services. Increase in the number of homeless women in last count, with 257 due to Domestic Violence. She described activities of program and apologized for error in the application that resulted in a budget surplus. In jeopardy of losing staff that work with Prosecuting Attorney.
15. Gayle Elliott, New Phoebe House - Thank you for funding and requested additional. Serve women with substance abuse/mental health issues who have children under six years of age.

Response to April 2010 Public Hearing Testimony

Comments on needs for services and programs are consistent with those set out in the Plan. The majority of the comments received in the public hearing were directed specifically at annual funding allocations and funding levels. Discussion of needs, goals and objectives in the 5-Year Consolidated Plan are consistent with needs in the areas mentioned.

Letters and Other Correspondence during the Public Process

While significant notification and public information were distributed to various organizations and individuals regarding the Consolidated Plan Needs Public Hearing, the draft 2010-2015 Five Year Consolidated Plan and Annual Action Plan application process, the draft 2010-2011 Annual Action Plan, the Consolidated Plan Approval public hearing and final approval process, no letters were received.

**Table 1A Pierce County Continuum of Care (inc. Tacoma & Lakewood)
Homeless and Special Needs Populations - 2009**

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	209	2	0
	Transitional Housing	175	6	0
	Permanent Supportive Housing	294	16	209
	Total	678	24	209
Persons in Families With Children				
Beds	Emergency Shelter	151	0	0
	Transitional Housing	1,142	9	0
	Permanent Supportive Housing	157	0	178
	Total	1,450	9	178

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	50	338	10	398
1. Number of Persons in Families with Children	185	1,122	28	1,335
2. Number of Single Individuals and Persons in Households without children	322	224	202	748
(Add Lines Numbered 1 & 2 Total Persons)	507	1,346	230	2,083
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	146		116	262
b. Seriously Mentally Ill	93		51	
c. Chronic Substance Abuse	327		55	
d. Veterans	129		61	
e. Persons with HIV/AIDS	5		2	
f. Victims of Domestic Violence	239		18	
g. Unaccompanied Youth (Under 18)	0		0	

Table 1B
City of Tacoma, WA
Five Year Estimate of Needs for Special Needs (Non-Homeless) Populations

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need (\$millions)	Multi- Year Goals*	Annual Goals*
Elderly	H	2,000	\$27-\$54	1,875	375
Frail Elderly	H	3,000	\$37-\$73	940	188
Severe Mental Illness	M	2,000	\$100-\$200	190	38
Developmentally Disabled	M	100	\$5-\$9	0	0
Physically Disabled	M	4,000	\$30-\$9	375	75
Persons w/ Alcohol/Other Drug Addictions	M	750	\$25-\$49	0	0
Persons w/HIV/AIDS	M	25	\$2-\$4	25	5
Victims of Domestic Violence	H	500	\$8-\$16	265	53
Other					
TOTAL			\$214-\$464	3,670	734

**(goals based for non-housing-related special needs support services comprise about 25% of the expected measure)*

TACOMA, WA
Table 2A
Priority Housing Needs/Investment Plan Table

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
Renter	Small Related	0-30%	H	2,496
		31-50%	M	1,578
		51-80%	H	1,005
	Large Related	0-30%	H	663
		31-50%	M	625
		51-80%	M	484
	Elderly	0-30%	H	1,272
		31-50%	H	956
		51-80%	M	457
	All Other	0-30%	H	2,655
		31-50%	H	1,481
		51-80%	M	919
0-30%		H	499	
Owner	Small Related	31-50%	H	634
		51-80%	H	1,613
		0-30%	H	212
	Large Related	31-50%	H	244
		51-80%	M	671
		0-30%	H	685
	Elderly	31-50%	M	651
		51-80%	M	672
		0-30%	H	447
	All Other	31-50%	M	331
51-80%		M	758	
Non-Homeless Special Needs	Elderly	0-80%	H	1,000
	Frail Elderly	0-80%	H	300
	Severe Mental Illness	0-80%	M	2,000
	Physical Disability	0-80%	M	800
	Developmental Disability	0-80%	M	100
	Alcohol/Drug Abuse	0-80%	M	750
	HIV/AIDS	0-80%	M	25
	Victims of Domestic Violence	0-80%	H	500

The unmet need reflects the CHAS Tables data as the most currently reliable data. It is recognized that over the past ten years the City of Tacoma housing assistance programs have succeeded in assisting many households counted in the 2000 unmet need data. However, as a result of the recent economic recession, this improvement has at least partially been offset by households which have become in need of assistance as a result of losing their jobs and housing in 2009-2010, so the original CHAS data has been used to support the unmet need.

