



CITY OF TACOMA DRAFT CONSOLIDATED PLAN 2020-2025 PLANNING CYCLE

Department of Community and Economic Development

DRAFT CONSOLIDATED PLAN
2020-2025 PLANNING CYCLE

Table of Contents

Lead and Responsible Agencies	4
Consultation	5
Citizen Participation	8
Housing Needs Assessment	13
Needs Assessment Overview	13
Housing Needs Assessment	13
Disproportionately Greater Need: Housing Problems.....	19
Disproportionately Greater Need: Severe Housing Problems.....	20
Disproportionately Greater Need: Housing Cost Burden	22
Disproportionately Greater Need: Discussion	23
Public Housing.....	24
Non-Housing Community Development Needs.....	25
Market Analysis	28
Housing Market Analysis Overview	28
Housing Market Analysis: Number of Housing Units.....	29
Housing Market Analysis: Cost of Housing	31
Housing Market Analysis: Condition of Housing.....	34
Homeless Facilities and Services.....	37
Special Needs Facilities and Services	38
Needs and Market Analysis Discussion.....	38
Strategic Plan	39
Strategic Plan Overview	39
Geographic Priorities	40
Priority Needs	42
Influence and Market Conditions	45
Anticipated Resources	47
Institutional Delivery Structure.....	49
Goals	52
Public Housing Accessibility and Involvement.....	55
Strategic Plan Barriers to Affordable Housing	56
Homelessness Strategy	58
Lead-Based Paint Hazards.....	59

Anti-Poverty Strategy.....	60
Monitoring	62
Annual Action Plan	63
Expected Resources	63
Annual Goals and Objectives	66
Projects	68
Project Summary.....	71
Geographic Distribution.....	83
Affordable Housing	84
Public Housing.....	85
Homeless and Other Special Needs Activities	90
Barriers to Affordable Housing	94
Other Actions	95
Program Specific Requirements.....	96
Appendix.....	101
Figures.....	101
Maps	103
Tables.....	105

PR-05. LEAD AND RESPONSIBLE AGENCIES – 91.200(b)

The following are the agencies and entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Jeff Robinson	Community and Economic Development/ City of Tacoma
HOME Administrator	Jeff Robinson	Community and Economic Development/ City of Tacoma
ESG Administrator	Erica Azcueta	Neighborhood and Community Services/City of Tacoma

Responsible Agencies

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PR-10 CONSULTATION – 91.100, 91.200(b), 91.215(I)

Summary of Activities to Enhance Coordination

The City of Tacoma Housing and Neighborhood Community Services Division and Lakewood Community and Economic Development staff coordinate between each other, as part of the HOME Consortium, and participate in regional efforts coordinating on planning and service delivery. Tacoma staff participate in weekly meetings with service providers and coordinate on the development of plans and strategies. Coordination with public and assisted housing providers along with governmental agencies for health, mental health, and other services focus on economic development, transportation, public services, special needs, homelessness, and housing. As the need for affordable housing and services continues to increase, the Cities of Tacoma and Lakewood, Pierce County, and Puget Sound Regional Council continue to collaborate on long-term priorities to leverage limited funding to meet the needs of the community.

Coordination is also carried out through the Tacoma Community Redevelopment Authority (TCRA) and the Lakewood Community Service Advisory Board who provide oversight and review. Tacoma and Lakewood also coordinate service delivery with Tacoma Housing Authority (THA) and Pierce County Housing Authority (PCHA).

Coordination with Continuum of Care

The City of Tacoma and Pierce County coordinate on services provided through ESG, including the development of a shared ESG Desk Manual that provides consistent policies and procedures across ESG subrecipients who receive funding through the County and City. The City of Tacoma continues to coordinate ESG funding allocations with those made by Pierce County. Pierce County oversees data quality control and data reporting.

Consultation for this Planning Process

The City of Tacoma conducted outreach and engagement activities to agencies, groups, and organizations in line with the City of Tacoma Citizen Participation Plan Guide for Citizen Involvement (2015).

Below details the outreach conducted to these groups:

- **Tacoma Planning Commission:** The Commission was created by the City of Tacoma's Charter with members appointed by the City Council. Broadly, the Planning Commission is tasked with providing input on housing and community development needs and strategies by reviewing and making recommendations on the Consolidated Plan. This group was to be engaged twice in the planning process. The first engagement took place at the Planning Commission meeting in January 2020, during which City of Tacoma staff provided an overview of the Consolidated Plan process, shared and gathered input on initial findings, and discussed expectations for the Planning Commission's role in the Consolidated Plan development and implementation. The second engagement was planned to take place at the Planning Commission meeting in March 2020 and was designed to present key highlights from the draft Consolidated Plan and gather feedback prior to publishing the draft for public comment.

- Tacoma Human Rights Commission (HRC): The HRC was created by the Tacoma City Council to study and investigate problems of prejudice, bigotry, and discrimination and to encourage and coordinate the implementation of programs consistent with the needs and the rights of all residents of Tacoma. It consists of 15 members who are representatives of the general public and the employer, labor, religious, racial, ethnic, disabled, and women's groups in the city and who are nominated by the Mayor and appointment by City Council. The first engagement took place at the HRC meeting in January 2020 and provided an overview of the Consolidated Plan and update to the Analysis of Impediments to Fair Housing Choice (AI) process and discussed expectation for the role of the HRC in the Consolidated Plan and AI processes.
- Tacoma Community Redevelopment Authority (TCRA): The TCRA was created as a public corporation to provide an independent means of carrying out and administering federal grants or programs. The TCRA consists of 10 members who are appointed by the Mayor and City Council. Composition includes two lawyers, two bankers, two individuals experienced in housing development or contracting, two certified public accountants, and two real estate brokers or agents. The first engagement took place at the TCRA meeting in January 2020 and provided an overview of the Consolidated Plan process. Additional engagement is planned for April 2020.
- Human Services Commission (HSC): The HSC is a citywide citizen advisory committee, which recommends CDBG supported human services to the City Council. The HSC was engaged by City of Tacoma staff during their February 2020 meeting. During this meeting, City of Tacoma staff presented an overview of the Consolidated Plan process, shared and gathered feedback on initial findings relating to public services and vulnerable populations, explained the role of the HSC in the Consolidated plan process and distributed a survey to HSC members that was designed to prioritize housing and community development needs to be addressed in the Consolidated Plan strategy and information to better understand fair housing knowledge and needs.
- Tacoma/Lakewood/Pierce County Continuum of Care (CoC): The local planning body for homeless services. Members from this group were engaged in the two Service Provider Roundtables, described in the following section. Members of this group also provided useful data to inform the Consolidated Plan.
- Tacoma City Council: City of Tacoma staff plan to present the draft Consolidated Plan at the March 24, 2020 City Council study session. Additionally, the City Council plans to adopt the final Consolidated Plan at its meeting on May 5, 2020, again, assuming public meetings are permitted by these times.

The City of Lakewood conducted outreach and engagement activities to agencies, groups, and organizations in line with the City of Lakewood Community Development Block Grant and HOME Investment Partnership ACT Citizen Participation Plan (2019).

Below details the planned outreach conducted to these groups:

- Lakewood Planning Advisory Board: Created by City ordinance, with members appointed by the City Council, will review and make recommendations on the Con Plan. This group

is planned to be engaged in late April 2020 with the objective to review the draft plan and public comments in order to provide final feedback and decisions to finalize Consolidated Plan to send to Lakewood City Council for approval.

- **Lakewood Community Service Advisory Board:** This is a citizens’ advisory board, which recommends CDBG and HOME allocations and the Con Plan to the City Council. To the extent possible, the board includes low- and moderate-income persons, representatives of community groups, and members of minority groups. This group is planned to be engaged in late April 2020 with the objectives to review the draft plan and public comments in order to provide final feedback/decisions to finalize Consolidated Plan to send to the Lakewood City Council for approval.
- **Lakewood City Council:** City of Lakewood staff planned to present the draft Consolidated Plan at the April 6, 2020 City Council study session. Additionally, the City Council plans to adopt the final Consolidated Plan at its meeting on June 1, 2020, again, assuming public meetings are permitted by this time.

Tacoma	Tacoma Planning Commission
	Tacoma Human Rights Commission
	Tacoma Community Redevelopment Authority
	Tacoma Human Services Commission
	Tacoma City Council
Lakewood	Lakewood Planning Advisory Board
	Lakewood Community Service Advisory Board
	Lakewood City Council

Agencies, Groups, Organizations who Participated

Cooperation and Coordination with Other Public Entities

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

Due to the outbreak of COVID-19 and the resulting state of emergency proclamations both at the local level and at the national level, some of the engagement activities planned for March and were cancelled and others may be cancelled or postponed. Please check the City of Tacoma and City of Lakewood websites for the latest updates.

PR-15 CITIZEN PARTICIPATION – 91.401, 91.105, 91.200(c)

Summary of Citizen Participation Process

The City of Tacoma leveraged the significant citizen participation activities and findings from the recently conducted 2018 Affordable Housing Action Strategy process and other recent planning efforts. In addition to the engagement and coordination with agencies, commissions, and councils noted above, the City of Tacoma also engaged organizations and the broader public in a variety of ways.

These activities included:

Neighborhood Council Meetings: Neighborhood Councils advise City Council on issues of local importance and seek consensus among residents on specific plans of action. Councils meet once a month for two hours at a time. City of Tacoma staff engaged several Neighborhood Councils during their regularly scheduled February and March 2020 meetings, including the Eastside, South Tacoma, Northeast, Southend, and Northend Neighborhood Councils. The objectives for this engagement are described below.

- Explain the Consolidated Plan process and opportunities for the public to engage in it.
- Share and vet high-level findings from the Consolidated Plan and Analysis of Impediments.

Gather input to help prioritize the needs to be addressed in the Consolidated Plan, by distributing and collecting an anonymous survey.

Service Provider Roundtable: City of Tacoma staff engaged service providers in a roundtable discussion in February 2020. The objectives of this engagement are described below:

- Explain the Consolidated Plan process and opportunities for service providers to engage in it.
- Share and vet high-level findings from the Consolidated Plan and Analysis of Impediments.
- Gather input to help prioritize the needs to be addressed in the Consolidated Plan, by facilitating discussion on service needs and by distributing and collecting an anonymous survey.

Numerous service provider organizations were represented in this roundtable discussion, including:

- Pierce County Alliance
- Vadis
- Korean Women’s Association
- Rebuilding Together South Sound
- Tacoma Housing Authority
- Consejo Counseling
- Tacoma Community House

- Habitat for Humanity
- Tacoma Public Schools
- Associated Ministries
- Shared Housing Services
- Sound Outreach
- Oasis Youth Center
- New Phoebe House Association

Survey: A brief survey was designed to gather input to help prioritize the needs to be addressed in the Consolidated Plan Strategic Plan. The survey was distributed and collected at Neighborhood Council Meetings, the Service Provide Roundtable, and the Human Services Commission meeting.

Public Comment: Citizens are notified of the availability of the draft Consolidated Plan for review by publication of a plan summary in a general circulation newspaper. Citizens are given 30 days’ notice prior to adoption of the plan. Copies of the plan are available in CED, NCS, Tacoma Public Library and other public places. A 30-day public comment period takes place from April 18, 2020 – May 18, 2020. Feedback received during this period will be synthesized and incorporated into the final Con Plan. Feedback received during this period will be synthesized and incorporated into the final Con Plan.

Public Hearing: A public hearing is held by the City Council prior to adopting the City’s Five-Year Consolidated Plan and/or Annual Action Plan, giving citizens and applicants an opportunity to comment on the proposed plan and on program performance. The public hearing is planned to take place May 19, 2020 at the Tacoma City Council meeting.

The City of Lakewood also conducted the following engagement activities:

Service Provider Roundtables: City of Lakewood staff engaged service providers in a roundtable discussion in February 2020. The objectives of this engagement are described below:

- Explain the Consolidated Plan process and opportunities for service providers to engage in it.
- Share and vet high-level findings from the Consolidated Plan and Analysis of Impediments.

Citizen Participation Findings

A survey was distributed at several of the engagement activities—the Neighborhood Council meetings, Service Provider Roundtables, and the Human Services Commission meetings. The survey was designed to gather input to help prioritize the needs to be addressed in the Consolidated Plan. There are significant constraints in generalizing the feedback from the survey, given that the respondents cannot be categorized as representative of the populations in either Tacoma or Lakewood. For instance:

- Forty-one people responded to the survey. Thirty-nine of the respondents were residents of Tacoma, two were residents of Pierce County (not Tacoma or Lakewood), and none were residents of Lakewood.
- Respondents, on average, had more education and higher household incomes than the general population in Tacoma or Lakewood, with 71.05% reporting they had attained a bachelor's degree or higher and a plurality of respondents (46.15%) reporting a household income of more than \$100,000.

While recognizing the constraints to generalizing the findings from the survey, the results may still be useful to consider as one of many inputs that inform the prioritization of needs to address in the Consolidated Plan since many of the respondents are representatives of service provider organizations and have better than average insight into the needs of more vulnerable populations. Some of the most notable findings are captured below.

- 1) Respondents were asked to rank the level of need of the following community development issues, with 1 being the most critical need and 4 being the least critical. Safe & Affordable Housing ranked as the most critical need for respondents, receiving an average score of 1.85 and receiving the most #1 responses with 22 out of 41 respondents ranking it #1 out of 4. The next three community development needs received relatively similar average scores, with Infrastructure score an average 2.14, Economic Development scoring 2.35 and Community & Neighborhood Facilities scoring 2.41.
- 2) Respondents were asked to rank the level of need for the following types of public services, with 1 being most critical to 10 being least critical need. Healthcare & Substance Abuse Services ranked as the most critical need, scoring an average of 3.35 out of 10. Homeless Services ranked second, scoring an average of 3.49, but it also received the most #1 responses, with 15 respondents ranking it as #1 most critical need (Healthcare & Substance Abuse Services received the second most #1 responses, with 13 respondents ranking it as #1 most critical need). Out of the 10 types of public services respondents were asked to rank, the average scores for each were spread between 3.35 and 4.95, indicating that respondents overall may have viewed all of these services needs as quite critical. The full list of public service needs and their average rank scores (again from a scale of 1-10) are listed below:
 - a. Health care and substance abuse services: 3.35
 - b. Homeless services: 3.49
 - c. Youth services and childcare: 3.78
 - d. Services for persons with disabilities: 3.97
 - e. Domestic violence services: 4.03
 - f. Fair housing education and counseling: 4.26
 - g. Veteran services: 4.48
 - h. Job training and employment services: 4.55
 - i. Senior services: 4.59
 - j. Homebuyer education and financial literacy: 4.95

- 3) Respondents were asked to rank the most important actions to take to address fair housing impediments, with 1 being the most critical need to 7 being the least critical need. The action that received an average score indicating it was the most critical was to “increase the supply of affordable housing, in a range of sizes, in areas of opportunity,” which received an average score of 2.73 and the most #1 responses with 18 respondents ranking it the #1 most critical action to take to address fair housing impediments. The full list of actions (and their average rank score) to take to address fair housing impediments that respondents were asked to rank on a scale of 1 to 7 is below:
 - a. Increase the supply of affordable housing, in a range of sizes, in areas of opportunity: 2.73
 - b. Increase support for tenants: 2.93
 - c. Increase accessibility for persons with disabilities: 3.13
 - d. Increase the inclusiveness and diversity of housing decision-makers and partners: 3.2
 - e. Strengthen fair housing enforcement 3.23
 - f. Increase fair housing outreach and education: 3.49
 - g. Increase support for landlords: 4.2
- 4) Respondents were asked to select all classes they thought were protected under federal, state, and/or local fair housing laws. While all respondents to the question indicated that “Race” is a protected class, none of the other options received 100% affirmative responses, even though many of the classes listed are, in fact, protected by federal, state, and/or local fair housing laws. These responses indicate that more fair housing education is still needed to ensure everyone understands their rights and responsibilities with respect to protected classes. As a reminder, below is a summary of which classes are protected at the federal, state and city level (See Figure 1 in the appendix for a summary of which classes are protected at the federal, state and city level. Followed by Figure 2, providing a summary of responses from the survey).
- 5) Respondents were also asked to report whether they believe they have ever been discriminated against relating to their housing. Eight respondents, nearly 20% indicated they believe they had been discriminated against, while 33 or roughly 80%, did not believe they had been. For those who answered “yes” to this question, they were asked to select the option that best describes the situation in which they believe they were discriminated. Respondents were also given an option of “other” and allowed to write in another option not listed, but no one selected that choice. Below is a summary of responses. Most respondents indicated experiencing discrimination when attempting to acquire new housing.
 - a. Inquiring about housing (e.g. in-person, phone, email): 3
 - b. Applying for housing: 3
 - c. Being screened for housing (e.g. background check, tenant report): 3
 - d. Financing housing (e.g. obtaining loans, paying rent): 3
 - e. Obtaining homeowner or renters insurance: 0

- f. Asking for exceptions to a housing policy: 1
- g. Asking for structural modifications to accommodate a disability:0

NA-05 NEEDS ASSESSMENT OVERVIEW

A thorough needs assessment is critical to addressing housing and related challenges in Tacoma and Lakewood. Due to various demographic and economic factors and trends, residents currently experience challenges due to low incomes, including seniors on a fixed income, high housing costs, overcrowding, and homelessness. Many residents struggle to pay for housing and related expenses. Although housing affordability and quality of life challenges impact households of all incomes, types and tenures, extremely low incomes renters most acutely experience the effects. Addressing the needs of low-income households with children, disabilities and the elderly will require urgent responses to ensure access to safe and stable housing.

Note that the information shown in the tables below, unless explicitly indicated otherwise, represents aggregated data from both the cities of Tacoma and Lakewood.

NA-10 HOUSING NEEDS ASSESSMENT – 24 CFR 91.405, 24 CFR 91.205(a,b,c)

Summary of Housing Needs

Since the Great Recession, the housing markets in Tacoma and Lakewood have recovered and housing prices and rents have increased. Increasing housing costs can pose financial challenges as residents balance housing payments with other necessities such as food, transportation, and medical care.

Housing problems include incomplete plumbing and kitchen facilities, crowding and cost burden, and affect households across the income spectrum. Renters and owners alike feel the impact of higher housing costs and are more likely to report housing problems when costs increase. Overall, renters in Tacoma and Lakewood tend to have lower incomes than owners, and so often feel the

impact of higher housing costs more acutely. Owners have not been spared from the negative impacts of high housing costs relative to income and reported housing problems are prevalent in owner-occupied units as well as rentals. Across income groups, race and ethnic groups, and tenure groups, cost burden represents the most pervasive housing problem facing Tacoma and Lakewood.

The cities' severe housing problems affect households in the lowest income levels most directly. The following Housing Needs Assessment presents data that illustrates the extent of housing problems in Tacoma and Lakewood, and the compounding impacts of high housing costs on both owners and renters. Analyzing cost burden households paying over 30% of their monthly income on housing costs illustrates that over 32,000 low- and moderate-income households are cost burdened¹. Notably, assessing cost burden that is over 50% shows that more than half of these households are setting aside more than 50% of their monthly income towards housing². Cost burden is particularly significant for renter households earning the lowest incomes with less than 30% of area median income (AMI). Over two-thirds of extremely low-income households are paying more than half their monthly income on housing costs.

Another significant housing problem is overcrowding, which has also had the largest impact on households with the lowest incomes. For example, 32% of 9,435 renter households with children who experienced overcrowding earned 30% of AMI or less. While 56% of households that experienced overcrowding earned less than 80% of AMI. Not being able to afford housing was also the most common housing problem identified by people experiencing homelessness. Among the 1,489 respondents surveyed in the 2019 Point in Time Count, the main causes of homelessness are economic and housing-related with the top three reasons being:

- Lack of affordable housing
- Inadequate income or employment
- Eviction

In Tacoma and Lakewood, household incomes vary widely depending on the size of the household and its composition. Overall 61% of small family households have incomes greater than 80% of AMI, while 49% of large family households earn more than 80% AMI. However, the data indicate differences between the two jurisdictions. In Tacoma, the majority of both small and large households have incomes greater than 80% of AMI (63% and 51%, respectively); however, in Lakewood a smaller proportion of small households have incomes of more than 80% of AMI (54%) and only 44% of large households only earn 80% AMI or more. In both Tacoma and Lakewood 44% of households with at least one-person age 62-74, but no one age 75+, earn less than 80% AMI. In Tacoma 61% of households that contain at least one-person age 75+ earn less than 80% of AMI. In Lakewood, the percentage is slightly lower, with 54% of households with at

¹ Reference Table 5: Cost Burden Over 30 Percent in the Appendix.

² Reference Table 6: Cost Burden Over 50 Percent in the Appendix.

least one-person age 75+ earning less than 80% AMI. In both jurisdictions the largest proportion of households with at least one-person age 75+ earn between 50% and 80% AMI.

Housing Needs Summary Tables³

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

³ Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.

Number and Type Households in Need of Housing Assistance

The average household size in Tacoma has remained relatively constant in the last five years, with Tacoma averaging 2.6 persons per household, and Lakewood averaging 2.4 persons per household (2011-2015 ACS). When a household pays more than 30% of their monthly income towards housing expenses it is considered a cost burden. If the household's income is lower than 80% of the AMI, then cost burdens can pose economic challenges as households may need to choose between monthly housing payments and other necessities, such as food or medical care. There are just over 20,000 single person (non-family) households in Tacoma and Lakewood that are cost burdened. (2011-2015 CHAS).

Single householders who are elderly, age 62 or older, often face financial challenges as they age, transition to a fixed income and see significant decline in incomes. In Tacoma and Lakewood, single person elderly households experience very high cost burden rates, whether they are homeowners or renters, and when their monthly income is less than 80% of AMI, they may require housing assistance. In fact, 81% of single elderly homeowners (2,295 households) are cost-burdened and earn less than 80% AMI., and 60% earn less than 50% of AMI. For renters the challenges can be even greater. Ninety-three percent of single elderly renter households that are cost-burdened earn less than 80% of AMI, which indicates they may need housing assistance. Three-quarters of these households earn less than 50% of AMI while 42% earn extremely low incomes that are less than 30% of AMI⁴.

Extreme housing cost burden occurs in circumstances where a household puts more than 50% of monthly income toward housing costs and is a strong indicator that a household may be facing housing insecurity. There are 1,289 single elderly owner households and 2,265 single elderly renter households paying more than 50% of their monthly income on housing, which totals 18% of all cost-burdened elderly single households in Tacoma and Lakewood combined. Sixty-four percent of the 2,265 elderly single renter households earn less than 30% of AMI and 24% earn more than 30% of AMI, but less than 50% of AMI. Owners face slightly lower rates of extreme cost burden than renters, however, nearly 40% of elderly single owner homeowners earn less than 30% of AMI and 36% earn more than 30% of AMI, but less than 50% of AMI. These figures indicate a risk of housing insecurity and need for greater housing assistance⁵.