Tacoma, WA
Table 2A
Priority Housing Needs/Investment Plan Goals

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
Renters	150	30	30	30	30	30
0 - 30 of MFI	75	15	15	15	15	15
31 - 50% of MFI	45	9	9	9	9	9
51 - 80% of MFI	30	6	6	6	6	6
Owners	400	80	80	80	80	80
0 - 30 of MFI	100	20	20	20	20	20
31 - 50 of MFI	100	20	20	20	20	20
51 - 80% of MFI	200	40	40	40	40	40
Homeless	1300	260	260	260	260	260
Individuals	455	91	91	91	91	91
Families	845	169	169	169	169	169
Non-Homeless Special Needs	100	20	20	20	20	20
Elderly	50	10	10	10	10	10
Frail Elderly	25	5	5	5	5	5
Severe Mental Illness	5	1	1	1	1	1
Physical Disability	10	2	2	2	2	2
Developmental Disability	0	0	0	0	0	0
Alcohol/Drug Abuse	0	0	0	0	0	0
HIV/AIDS	3	0	0	1	1	1
Victims of Domestic Violence	7	1	1	1	2	2
TOTALS	1950	390	390	390	390	390
Total Section 215	200	40	40	40	40	40
215 Renter	125	25	25	25	25	25
215 Owner	75	15	15	15	15	15

Tacoma, WA
Table 2A
Priority Housing Activities

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
CDBG	\$5,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Acquisition of existing rental units	\$0	\$0	\$0	\$0	\$0	\$0
Production of new rental units	\$1,500,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000
Rehabilitation of existing rental units	\$0	\$0	\$0	\$0	\$0	\$0
Rental assistance	\$125,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
Acquisition of existing owner units	\$0	\$0	\$0	\$0	\$0	\$0
Production of new owner units	\$0	\$0	\$0	\$0	\$0	\$0
Rehabilitation of existing owner units	\$2,375,000	\$475,000	\$475,000	\$475,000	\$475,000	\$475,000
Homeownership assistance	\$1,000,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
HOME	\$7,500,000	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Acquisition of existing rental units	\$0	\$0	\$0	\$0	\$0	\$0
Production of new rental units	\$1,500,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000
Rehabilitation of existing rental units	\$0	\$0	\$0	\$0	\$0	\$0
Rental assistance	\$250,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Acquisition of existing owner units	\$0	\$0	\$0	\$0	\$0	\$0
Production of new owner units	\$5,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Rehabilitation of existing owner units	\$0	\$0	\$0	\$0	\$0	\$0
Homeownership assistance	\$750,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
HOPWA						
Rental assistance						
Short term rent/mortgage utility payments						
Facility based housing development						
Facility based housing operations						
Supportive services						
Other						

Table 2B
City of Tacoma, WA
Priority Community Development Needs

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Acquisition of Real Property	N					
Disposition	N					
Clearance and Demolition	N					
Clearance of Contaminated Sites	N					
Code Enforcement	N					
Public Facility (General)						
Senior Centers	Y					
Handicapped Centers	Y					
Homeless Facilities	Y					
Youth Centers	Y					
Neighborhood Facilities	Y					
Child Care Centers	Y					
Health Facilities	Y					
Mental Health Facilities	Y					
Parks and/or Recreation Facilities	Y					
Parking Facilities	Y					
Tree Planting	N					
Fire Stations/Equipment	N					
Abused/Neglected Children Facilities	N					
Asbestos Removal	N					
Non-Residential Historic Preservation	Y					
Other Public Facility Needs	Y					
Infrastructure (General)						
Water/Sewer Improvements	N					
Street Improvements	Y					
Sidewalks	Y					
Solid Waste Disposal Improvements	N					
Flood Drainage Improvements	N					
Other Infrastructure	Y					
Public Services (General)						
Senior Services	Y					
Handicapped Services	Y					
Legal Services	N					
Youth Services	Y					
Child Care Services	Y					
Transportation Services	Y					
Substance Abuse Services	Y					
Employment/Training Services	Y					
Health Services	Y					
Lead Hazard Screening	Y					
Crime Awareness	Y					
Fair Housing Activities	Y					
Tenant Landlord Counseling	Y					
Other Services	Y					
Economic Development (General)						
C/I Land Acquisition/Disposition	N					
C/I Infrastructure Development	Y					
C/I Building Acq/Const/Rehab	Y					
Other C/I	Y					
ED Assistance to For-Profit	Y					
ED Technical Assistance	Y					
Micro-enterprise Assistance	Y					
Other						