Non-elderly single person households represent 33% (or 13,294) of households facing cost burden in Tacoma and Lakewood combined. Just under half of the cost-burdened single non-elderly homeowners earned less than 80% AMI, and 94% of single non-elderly renters face similar cost burdens. Forty-six percent of cost-burdened single renters earned less than 30% of AMI and 27% earned over 30% but less than 50% of AMI, which indicates significant need for housing assistance⁶.

⁴ Reference Table 5: Cost Burden Over 30 Percent and Table 6: Cost Burden Over 50 Percent in the Appendix.

⁵ Reference Table 5: Cost Burden Over 30 Percent and Table 6: Cost Burden Over 50 Percent in the Appendix.

⁶ Reference Table 5: Cost Burden Over 30 Percent and Table 6: Cost Burden Over 50 Percent in the Appendix.

Number and Type of Families in Need of Housing Assistance

As noted in the City of Tacoma’s 2020 Analysis of Impediments (AI) update, violence in the home and in relationships cuts across common indicators such as income, occupation, race, and ethnicity⁷. The National Domestic Violence Hotline in 2018 documented up to 5,977 contacts across Washington, which ranks the state eighth for contact volume. Tacoma ranks second in the state accounting for eight percent of calls received. According to the *2016 City of Tacoma Community Needs Assessment* up to 28% of homeless individuals counted in Pierce County’s Point-In-Time experienced domestic violence⁸.

Most Common Housing Problems

Cost burden represents the most common housing problem. Among 13,893 severely cost-burdened renter households (paying more than half of their income on rent), 63% earn less than 30% AMI and 32% earn between 30% and 50% AMI. For the 25,587 renter households that are cost burdened (paying between 31% and 50% of their income on rent), 51% earn between 31% and 80% AMI, while 43% earn less than 30% AMI. These high numbers of cost-burdened renter households reflect the fact that all types of housing are expensive in western Washington, and very few rental units are available at rent levels that are affordable for the lowest income households.

For homeowners, the cost burden picture looks a little different. Of the 5,461 homeowners experiencing severe cost burden (paying more than 50% of monthly income to housing costs), 33% earn 30% AMI or less, 32% earn between 3% and 50% AMI and 24% earn between 51% and 80% AMI. For homeowners who are cost burdened, those earning more than 80% AMI comprise 39%, those earning between 50% and 80% AMI comprise 26%, those earning between 30% and 50% AMI comprise 20%. Again, the limited number of homes that are affordable to the lowest income households drives these numbers significantly. Increasing the level of affordability for both renters and homeowners would help reduce the percentage of households that spend more than 30% of their income on housing.

Another significant housing problem is overcrowding, which is defined as having more than one person per room in a unit. In Tacoma and Lakewood combined, there are 2,655 renter households experiencing overcrowding. Eighty percent of all renter households experiencing overcrowding earned 80% AMI or less, with 31% earning less than 30% AMI and 27% earning between 30%-50% AMI. 9,435 renter households with 1 or more children age 6 or younger experience overcrowding. Of those 56% earned less than 80% AMI, with more than one in five households earning less than 30% AMI. Thirty-one percent of owners with children experiencing overcrowding earned 80% AMI or less. Four hundred and sixty-five households included one family with at least one subfamily or more than one family. In these cases, 67% of renter households and 42% of owner households earned less than 80% AMI. Over 1,000 renter households experienced severe overcrowding (defined as more than 1.5 persons per room), with 86% earning less than 80% AMI, and 39% earning less than 30% AMI.

⁷ 2020 Analysis of Impediments Update.

⁸ “City of Tacoma Community Needs Assessment.” August 2016. BERK.

Lastly, while the number of renter households living in substandard conditions (lacking complete plumbing or kitchen facilities) is relatively small, 1,065, 38% are households earning 30% AMI or less, and another 40% are households earning between 31% and 80% AMI.

As might be expected, the propensity for having severe housing problems goes down as income goes up. Among renters, 70% of the households with one or more severe housing problem earn 50% AMI or less; among homeowners, 34% of households facing these problems earn 50% AMI or less. Conversely, 96% of the homeowners and 90% of the renter households that experience none of the four identified Severe Housing Problems (lacking a kitchen or complete plumbing, severe overcrowding, or severe cost burden) earn more than 50% AMI.

Characteristics and Needs of Low-Income Individuals and Families with Children At-Risk of Becoming Homeless

Low-income individuals and families are particularly housing cost-burdened with more than one-third of their income going toward housing expenses. For many low-income households in Tacoma and Lakewood it is becoming increasingly difficult to pay monthly housing costs, which includes rent and utilities. During the Service Provider Roundtable and staff consultation as part of this Consolidated Plan and as heard during previous engagement activities for subsequent planning, many stakeholders reported an uptick in eviction as more low-income households struggle to keep pace with housing costs. Evictions can trigger a cycle of instability, where households encounter additional barriers to securing new housing due to an eviction record and can contribute to homelessness. For many low-income individuals and families covering a financial emergency—for instance due to job loss, short-term or long-term disability—can further drive housing instability. Additionally, low-income residents on a fixed income are unable to keep up with the changing rental market and are faced with rising rents that outpace their living adjustments, which also contributes to higher incidents of eviction among seniors. A recent study by the University of Washington found that up to 80 to 90% of evictions are a result of falling behind on rent. In these cases, over one-third of defendants in the study were paying up to 80% of their income on housing⁹.

Housing Characteristics Linked with Instability and An Increased Risk of Homelessness

Given the realities of the rental housing market, low-income households are pushed to live in substandard conditions that may pose health and safety concerns, such as the presence of mold in the home. Housing instability may also be linked to mental health concerns and substance use disorders.

There are no reliable data at the community level to make a valid estimate of the number of households at risk of homelessness. Persons with extreme cost burdens and, in general, populations with very low incomes (30% or less of AMI) are among the most vulnerable to homelessness. While CHAS data can be a beginning point for estimates in terms of numbers of very low-income

⁹ The State of Evictions: Results from the University of Washington Evictions Project, University of Washington, 2019. The University of Washington Eviction Project was formed in 2018 and measures and analyzes evictions using court records, census data, and housing market trends across the state. Applying demographic, urban sociology, and economic theory to assess how rent, changing neighborhoods, homelessness and evictions contribute to housing insecurity.

households, a combination of factors contribute to risk, such as domestic violence, illness, addiction, high medical expenses, high housing costs, and unemployment. Unstable housing conditions also include doubling up in overcrowded conditions. The current Centralized Intake (CI) system, in place since 2011, will be improved as part of the larger effort to coordinate the path out of homelessness in Pierce County (described earlier). The streamlined application in combination with improvements to the data system will provide better estimates of the number and characteristics of those at risk and outcomes of interventions.

The CI system in Pierce County will be utilizing a revised assessment during the next few months to better capture the conditions bringing people into homelessness or putting them at risk of homelessness. This will also improve the ability to target interventions to stabilize the household or prevent the household from entering the homeless system in the first place.

Temporary shelters can be insecure, because while programs provide for short-term assistance, the duration is not long enough to result in stable housing. Examples include persons coming from prison through a short-term transition program who are not able to find employment and victims of domestic violence who may need a long period of time to gain skills for independence.

Housing cost burden is the single most pressing concern in Tacoma and Lakewood for owners and renters. As shown through ACS Census data 32,893 low- to moderate-income households are paying more than 30% of their income towards housing costs, including 23,949 renter households and 8,944 owner households¹⁰. Additionally, more than half of these households are severely cost burdened¹¹. For renter households earning the lowest incomes (<30% AMI) the burden is particularly significant, with 67% paying more than half their monthly income towards housing costs. High numbers of severely cost burdened renter households reflect that there are not enough rental units available at rent levels affordable to the lowest income households. Elderly and single renters earning the lowest incomes face serious housing costs burdens, and in many cases face real threats of housing insecurity. Increasing the availability of units affordable to low income earners – both renters and owners – would reduce the number of households burdened by housing costs.

A smaller number of households report other housing problems, including lacking kitchen or plumbing facilities or overcrowding. After cost burden, overcrowding is the most reported housing problem. Combined 3,429 low- to moderate-income households reported crowded housing, but 2,620 (76%) are renters. Large numbers of single person households – both renters and owners – report high rates of overcrowding, but the issues impact renters overall most significantly. High levels of overcrowding suggest that there are needs for affordable housing at all unit sizes to accommodate singles and families are varying sizes. Many of the households reporting housing problems earn 50% AMI or less. This indicates that housing quality is a pressing concern for lower income households and compounds the financial impacts of housing cost burden.

¹⁰ Reference Table 5: Cost Burden Over 30 Percent in the Appendix.

¹¹ Reference Table 6: Cost Burden Over 50 Percent in the Appendix.

NA-15 DISPROPORTIONATELY GREATER NEED: HOUSING PROBLEMS – 91.405, 91.205(b)(2)

Introduction

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10% or more) than the jurisdiction as a whole at that income level. HUD specifies four housing problems for this analysis:

- Lack of complete kitchen
- Lack of complete plumbing
- Overcrowding
- Cost burden of 30% or more

The following section includes data and analyses that identify the share of households by race or ethnicity and income level that are experiencing one or more of the HUD-defined housing problems.

0 Percent – 30 Percent of Area Median Income (AMI)¹²

Nearly eight out of ten (78%) Tacoma and Lakewood households earning incomes in the 0%-30% AMI income level experience at least one housing problem. The share of Hispanic households experiencing one or more housing problems is 11% above the incidence of all households across the jurisdiction as a whole and meets the threshold to be identified as a disproportionately greater need at the 0%-30% AMI income level.

30 Percent – 50 Percent of Area Median Income (AMI)¹³

Eighty-six percent of Tacoma and Lakewood households earning incomes in the 30%-50% AMI income level experience at least one housing problem. There is no disproportionately greater need among members of any racial or ethnic group at that income level.

50 Percent – 80 Percent of Area Median Income (AMI)¹⁴

Just over half of Tacoma and Lakewood households (53%) in the 50%-80% AMI income level experience at least one housing problem. The share of Pacific Islander households experiencing

¹² Reference Table 9: Disproportionally Greater Need 0% – 30% AMI in the Appendix. Data represented is aggregated data for Tacoma and Lakewood, Washington. Note: The four housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room, 4) Cost Burden greater than 30%.

¹³ Table 10: Disproportionally Greater Need 30% – 50% Percent AMI in the Appendix.

¹⁴ Table 11: Disproportionally Greater Need 50% – 80% AMI in the Appendix.

one or more housing problems is 10% above the incidence of all households and meets the threshold to be identified as a disproportionately greater need at the 50%-80% AMI income level.

80 Percent – 100 Percent of Area Median Income (AMI)¹⁵

Thirty-two percent of Tacoma and Lakewood households earning incomes in the 80%-100% AMI income level experience at least one housing problem. There is no disproportionately greater need among members of any racial or ethnic group at that income level.

Households earning lower incomes experience higher incidences of housing problems compared to the jurisdiction as a whole, which includes Tacoma city and Lakewood city. This is consistent with findings in other sections of the Housing Needs Assessment.

NA-20 DISPROPORTIONATELY GREATER NEED: SEVERE HOUSING PROBLEMS – 91.405, 91.205(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Disproportionately greater need refers to the experience of a racial or ethnic group that is more than ten percent higher than the need demonstrated for total households within the jurisdiction at a designated income level. As discussed in Section NA-15 previously, housing problems include:

- A housing unit lacking complete kitchen facilities
- A housing unit with complete plumbing
- Overcrowding as measured by more than one person per room
- Housing cost burden when a household's housing expenses are greater than 30% of income

Building on this list severe housing problems are present when a household is paying more than 50% of income towards housing expenses, or experiences overcrowding exceed 1.5 people per room. This section includes data and analysis of the severe housing problems experienced by households representing different racial or ethnic groups, at specific income levels.

0 Percent – 30 Percent of Area Median Income (AMI)¹⁶

Three-quarters of Tacoma and Lakewood households (75%) in the 0%-30% AMI income level experience at least one severe housing problem. There is no disproportionately greater need among

¹⁵ Reference Table 12: Disproportionately Greater Need 80 – 100% AMI in the Appendix.

¹⁶ Reference Table 13: Severe Housing Problems 0% - 30% AMI in the Appendix.

members of any racial or ethnic group at that income level.

30 Percent – 50 Percent of Area Median Income (AMI)¹⁷

Just over three-quarters (76%) of all Tacoma and Lakewood households earning incomes in the 30%-50% AMI income level experience at least one severe housing problem. There is no disproportionately greater need among members of any racial or ethnic group at that income level.

50 Percent – 80 Percent of Area Median Income (AMI)¹⁸

Twenty-three percent of Tacoma and Lakewood households in the 50%-80% AMI income level experience at least one severe housing problem. There is no disproportionately greater need among members of any racial or ethnic group at that income level.

80 Percent – 100 Percent of Area Median Income (AMI)

Seven percent of Tacoma and Lakewood households in the 80%-100% AMI income level experience at least one severe housing problem. The share of Asian households experiencing one or more severe housing problems is 11% above the incidence of all households and meets the threshold to be identified as a disproportionately greater need at the 80%-100% AMI income level.

Discussion

Two of the elements that comprise the four identified housing problems have shifted in HUD's definition of "Severe Housing Problems." First, the measure for overcrowding increased from more than one person per room to more than 1.5 persons per room and the household's cost burden increased from "more than 30% of income paid for housing costs" to "more than 50% of household income paid towards housing costs".

Three-quarters of Tacoma and Lakewood households (75%) in the 0%-30% AMI income level experience at least one severe housing problem. There is no disproportionately greater need among members of any racial or ethnic group at that income level.

Just over three-quarters (76%) of all Tacoma and Lakewood households earning incomes in the 30%-50% AMI income level experience at least one severe housing problem. There is no disproportionately greater need among members of any racial or ethnic group at that income level.

Twenty-three percent of Tacoma and Lakewood households in the 50%-80% AMI income level experience at least one severe housing problem. There is no disproportionately greater need among members of any racial or ethnic group at that income level.

Seven percent of Tacoma and Lakewood households in the 80%-100% AMI income level experience at least one severe housing problem. The share of Asian households experiencing one or more severe housing problems is 11% above the incidence of all households and meets the

¹⁷ Reference Table 14: Severe Housing Problems 30% - 50% AMI in the Appendix.

¹⁸ Reference Table 15: Severe Housing Problems 50% - 80% AMI in the Appendix.

threshold to be identified as a disproportionately greater need at the 80%-100% AMI income level.

NA-25 DISPROPORTIONATELY GREATER NEED: HOUSING COST BURDENS – 91.405, 91.205(b)(2)

As discussed previously in NA-10, housing cost burden is the most pressing housing concern in Tacoma and Lakewood. The following table and analysis examine the experiences of households by race and ethnicity to determine if, and to what extent, a particular group exceeds the cost burden of the jurisdiction as a whole. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10% or more) than the jurisdiction as a whole at that income level.

Table 21 includes data that demonstrate the extent to which housing cost burdens impact Tacoma and Lakewood households in different racial and ethnic categories. Approximately one in five households in Tacoma and Lakewood - 40,343 households – are cost burdened, which means they pay more than 30% of their monthly income towards housing expenses. Just over half (20,989, 52%) of these households pay 31%-50% of their income to housing costs, and 19,354 households (48%) are severely cost burdened, which means they pay more than 50% of their income to housing costs.

For the jurisdiction as a whole, approximately one in five (21%) households are paying between 30% and 50% of their monthly expenses towards housing costs, which meets the threshold for cost burden. Looking more closely at the data it is apparent that some racial and ethnic groups are experiencing cost burdens at a higher rate than the jurisdiction overall; however, no single group is experiencing a disproportionately greater need with a rate at least 10% higher than the jurisdiction as a whole.

When looking at severe cost burden, 19% of all households in Tacoma and Lakewood experience severe costs burdens and spend more than 50% of their income on housing costs. American Indian or Alaska Native households experiencing sever cost burdens at a rate that is 12% higher than the jurisdiction as a whole. This meets the threshold to be identified as a disproportionately greater need and represents 355 households.

NA-30 DISPROPORTIONATELY GREATER NEED: DISCUSSION – 91,205(b)(2)

Disproportionately greater need is defined as a difference greater than ten percentage points for any racial or ethnic group than the jurisdiction as a whole. For housing problems and severe housing problems, this condition exists, as follows:

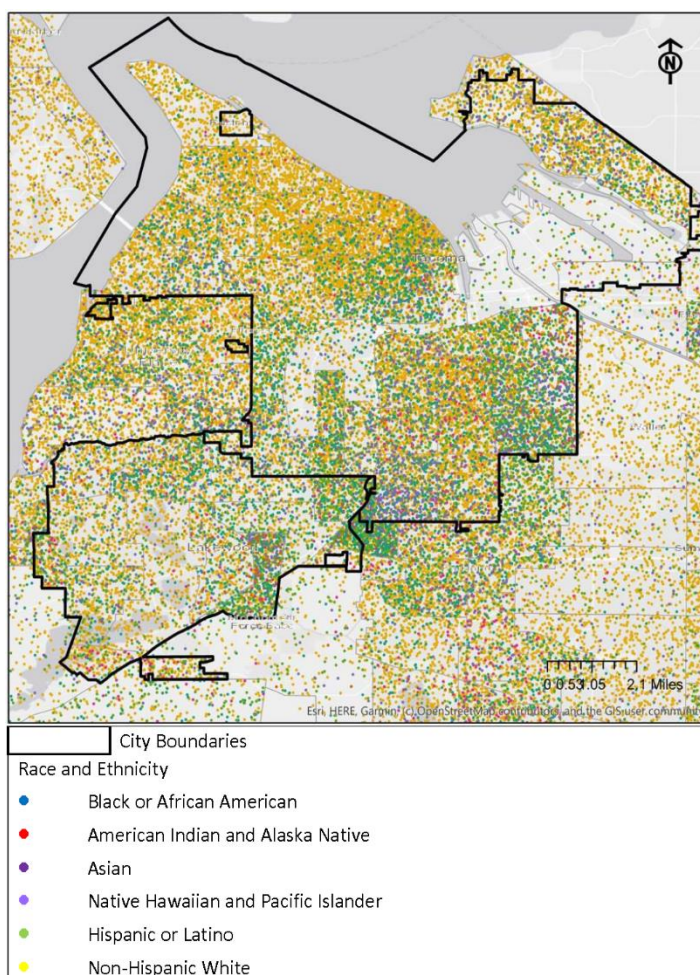
- 30% AMI or less: African American (10% greater – severe housing problems only)
- 31% - 50% AMI: Hispanic (11% greater – severe housing problems only)
- 51% - 80% AMI: Pacific Islander (10% and 15% greater)
- 80% - 100% AMI: Asian (11% greater – severe housing problems only)

For housing cost burden, this condition appears only in the highest income category:

- 51% AMI or more: Native American/Alaska Native (12% greater)

Tacoma

Tacoma is a diverse city located on Puget Sound in western Washington State. On Map 1: Residential Locations and Concentration by Race and Ethnicity, Tacoma's residential patterns reflect historic patterns of racial segregation, with concentrations of white households living in the northwest area of the city close to Puget Sound. Although there are diverse neighborhoods across the city, definite racial/ethnic residential patterns emerge when mapped to reflect geographic concentrations. Residential communities of color are more concentrated in the south and eastern areas of the city. Within these concentrated areas, pockets of racial and ethnic enclaves emerge. On the city's southern and eastern edge there are distinct areas with concentrations of Asian households, as well as smaller concentrations of American Indian and Alaska Native and Pacific Islander and Native Hawaiian households. Geographic patterns also show concentrations of



African American and Hispanic households in the city’s far eastern areas and near the city’s central core.

Lakewood

Lakewood is a small city located adjacent to and southwest of Tacoma. Like Tacoma, Lakewood has a mix of households representing racial and ethnic diversity. Similar to Tacoma, Lakewood’s residential housing patterns demonstrate geographic concentrations of housing by race and ethnic groups. The western areas of the city show higher concentrations of white households. The city’s eastern areas show greater concentrations of African American, Hispanic and Asian households, particularly in areas adjacent to Tacoma’s diverse southern neighborhoods.

NA-35 PUBLIC HOUSING - 91.405, 91.205(b)

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

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

Section 504 Needs Assessment

The Pierce County Housing Authority (PCHA) has in place reasonable accommodation policies to support residents in need of accommodations. However, persons with disabilities who reside in public housing or who are currently applicants on a waiting list still have limited options for accessible units. There are many barriers to being housed, in addition to lack of units. Persons who experience the most difficulty securing housing are persons with disabilities, especially those with untreated mental health problems and other needs for supportive housing. People may be ineligible for a number of reasons including past felony convictions, use of illegal drugs, poor rental history, eviction history, or property damage.

Number and Types of Families on the Waiting List for Public Housing and Section 8

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

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

NA-50 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS – 91.415, 91.215(f)

Need for Public Facilities

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

- Parks, recreation, and cultural facility needs, including major expenditures for renovation of the Tacoma Dome and City park improvements (\$83 million)
- Municipal facilities and services, with major needs for fire training facilities and for community and senior centers, as well as libraries (\$174 million)
- Utilities and services, with major expenditures for Tacoma Power, water distribution and water quality improvements, and wastewater management (\$1.7 million)
- Community development, including downtown and Foss Waterway (\$22 million).

The City of Lakewood's Comprehensive Plan sets the overall vision for public facilities and improvements in the City. This vision and plan is supported by implementation plans. Projects for improved and new parks and recreation are set out in the *Lakewood Legacy Plan*. This plan identifies projects totaling \$2.5 million over the next six years (2015-2020) including

TACOMA – Consolidated Plan

OMB Control No: 2506-0117

25

improvements in trails, expansion of Springbrook Park, Harry Todd Playground Replacement and a Village Green at Town Center. Capital Improvements Projects identified by Public Works include extensive road construction and improvements; citywide safety improvements to signalize intersections; extensive improvements to construct sidewalks, curbs, gutters and provide street lighting; and additional provision of sewer services and connections.

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

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

Need for Public Improvements

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

The *Pierce County Health Improvement Plan*, calls for a number of improvements to build health communities. These include having safe places to exercise; and, bringing safe water and sewer services to residents in lower income neighborhoods (among other recommendations). The United Way recent public outreach to determine needs in the community (*A Community Conversation*) identified lack of sufficient transportation and the ability to access resources as a primary barrier.

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

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

In Lakewood, the City Council recently prioritized projects to provide infrastructure and improvements in support of neighborhoods and business to improve living conditions and stimulate economic development. The City of Lakewood 6-Year Capital Improvement Plan for

Parks (*Lakewood Legacy Plan*) was mentioned above and included \$2.5 million in projects including trail improvements. The *Six-Year Comprehensive Transportation Program (2015-2020)* contains projects totaling \$120 million over the next five years. Included are roads and sidewalks connecting neighborhoods and linking to amenities and services, many of which are poorly or not at all connected.

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

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

Need for Public Services

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

- Prepare children and youth for success – which includes increasing parenting skills, removing academic barriers, and focusing on the most vulnerable to remove barriers; and, preventing gangs and gang involvement
- Increase employability, self-determination, and empowerment for adults – which includes workforce development; and, self-determination and empowerment
- Meet basic needs of Tacoma residents – housing stabilization; food security; and, safety
- Enhance mental health/substance use disorder services – which include diversion from jail and hospitals; reducing chronic homelessness; community-based care; and a focus on youth.