Table 2C
City of Tacoma, WA
Summary of Specific Objectives

Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
Availability/Accessibility of Decent Housing (DH-1)							
DH 1.1	Provide assistance for a continuum of housing for persons with special needs, homeless persons and people at risk of homelessness	HOME CDBG	2010	HHs assisted with	8		%
			2011	shelter, transitional	8		%
			2012	or permanent	8		%
			2013	supportive housing	8		%
			2014	acquired, built or rehabilitated	8		%
MULTI-YEAR GOAL					40		%
DH 1.2	Reduce barriers to affordable housing	CDBG OTHER	2010	Households with	*		%
			2011	access to affordable	*		%
			2012	housing through fair	*		%
			2013	housing activities	*		%
			2014		*		%
MULTI-YEAR GOAL					*		%
Affordability of Decent Housing (DH-2)							
DH 2.1	Expand/sustain homeownership opportunities	CDBG HOME	2010	Households	30		%
			2011	acquiring affordable	30		%
			2012	housing through	30		%
			2013	assistance programs	30		%
			2014		30		%
MULTI-YEAR GOAL					150		%
DH 2.2	Develop new affordable housing in support of neighborhood and downtown revitalization	HOME	2010	HHs provided rental	40		%
			2011	housing through	40		%
			2012	acquisition,	45		%
			2013	rehabilitation or	60		%
			2014	construction	65		%
MULTI-YEAR GOAL					250		%
Sustainability of Decent Housing (DH-3)							
DH 3.1	Preserve existing owner and renter housing	HOME, CDBG	2010	Homeowner	12		%
			2011	households with	12		%
			2012	housing brought up	12		%
			2013	to code through	12		%
			2014	major rehabilitation	12		%
MULTI-YEAR GOAL					60		%
Sustainability of Decent Housing (DH-3)							
DH 3.2	Provide assistance to preserve quality and habitability of rental housing	HOME CDBG	2010	Newly-funded	*		%
			2011	housing units	*		%
			2012	meeting the crime-	*		%
			2013	free housing	*		%
			2014	standards	*		%
MULTI-YEAR GOAL					*		%

*(goals to be addressed are not conducive to quantification)

Table 2C
City of Tacoma, WA
Summary of Specific Objectives

Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL 1.1	Revitalize targeted neighborhoods	CDBG	2010	Neighborhood capital improvement activities completed	10		%
			2011		10		%
			2012		10		%
			2013		10		%
			2014		10		%
SL 1.2	Maintain/improve community facilities and public infrastructure	CDBG	2010	Projects that provide small capital improvement activities	10		%
			2011		10		%
			2012		10		%
			2013		10		%
			2014		10		%
MULTI-YEAR GOAL					50		%
SL 1.3	Enhance the supportive services delivery system to prevent homelessness and reduce new homelessness, increase economic self-sufficiency and support households in accessible housing	CDBG	2010	Duplicated individuals assisted with services for a suitable living environment.	3,000		%
			2011		3,000		%
			2012		3,000		%
			2013		3,000		%
			2014		3,000		%
MULTI-YEAR GOAL					15,000		%
Sustainability of Suitable Living Environment (SL-3)							
SL 3.1	Support historic preservation	CDBG	2010	Removal of cases of blighted conditions	*		%
			2011		*		%
			2012		*		%
			2013		*		%
			2014		*		%
MULTI-YEAR GOAL					*		%

*(goals to be addressed are not conducive to quantification)

Table 2C
City of Tacoma, WA
Summary of Specific Objectives

Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
Availability/Accessibility of Economic Opportunity (EO-1)							
EO 1.1	Support the City's Renewal Community activities	OTHER HUD	2010	Jobs created by incentives to businesses in the Renewal Community	40		%
			2011		40		%
			2012		40		%
			2013		40		%
			2014		40		%
			MULTI-YEAR GOAL				200
EO 1.2	Focus investment on housing development and infrastructure improvements in support of economic development in targeted neighborhoods	CDBG	2010	New jobs created	20		%
			2011		20		%
			2012		20		%
			2013		20		%
			2014		20		%
			MULTI-YEAR GOAL				100
EO 1.3	Support economic development activities that provide or retain livable wage jobs	CDBG	2010	Low and moderate income individuals who have jobs created or retained	8		%
			2011		8		%
			2012		8		%
			2013		8		%
			2014		8		%
			MULTI-YEAR GOAL				40
EO 1.4	Support small business development especially those serving targeted neighborhoods	CDBG	2010	Small businesses (including micro-enterprises) supported or developed	10		
			2011		10		
			2012		10		
			2013		10		
			2014		10		
			MULTI-YEAR GOAL				50

*(goals to be addressed are not conducive to quantification)