A strong part of the plan is the analysis of access to opportunities, which is defined in terms of conditions in place that contribute to success. However, it is more than situational in that barriers outside of the boundaries of neighborhoods contribute to challenges in being successful. Those barriers include lack of affordable housing, lack of affordable childcare (and care offered during-off hours and for infants), and lack of transportation. Language and cultural barriers are also significant and serve to isolate households and impede successful utilization of community resources. Tacoma's Equity and Empowerment Initiative looks to break down structural barriers. Among other goals, this means involving all people in decisions, identifying where resources and

where they are not, and looking for ways to remove barriers and open doors to giving all residents a path to strive.

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

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

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

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

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

MA-05 HOUSING MARKET ANALYSIS OVERVIEW

Most residential properties in Tacoma are single-family, detached structures, which is consistent with development trends in the State of Washington and Pierce County. Lakewood's housing stock is more diverse – single-family, detached units make up less than half (46%) of residential properties in the city and there is a larger concentration of medium-sized multifamily properties in Lakewood, compared to Tacoma, Pierce County, and Washington State.

Housing costs in Tacoma and Lakewood are lower on average than in Pierce County and Washington State. Still, housing costs are rising, for both rentals and purchase. These trends are likely to especially impact the lowest income households, since there are few options priced for them and available subsidies have not kept pace with the market – Fair Market Rents and HOME rents have increased slower than overall increases in median home values and contract rents and are lower, on average across bedroom sizes, than the average rent in both Lakewood and Tacoma.

Tacoma has a large share of both owner- and renter-occupied units that were built before 1950 (40% of owner units and 34% of renter units). Units in Lakewood were most commonly built

between 1950 and 1979, with 60% of the owner-occupied units and 64% of the renter-occupied units built in that time period.

While both Tacoma and Lakewood exhibit slightly higher (but relatively consistent) incidence of renter-occupied units built before 1980 as in the county and state, they are unique from the rest of the county and state in having similar shares of the owner-occupied housing supply built in that time period. These units may contain lead hazards, since they were mostly built prior to the date when lead paint regulations went into effect. Among those built before 1980, 12% of renters and 13% of owners living in these units have children age six or younger (who may be particularly at risk from lead paint exposure) living in the household.

Renter-occupied units in both Tacoma and Lakewood are more likely than owner-occupied units to have one of the measured conditions of substandard housing, including cost-burden. Since renters' experience cost-burden at a higher rate than owners, this may be driving some of the difference in the incidence of housing conditions by tenure. However, renters are also more likely than owners to have two of the selected conditions, so cost-burden cannot fully account for the difference, suggesting a heightened need for rehabilitation among rental properties.

Given the amount of both owner- and renter-occupied housing in Tacoma that was built before 1950, there is also likely to be maintenance and rehabilitation needs that cut across tenure, targeting these oldest properties.

Varied areas across Tacoma and Lakewood exhibit high rates of each of the housing problems measured: cost-burden, overcrowding (more than 1.5 persons per room), and incomplete plumbing or kitchen facilities. Only one area exhibits a clear concentration of multiple of these problems: Census Tract 616.02, near downtown Tacoma and the University of Washington-Tacoma campus.

There are also several high-poverty areas with large concentrations of non-white populations across both Tacoma and Lakewood – and it appears the number of these areas has grown over the past decade.

MA-10 HOUSING MARKET ANALYSIS: NUMBER OF HOUSING UNITS – 91.410, 91.210(a)(b)(2)

Most residential properties in Tacoma are single-family, detached structures, which is consistent with development trends in the State of Washington and Pierce County. During the City of Tacoma's work to create its *2019 Affordable Housing Action Strategy*, many people provided feedback about the need for density and infill, from taller houses and smaller lot sizes to a need for multi-family construction.

Lakewood's housing stock is less concentrated in single-family, detached structures than Tacoma, Pierce County, or the State of Washington. Single-family, detached units make up less than half (46%) of residential properties in the city. Rather, Lakewood has a larger concentration of medium-

sized multifamily properties, compared to the other jurisdictions.

In general, renter-occupied housing tends to be smaller (in terms of number of bedrooms) compared to owner-occupied housing across both Tacoma and Lakewood.

Residential Properties by Number of Units

Most residential properties in Tacoma are single-family, detached structures (63% of all units). This is consistent with development trends in the State of Washington and Pierce County. The next most common property types are medium and large multifamily buildings; buildings with 5 to 19 units and buildings with 20 or more units each make up 13% of the housing stock in Tacoma. These buildings represent slightly larger shares of the Tacoma housing stock than they do in the county and state.

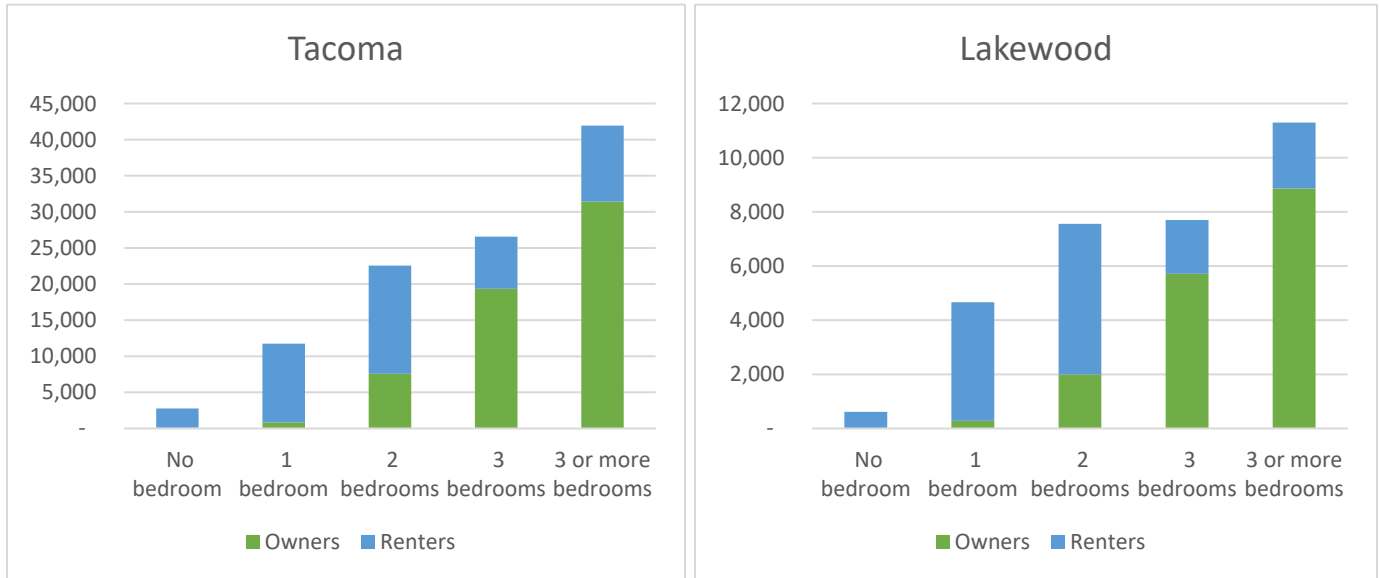
Lakewood's housing stock is less concentrated in single-family, detached structures than Tacoma, Pierce County, or the State of Washington. Single-family, detached units make up less than half (46%) of residential properties in the city. Rather, Lakewood has a larger concentration of medium-sized multifamily properties than the other jurisdictions – properties with 5 to 19 units make up more than one-fifth (21%) of the housing stock in Lakewood. Lakewood also has a slightly larger concentration of small multifamily properties with 2 to 4 units than the other jurisdictions. While there are nearly no mobile homes reported in Tacoma, mobile homes make up 6% of the housing stock in Lakewood, which is consistent with Pierce County and the State of Washington.

Unit Size by Tenure

Owner-occupied units tend to have more bedrooms than renter-occupied units in both Tacoma and Lakewood, which is consistent with the county and state as well. There were very few owner-occupied units with 1 bedroom or less in either jurisdiction. Owner-occupied units were most commonly contained 3-bedrooms or more, representing 79% and 80% of the owner-occupied units in Tacoma and Lakewood, respectively. Renter-occupied units have a more even distribution across the different unit sizes. In both Tacoma and Lakewood, the most common size of renter-

occupied units was 2-bedrooms.

Figure 3 – Number of Bedrooms by Tenure in Tacoma and Lakewood



Data Source: 2011-2015 ACS

Units Expected to be Lost from the Affordable Housing Inventory

Loss of subsidized or income-restricted units could put additional pressure on the city’s affordable housing supply. Income-restricted units can be lost through a variety of ways— expiring subsidies, deteriorating quality that ultimately makes them uninhabitable, and owners “opting out” of subsidized housing contracts. Among Tacoma’s existing privately owned, federally subsidized supply, 326 units at 9 properties have subsidies that expire as early as 2021.¹⁹

MA-15 HOUSING MARKET ANALYSIS: COST OF HOUSING – 91.410, 91.210(a)

Housing costs in Tacoma are lower on average than in Pierce County and Washington State. Still, housing costs are rising, for both rentals and purchase. According to results of surveys conducted by the Washington Center for Real Estate Research (WCRER), the average rent in the fall of 2019 in Pierce County was \$1,338 with a vacancy of 4.64%, compared to \$1,573 and 4.26% respectively for Washington State. The survey includes units in larger complexes only (five or more units) and varies with landlord response rates. The general trend among the apartments surveyed over the last five years is that of steadily increasing rents and declining vacancies. This trend was also

¹⁹ City of Tacoma Affordable Housing Action Strategy (2019). Information presented is based on earliest expiration. Data from the National Housing Preservation Database. (2018). Data accessed via <http://preservationdatabase.org>. TACOMA – Consolidated Plan

corroborated in the 2015 *State of Washington Housing Needs Assessment*, which concluded that housing costs (in inflation adjusted dollars) were increasing while median renter incomes have decreased in Washington (again in inflation adjusted dollars), and clearly this trend is continuing. Further, the City of Tacoma’s *Affordable Housing Action Strategy* also reported a similar trend of increasing housing costs across rental and for-sale units over both the short- and long-term.

These trends are likely to especially impact the lowest income households, since there are few options priced for them and available subsidies have not kept pace with the market – Fair Market Rents and HOME rents have increased slower than overall increases in median home values and contract rents and are lower, on average across bedroom sizes, than the average rent in both Lakewood and Tacoma.

Cost of Housing

Both Tacoma and Lakewood have lower median home values and lower median contract rents than Pierce County and Washington State. There are also a larger share of households paying less than \$1,000 on rent each month in both Tacoma (where 56% of renters paid less than \$1,000 on rent) and Lakewood (where 67% of renters paid less than \$1,000 on rent) than in the county and the state. However, these housing costs are still out of pace with resident incomes.

Between 1990 and 2016, the median value of homes in Tacoma nearly doubled. Short-term, for-sale market trends suggest an even tighter housing market for potential homebuyers. The median home sale price increased by one-third between March 2016 and March 2018, peaking at \$281,900. Additional data from Zillow suggests that the city’s overall for-sale inventory shrank by 43 percent, while home sales experienced a modest increase (9 percent) between March 2016 and March 2018.²⁰

Within Tacoma’s rental market, the city experienced a steady increase in median rent between 1990 and 2016. Over that time, Tacoma’s median rent increased 39 percent (to \$980 in 2016), while median household income only increased by 20 percent.²¹

A snapshot of shorter-term market trends suggests that a renter looking for a unit could face much steeper costs: For a family looking to rent a single-family home, the median rent was \$1,652 as of March 2018—an increase of 16 percent from March 2016. For a person or family looking to rent a unit in a multifamily apartment building, the median rent was \$1,440 as of March 2018—an

²⁰ City of Tacoma Affordable Housing Action Strategy (2019). Data from Zillow, March 2016-2018, Median Sale Price of For-Sale Properties.

²¹ City of Tacoma Affordable Housing Action Strategy (2019). Data from the 1990 & 2000 Decennial Census and 2005-2016 American Community Survey Public Use Microdata Sample 1-Year Estimates.

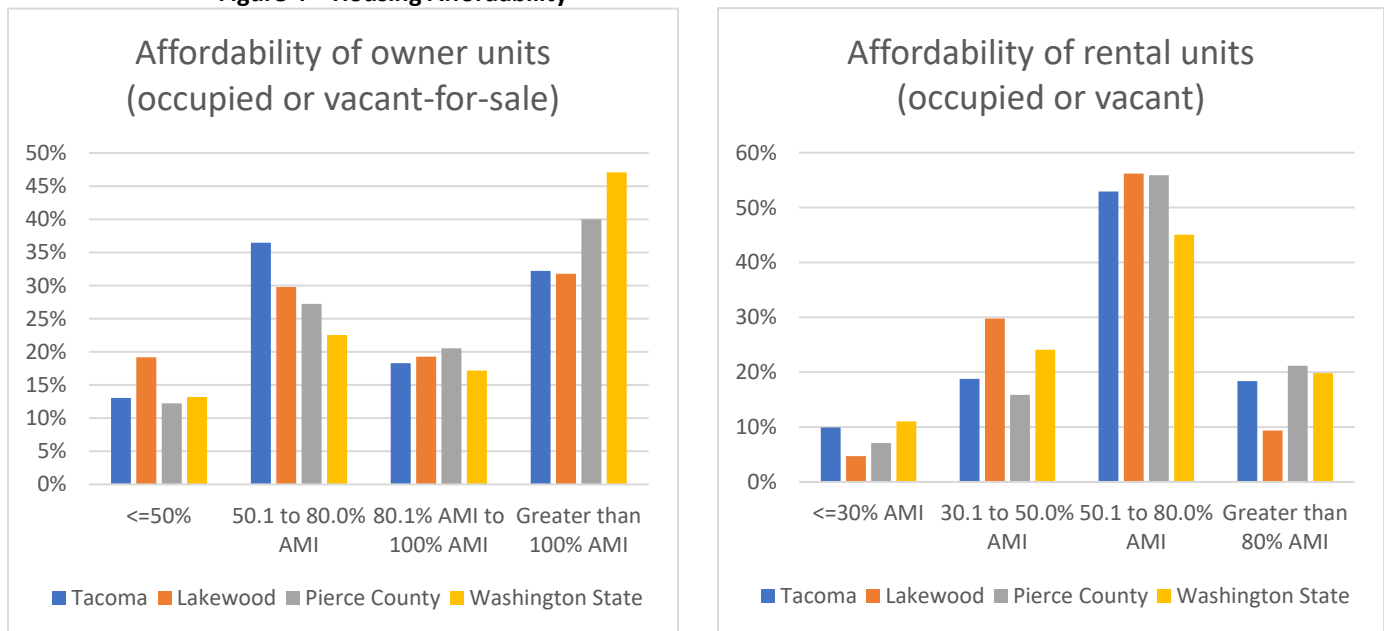
increase of 17 percent from March 2016.²²

Housing Affordability

Housing is considered affordable when housing plus utilities is no more than 30% of household income. Moreover, housing choice and access to opportunities is largely a function of income.

In Tacoma, there are the fewest housing options (across both the rental and ownership market) for the lowest income households. This is consistent with the trends in Pierce County and Washington State. In Lakewood, this pattern holds true in the rental market, with only 5 percent of rental units affordable to households at 30% AMI or less. In the Lakewood ownership market, the amount of homes affordable at 50% AMI and below is nearly the same as the amount of homes affordable at 80 to 100% AMI (units at these price points represent 19% of the Lakewood ownership market each). In terms of price points, the Lakewood rental market is more concentrated in the middle, with few units priced for the lowest income households (as noted above) and less units priced for households at greater than 80% AMI than Tacoma, the county, and the state.

Figure 4 – Housing Affordability



Data Source: 2011-2015 CHAS

Monthly Rent

Fair Market Rents in the Tacoma HUD Metro Area increased by an average of 10% from FY2018 to FY2019, after barely increasing from 2017 to 2018 (when there was a 1% average increase) and from 2016 to 2017 (when there was a 2% average increase). The past year’s increase was closer to the pace of housing cost increases in the region, but still short compared to the two-year trends

²² City of Tacoma Affordable Housing Action Strategy (2019). Data from Zillow, March 2016-2018, Median Rent at Single-Family and Multifamily Rental Properties.

in market rents (16 and 17 percent two-year increases in single- and multifamily buildings between March 2016 and March

Insufficient Housing for Households at All Income Levels

Located in a dynamic region, the City of Tacoma has not been immune to higher housing costs over the past several decades, with housing costs beginning to accelerate in the last few years. The City of Tacoma, along with its partners, have made a concerted effort to meet the housing needs of local residents. However, needs among Tacoma residents have increased, while resources to address these needs have declined. As a result, the City and its partners have not produced enough income-restricted housing for its lowest income residents to keep pace with their needs.²³

Tacoma’s limited affordable rental supply creates significant unmet need, particularly among extremely low-income households. Despite recent efforts by the City of Tacoma, along with its partners like Tacoma Housing Authority (THA), Catholic Community Services of Western Washington, and Mercy Housing, to increase the city’s supply of subsidized or “income-restricted” units, many residents are still in need of affordable options.²⁴

The City of Tacoma lacks enough rental housing for low-income households. Based on a supply gap analysis that accounts for all available and affordable units for households earning 80 percent of area median income or below, the city has a shortfall of about 3,000 units for all low-income households. Examining the rental supply by income range rather than cumulatively demonstrates the need for additional supply for extremely low-income and very low-income households. Unmet need is greatest among extremely low-income households. Today, the city’s rental supply can only serve 27 percent of households earning 30 percent of area median income or less. In contrast, the city’s rental supply can serve a larger share of very low-income households (81 percent), although a gap still exists for these households, too.²⁵

Changes in Affordability of Housing

If the long- and short-term trends continue (i.e. home values and rents increasing faster than household incomes), affordability is likely to decrease. This is likely to most acutely affect those with the lowest incomes, based on growing competition for lower cost units and the constraints on building homes (rental or for-sale) at price points affordable to the lowest-income households.

HOME rents and Fair Market Rent Comparison to Area Median Rent

Per Zillow, the average rent in Tacoma and Lakewood in 2019 was \$1,604 dollars. This is higher than the average FMR across bedroom sizes for FY2019 (\$1,428), and the average HOME rents across bedroom sizes (\$912 to \$1,150), suggesting additional resources and policy tools may be needed to incentivize the private market to participate in producing, preserving, and offering

²³ City of Tacoma Affordable Housing Action Strategy (2019).

²⁴ City of Tacoma Affordable Housing Action Strategy (2019).

²⁵ City of Tacoma Affordable Housing Action Strategy (2019). Data from 2016 American Community Survey Public Use Microdata Sample 1-Year Estimates.

affordable housing. Recognizing this, the cities and HOME consortium will seek opportunities to layer public resources and participate in public-private partnerships.

MA-20 HOUSING MARKET ANALYSIS: CONDITION OF HOUSING – 91.410, 91.210(a)

Approximately 30% of owner-occupied units and around half of renter-occupied units in both Tacoma and Lakewood exhibit some substandard housing condition (31% of owner-occupied units in Tacoma and 29% of owner-occupied units in Lakewood; 51% of renter-occupied units in Tacoma and 57% of renter-occupied units in Lakewood). Few units exhibit more than one of the four conditions measured.

Tacoma has a large share of both owner- and renter-occupied units that were built before 1950, especially compared to Lakewood, Pierce County, and Washington State. Forty percent of owner units and 34% of renter units were built before 1950 in Tacoma. By comparison, in Lakewood, only 12 percent of owner units and 9 percent of renter units were built before 1950 (which is actually lower than the share of the county and the state’s housing stock at that age). Units in Lakewood were most commonly built between 1950 and 1979, with 60% of the owner-occupied units and 64% of the renter-occupied units built in that time period.

While both Tacoma and Lakewood exhibit slightly higher (but relatively consistent) incidence of renter-occupied units built before 1980 as in the county and state, they are unique from the rest of the county and state in having similar shares of the owner-occupied housing supply built in that time period. These units may contain lead hazards, since they were mostly built prior to the date when lead paint regulations went into effect. Among those built before 1980, 9% of renters and 12% of owners living in these units have children age six or younger (who may be particularly at risk from lead paint exposure) living in the household.

Definition for “substandard condition” and substandard condition but suitable for rehabilitation

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

Condition of Units

The table below shows the share of units in Tacoma, Lakewood, Pierce County, and Washington State that exhibit physical conditions, which may be indicators of substandard housing. This data is broken out by tenure. The selected conditions are similar to the housing problems noted in the Needs Assessment – lacking complete plumbing facilities, lacking complete kitchen facilities,

overcrowding, and cost-burden.

In both Tacoma and Lakewood, renters are more likely to live in units with one of the selected conditions than owners. This is consistent with trends in Pierce County and Washington State. Lakewood has a slightly higher share of renters that live in housing with one selected condition (53% of all renters, compared to 47% in Tacoma and Pierce County). Across all jurisdictions, few units (either renter- or owner-occupied) exhibit more than one of the four conditions.

Year Unit Built

Tacoma has a large share of both owner- and renter-occupied units that were built before 1950, especially compared to Lakewood, Pierce County, and Washington State. Forty percent of owner units and 34% of renter units were built before 1950 in Tacoma. By comparison, in Lakewood, only 12 percent of owner units and 9 percent of renter units were built before 1950 (which is actually lower than the share of the county and the state's housing stock at that age).

Units in Lakewood were most commonly built between 1950 and 1979, with 60% of the owner-occupied units and 64% of the renter-occupied units built in that time period. Units built in that time period are significantly more common in Lakewood than in Tacoma, Pierce County, or Washington State.

Both Tacoma and Lakewood have fewer new units (units built in 2000 or later) than Pierce County and Washington State.

Risk of Lead-Based Paint Hazard

Units built before 1980 are at highest risk for containing a lead-based paint hazard, since they were mostly built before lead-paint regulations went into effect (in 1978). Children who live in homes with lead-based paint can become exposed by inadvertently ingesting or inhaling lead contained in household dust. This is particularly a problem when houses are remodeled using practices such as scraping or sanding old paint. Lead 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.

While both Tacoma and Lakewood exhibit slightly higher (but relatively consistent) incidence of renter-occupied units built before 1980 as in the county and state, they are unique from the rest of the county and state in having similar shares of the owner-occupied housing supply built in that time period – 45% of owner-occupied units in the county and 49% of owner-occupied units in the state were built before 1980; meanwhile, 73% of owner-occupied units in Tacoma and 72% of owner-occupied units in Lakewood were built before 1980.

The occurrence of owner-occupied units built before 1980 with children present was consistent in Tacoma, Lakewood, the county and the state (13% of units built before 1980 had children under 6 present in Tacoma and 11% of units built before 1980 had children under 6 present in Lakewood, compared to 11% and 12% in the county and the state, respectively). The occurrence of renter-occupied units built before 1980 with children present was lower in Tacoma and Lakewood (13% and 11% of all units built before 1980,

respectively), compared to Pierce County and Washington State (22% and 19%, respectively).

Need for Owner and Rental Rehabilitation

Renter-occupied units are more likely than owner-occupied units to have one of the selected conditions noted above. It is important to note that these conditions include cost-burden, which is not a direct indicator of need for rehabilitation but could indicate that those households have reduced ability to absorb costs of property upkeep, which can lead to deferred maintenance and rehab needs. Since renters' experience cost-burden at a higher rate than owners, this may be driving some of the difference in the incidence of housing conditions by tenure. However, renters are also more likely than owners to have two of the selected conditions, so cost-burden cannot fully account for the difference, suggesting a heightened need for rehabilitation among rental properties.

Given the amount of both owner- and renter-occupied housing in Tacoma that was built before 1950, there is also likely to be maintenance and rehabilitation needs that cut across tenure, targeting these oldest properties.

Number of Housing Units with Lead-Based Paint Hazards Occupied by Low-or Moderate-Income Families

Based on the estimates in Table 28, across Tacoma and Lakewood, 12% of households renting units built before 1980 and 13% of owner-occupant households living in units built before 1980 have children age six or younger living in the household. Conservatively, all older housing with young children should be a concern in terms of lead exposure. No attempt was made here to further refine these estimates, which are of all households with young children regardless of household income. Not all of these children are at risk, however. Risk increases with age of the unit (actual presence of lead) and unit deterioration (poor substrate condition), moisture intrusion and deteriorated painted surfaces. Whether rented or owned, the cost of maintenance often contributes to deteriorating conditions and risk of lead exposure.

MA-30 HOMELESS FACILITIES AND SERVICES – 91.410, 910.210(C)

Facilities Targeted to Homeless Persons¹

Tacoma staff seek to fund a comprehensive set of services to support those experiencing housing stability. Services include:

- Food banks
- Furniture bank
- Housing navigation services
- Needle exchange program
- MHSUD (mental health and substance abuse disorder) services
- Case management
- Economic stabilization
- Legal services
- Education
- Employment and workforce development

- Parenting
- Homeless prevention
- Health and health care
- Temporary financial assistance

Through the 0.1 percent sales tax Tacoma is funding Mental Health and Substance Use Disorders programming along with a wide spectrum of service.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

- Shelters (for families, survivors of domestic violence, single adult, and young adult)
- Youth and young adult drop-in center
- Crisis Residential Center for unaccompanied youth
- Homeless Outreach Team and Search & Rescue (outreach and invitations to services for those living in encampments and on the streets)
- Housing for chronically homeless individuals (Greater Lakes Housing First)
- Transitional housing and services for mothers who are seeking to reunite with their children
- Domestic violence services
- Permanent supportive housing
- Rapid re-housing

MA-35 SPECIAL NEEDS FACILITIES AND SERVICES

Tacoma will issue a Request for Proposals in 2020 for services to be provided in 2021-2022. Recommendations will provide a comprehensive set of services to support stability and self-sufficiency. Applications will be reviewed through an equity lens.

Tacoma has partnered with organizations providing services through Pierce County’s Drug Court and Therapeutic Mental Health Court.

Tacoma currently funds programming that provide the following services:

- Services for those currently incarcerated, including transitional beds upon exit.
- Housing and services specifically targeted to individuals living with HIV/AIDS, including youth.
- Permanent supportive housing for young adults
- Education and employment services, peer support, and active independent living services for individuals with disabilities.

MA-50 NEEDS AND MARKET ANALYSIS DISCUSSION

Areas Where Households with Multiple Housing Problems Are Concentrated

For this discussion, areas were considered to have a concentration of multiple housing problems if they fell within the top quintile of Census Tracts for percent of households experiencing more

than one of the housing problems reported in CHAS data: cost-burden, overcrowding (more than 1.5 persons per room), and incomplete plumbing or kitchen facilities. The spatial pattern for each of these problems is varied across Tacoma and Lakewood – there is only one Census Tract that was in the top quintile for share of households experiencing more than one of these problems: 616.02.

Areas Where Racial or Ethnic Minorities or Low-Income Families Are Concentrated

As of 2010, there were three Census Tracts across Tacoma and Lakewood that were considered racially and ethnically concentrated areas of poverty. These tracts had a non-white population that is greater than or equal to 50% and met either of the following poverty criteria: the poverty rate of a tract is 1) higher than 40% or 2) more than three times the average poverty rate of tracts in the metropolitan area. Those tracts were 614, 718.06, and 9400.06. As of 2018 (per the American Community Survey 5-Year Estimates), each of those tracts still had a poverty rate higher than 40% and two of them had a non-white population greater than or equal to 50%. The tract this does not include (614) narrowly fell below this cut-off, reporting a non-white population of 46% in 2018.

According to the 2018 American Community Survey data, several additional tracts also meet both thresholds for racial and ethnically concentrated areas of poverty: 617, 633, 716.01, 717.04, 718.05, 718.07, and 9400.07.

Characteristics of the Market in These Areas

These areas tend to have fewer homes built before 1980, compared to the share of homes built in this time period both Tacoma and Lakewood as a whole. The concentrations in Lakewood overlap with areas that are more than 50% renter-occupied; the concentrated areas in Tacoma have slightly lower rates of renter-occupied housing – these tracts are between 25 and 50% renter-occupied, except 9400.06, which is more than 50% renter-occupied. More than one-quarter of all homeowners and more than 30% of renters in all of these areas experience cost-burden; in some of these areas, the cost-burden rate among renters is above 50%. More than 10% of renters in these areas are receiving housing subsidies (project- or tenant-based) and, in two of the Tacoma tracts (617 and 9400.06), more than 25% of renters are receiving housing subsidies.

SP-05 STRATEGIC PLAN OVERVIEW

This strategic plan sets priority needs and goals for the City of Tacoma and the City of Lakewood over the next five years.

Tacoma and Lakewood are a HOME Consortium and prepared a shared Strategic Plan with shared elements. This Strategic Plan outlines ways both communities can be responsive to priority needs over the next five years through continuing other long-standing approaches. Each city will continue to prepare Annual Action Plans unique to their respective jurisdiction. Tacoma, through the Tacoma Community Redevelopment Authority, administers the HOME Consortium funds.

Since its last Consolidated Plan, the City of Tacoma completed its *Affordable Housing Action*

Strategy as an urgent response to a changing housing market, increasing displacement pressure among residents, and a widespread need for high-quality, affordable housing opportunities for all.

Tacoma aims to build on the strategic direction outlined in its *Affordable Housing Action Strategy*, among other local and regional plans, to dramatically increase its investments in new rental and homeownership opportunities and establish broader anti-displacement measures.

Notably, in Lakewood, there’s an ongoing need for a wide range of public improvements. Capital improvements projects identified by Lakewood Public Works include extensive road construction and improvements; citywide safety improvements to signalize intersections; extensive improvements to construct sidewalks, curbs, gutters and provide street lighting; and additional provision of sewer services and connections. to parks and recreational facilities, community facility renovations and access to improved transportation options and support.

The priority needs and goals in the Strategic Plan reflect community input; past studies and plans; data analysis; and direction from both cities’ elected leaders. Tacoma City Council sets funding priorities every two years for use of federal entitlement funds, and Lakewood City Council sets these goals annually.

General priorities are aligned with the Consolidated Plan and opportunities to leverage funds from other sources when possible. Priorities further reflect direction in four broad areas: housing, community development, economic development, and public services. The order of these priorities is determined based on broader opportunities and needs within each jurisdiction. Public services in both cities are also supported with General Fund dollars.

SP-10 GEOGRAPHIC PRIORITEIS – 91.415, 91.215(a)(1)

Geographic Area

Area name:	Hilltop Neighborhood Revitalization Strategy Area
Area type:	Neighborhood Revitalization Strategy Area
Revitalization type:	Rehabilitation; Production; Non-housing community development
Identify the neighborhood boundaries for this target area:	See Map 2 in Appendix.
Include specific housing and commercial	Past plans and studies about Hilltop (including <i>HousingHilltop</i> (2016) and <i>Hilltop Subarea Plan</i> (2014)) have highlighted a set of interrelated needs in Hilltop: loss of affordable housing, limited supply of affordable rental and homeownership opportunities, and displacement pressure among residents and small-business owners. These studies have recommended supporting mixed-use, mixed-income, and mixed-household housing and more affordable homes for lower-income households and building upon the social capital and organizational

characteristics of this target area:	infrastructure to set measurable targets. An ongoing initiative, Design the Hill, is working with residents to design first-floor business spaces, public spaces, and affordable housing.
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General Allocations Priorities

The cities will continue to focus improvements on areas with concentrations of low-income households. At the same time, both Tacoma and Lakewood recognize the advantage of making targeted, and sometimes sustained, investments in specific neighborhoods to make a noticeable and sustainable difference in a neighborhood.

The City of Tacoma is applying for three Census Tracts that make up the Hilltop to become a Neighborhood Revitalization Strategy Area (NRSA). The City of Tacoma has also partnered with the Tacoma Housing Authority, nonprofit housing and service providers, and other stakeholders to make dramatic improvements in the Central, Eastside, South Tacoma and South End neighborhoods. The Central Business District has benefited from the use of federal entitlement funds and remains a priority.

There are currently no designated or HUD-approved geographic target areas in Lakewood. In Lakewood, the city has made a concerted effort to align its activities with needs and strategic locations, such as the areas with older or blighted properties or around community assets, such as schools and Lakeview Station. The city will continue to focus on underserved neighborhoods, such as Tillicum, Springbrook, and Woodbrook. In the past, this focus has resulted in improved infrastructure (sewers, sidewalks, roads, parks), new housing opportunities (in partnership with Tacoma-Pierce County Habitat for Humanity and the Homeownership Center of Tacoma), blight removal, and delivery of services at the Tillicum Community Center in Tillicum.

SP-25 PRIORITY NEEDS – 91.415, 91.215(a)(2)

Priority Needs

Priority need	Priority level	Description	Population(s)	Associated goals
Housing instability among residents, including homelessness	HIGH	Using severe cost-burden as a proxy for housing stability, 17,319 renters and 5,888 owners in Tacoma and Lakewood are living in unstable housing situations. These households pay at least half of their income toward housing costs each month. Housing instability is most acute among extremely low-income households. Nearly seven out of ten Tacoma and Lakewood extremely low-income households experience at least one severe housing problem.	<ul style="list-style-type: none"> • Extremely low-income households • Very low-income households • Immigrants • Seniors • People of color • Persons living with disabilities • Persons experiencing homelessness 	<ul style="list-style-type: none"> • Stabilize existing residents • Prevent and reduce homelessness • Increase availability of accessible, culturally competent services • Provide resources for urgent community needs (e.g., disaster) (Tacoma only)
Limited supply of diverse, affordable rental and homeownership opportunities	HIGH	In Tacoma, there are the fewest housing options (across both the rental and ownership market) for the lowest income households. In Lakewood, this pattern holds true in the rental market, with only five percent of rental units affordable to households at 30% AMI or less.	<ul style="list-style-type: none"> • Extremely low-income households • Very low-income households • Immigrants • Seniors • People of color • Persons living with disabilities • Persons experiencing homelessness 	<ul style="list-style-type: none"> • Increase diverse rental and homeownership opportunities
Need for accessible, culturally competent services	HIGH	The need for services—ranging from case management, economic and workforce development—to complement housing activities was	<ul style="list-style-type: none"> • Extremely low-income households • Very low-income households 	<ul style="list-style-type: none"> • Prevent and reduce homelessness

		consistently cited through past studies and community engagement activities. Stakeholders shared that people with limited English proficiency often do not use existing programs or resources due to language barriers. Transportation serves as another barrier, underscoring the need to deliver services in accessible places.	<ul style="list-style-type: none"> • Immigrants • Seniors • People of color • Persons living with disabilities • Persons experiencing homelessness 	<ul style="list-style-type: none"> • Increase availability of accessible, culturally competent services
Need for safe, accessible homes and facilities	HIGH	Tacoma has a large share of both owner- and renter-occupied units that were built before 1950 (40% of owner units and 34% of renter units). Units in Lakewood were most commonly built between 1950 and 1979, with 60% of the owner-occupied units and 64% of the renter-occupied units built in that time period.	<ul style="list-style-type: none"> • Extremely low-income households • Very low-income households • Immigrants • Seniors • People of color • Persons living with disabilities • Persons experiencing homelessness 	<ul style="list-style-type: none"> • Support high-quality public infrastructure improvements • Increase diverse rental and homeownership opportunities
<i>High priority = Activities that will be funded with federal funds, either alone or in conjunction with other public or private funds, to address priority needs during the strategic plan program years.</i>				

Priority Needs Summary

Priority Needs

Tacoma and Lakewood will use its federal entitlement funds to address the following four priority needs over the next five years, each a high priority:

1. Housing instability among residents, including homelessness
2. Limited supply of diverse rental and homeownership opportunities
3. Need for accessible, culturally competent services
4. Need for safe, accessible homes and facilities

Priorities were established after quantitative and qualitative data analysis, broad discussions with community members and stakeholders, and review and consideration of strategic plans of local and regional partner agencies and providers and public planning documents. These needs have been well-documented in complementary local and regional studies and planning efforts over the last several years: *Five-Year Plan to End Homelessness* (2019); *Lakewood Human Services Needs Analysis Report* (2014); *Tacoma Human Services Strategic Plan* (2015-2019); *Tacoma Affordable Housing Action Strategy* (2019); *Tacoma 2025*; and *OneTacoma*, to name a few.

Priority Populations

The cities of Tacoma and Lakewood are committed to serving the varied needs among low- and moderate-income residents and special populations. The needs outlined in Table below affect populations that are underserved by homes and services in Tacoma and Lakewood today:

- Extremely low-income households
- Very low-income households
- Immigrants
- Seniors
- People of color
- Persons living with disabilities
- Persons experiencing homelessness

These groups increasingly face competition for homes designed to serve their needs, as well as barriers to accessing existing affordable subsidized and unsubsidized homes in both cities. Severe housing problems like severe cost-burdens and overcrowding disproportionately affect householders that identify as Black and African American; Hispanic; and Asian-Pacific Islander.

SP-30 INFLUENCE OF MARKET CONDITIONS – 91.415, 91.215(b)

The *Affordable Housing Action Strategy*, along with findings from the market analysis completed for this Consolidated Plan, highlight how much the City of Tacoma’s housing market has changed over the last several years.

Housing costs are rising, for both rentals and purchase. According to the *Affordable Housing Action Strategy*, between 1990 and 2016, the median value of homes in Tacoma nearly doubled. Short-term, for-sale market trends suggest an even tighter housing market for potential homebuyers. The median home sale price increased by one-third between March 2016 and March 2018, peaking at \$281,900. Additional data from Zillow suggests that the city’s overall for-sale inventory shrank by 43 percent, while home sales experienced a modest increase (9 percent) between March 2016 and March 2018.²⁶

Trends within Tacoma mirror higher costs countywide: According to the Washington Center for Real Estate Research (WCRER), the average rent in the fall of 2019 in Pierce County was \$1,338 with a vacancy of 4.64%, compared to \$1,573 and 4.26% respectively for Washington State. The general trend among the apartments surveyed by WCRER over the last five years is that of steadily increasing rents and declining vacancies.

The City of Tacoma lacks enough rental housing for low-income households. Based on a supply gap analysis that accounts for all available and affordable units for households earning 80 percent of area median income or below, the city has a shortfall of about 3,000 units for all low-income households. Despite recent efforts by the City of Tacoma, along with its partners like Tacoma Housing Authority (THA), Catholic Community Services of Western Washington, and Mercy Housing, to increase the city’s supply of subsidized or “income-restricted” units, many residents are still in need of affordable options.²⁷

Changing market conditions affect the lowest income households, since there are few housing options priced for them and available subsidies have not kept pace with the market. Tacoma’s limited affordable rental supply creates significant unmet need, particularly among extremely low-income households.

Fair Market Rents and HOME rents have increased slower than overall increases in median home values and contract rents and are lower, on average across bedroom sizes, than the average rent in Tacoma. As a result, tenant-based rental assistance or project-based rental assistance may not be as effective as it has been in the past. Additionally, there’s still a persistent need for more deeply subsidized homes for low-income households and complementary supportive services and emergency rental assistance to stabilize residents’ experiencing a housing crisis.

²⁶ City of Tacoma Affordable Housing Action Strategy (2019). Data from Zillow, March 2016-2018, Median Sale Price of For-Sale Properties.

²⁷ City of Tacoma Affordable Housing Action Strategy (2019).

Affordable Housing Type	Market characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	In previous program years, Tacoma has not allocated federal funds for permanent, tenant-based rental assistance. Tenant-based rental assistance would help households experiencing housing instability (including housing crises such as eviction or unanticipated rent increases) and underserved special needs populations living in Tacoma. Higher rents and competition for a small number of affordable rental units, along with other barriers, may limit the ability of recipients of tenant-based rental assistance to successfully obtain rental housing.
TBRA for Non-Homeless Special Needs	In previous program years, Tacoma has not allocated federal funds for tenant-based rental assistance for non-homeless special needs populations. Tenant-based rental assistance would help underserved special needs populations living in Tacoma. Higher rents and competition for a small number of affordable rental units, along with other barriers, may limit the ability of recipients of tenant-based rental assistance to successfully obtain rental housing.
New Unit Production	Housing affordability is a major challenge, especially among extremely and very low-income households. Tacoma only has a small number of rental units affordable and available to these households relative to need. New unit production is shaped by the increasing cost of land, construction materials and labor, and limited federal, state, and local financial resources to close the gap between affordable rents and development costs. Tacoma is actively pursuing complementary local tools, including capitalizing its Housing Investment Trust Fund, inclusionary zoning, and more diverse housing types, to leverage federal resources and support new unit production.
Rehabilitation	The age and condition of homes suggests a need to improve the quality of existing properties in Tacoma. Tacoma has a large share of both owner- and renter-occupied units that were built before 1950, especially compared to Lakewood, Pierce County, and Washington State. Forty percent of owner units and 34% of renter units were built before 1950. The age and potential for health hazards such as lead-based paint in these homes may require a larger investment of resources per unit to make home repairs and mitigate health and safety hazards.
Acquisition, including preservation	The need for strategic acquisition and stabilization of properties has grown in the last decade. Loss of subsidized units could put additional pressure on the city's already limited affordable housing supply. Among Tacoma's existing privately owned, federally subsidized supply, 326 units at 9 properties have subsidies that expire as early as 2021. The city does not have the financial resources to preserve expiring units.

Influence of Market Conditions

SP-35 ANTICIPATED RESOURCES – 91.215(b), 91.215(a)(4),
91.220(c)(1,2)

Table below shows the first year of funds based on FY 2020 for the cities of Tacoma and Lakewood and estimated amounts over the remainder of the funding cycle. The amounts assumed to be available in the remaining four years of the plan are based on a combination of strategies.

Estimates for Tacoma assume consistent allocations and program income. Estimates for Lakewood used a more conservative approach, assuming lower annual allocations (consistent with historic trends) and variation in program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG (Tacoma)	Federal	Acquisition; Admin & planning; Economic development; Housing; Public improvements; Public services	\$2,528,421	\$0	\$450,000	\$2,978,421	\$10,113,684	
CDBG (Lakewood)	Federal	Acquisition; Admin & planning; Economic development; Housing; Public improvements; Public services	\$596,006	\$100,000	\$85,058	\$781,064	\$2,000,000	
HOME (Tacoma)	Federal	Acquisition; Homebuyer assistance; Homeowner rehab; Multifamily rental new construction; Multifamily rental rehab; New construction for ownerships;	\$1,446,351	\$250,000	\$0	\$1,696,351	\$6,785,404	<i>*Consortium including the cities of Tacoma and Lakewood</i>
ESG (Tacoma)	Federal	Conversion and rehab for transitional housing; Financial assistance; Overnight shelter; Rapid rehousing (rental assistance); Rental assistance; Services; Transitional housing	\$220,216	\$0	\$0	\$220,216	\$880,864	
NSP (Lakewood)	Federal	Public improvements	\$0	\$125,000	\$140,000	\$265,000	\$350,000	

The City of Tacoma matches CDBG and HOME funds with grants, local funds, nonprofit organizations, Low-Income Housing Tax Credits, corporate grants, and donations (among other sources) to increase the benefit and success of projects using federal CDBG, HOME, and ESG dollars. In the past, Tacoma has committed federal CDBG and HOME funds to affordable projects early; the city's upfront support has been critical in anchoring projects and obtaining additional funding.

The Affordable Housing Fund, under the oversight of the Tacoma Community Redevelopment Authority, increases the ability of partners to provide affordable housing by providing a stable source of funding to leverage additional resources. Tacoma also has a local Affordable Housing Trust Fund capitalized at \$1.2 million, which will be available through December 2020.

In Lakewood, as in Tacoma, CDBG expenditures leverage funding from multiple sources on nearly all projects, except for homeowner rehabilitation/repair program (Major Home Repair and HOME Housing Rehabilitation). Lakewood coordinates its public improvements closely with capital improvement planning, to leverage planned infrastructure improvements.

HOME match requirements for the Consortium are met through multiple sources, including private grants and donations, commercial lending, Attorney General Funds, and the State Housing Trust Fund.

In Tacoma, ESG match requirements are met through various sources, depending on the project. Sources in past years have included Washington State, Pierce County, foundations and corporate grants, private donations and City of Tacoma General Fund dollars.

Use of publicly owned land or property is not anticipated in projects currently planned or underway although if those opportunities arise, such land and property will be included.

The City of Tacoma has a public land disposition policy that prioritizes affordable housing on publicly owned property. This policy may result in publicly owned property becoming available over this funding cycle.

SP-40 INSTITUTIONAL DELIVERY STRUCTURE – 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

The table below shows the key responsible entities that make up the institutional delivery system for the federal funds in Tacoma and Lakewood. A discussion of the strengths and gaps of this system is detailed below.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Tacoma Community and Economic Development Department	Government	Funding administrator (CBDG, HOME, ESG)	Jurisdiction
City of Lakewood Community Development Department	Government	Funding administrator (CBDG)	Jurisdiction
Tacoma Community Redevelopment Authority	Redevelopment Authority	Funding administrator (CBDG, HOME)	Jurisdiction

Institutional Delivery Structure

Assess Strengths and Gaps in the Institutional Delivery System

In the City of Tacoma, projects funded with CBDG funds are administered by the Community and Economic Development Department with oversight by the Tacoma Community Redevelopment Authority and the Human Services Commission, both appointed by the Tacoma City Council. The Community and Economic Development Department administers Emergency Solution Grants (ESG), in close coordination with the Lakewood/Tacoma/Pierce County Continuum of Care and oversight from a committee with representatives from the City’s Human Services Commission, Pierce County Human Services staff, community members and at least one formerly homeless individual.

Tacoma and Lakewood receive Home Investment Partnership Program (HOME) funds jointly as a Consortium. The Tacoma Community Redevelopment Authority administers housing programs using both CBDG and HOME funds, with support from City staff. In Lakewood, projects funded with CBDG funds are administered by the Community Development Department, with public oversight by the Council-appointed CBDG Citizen’s Advisory Board (CAB). The Homeownership Center of Tacoma is the Community Housing Development Organization (CHDO) in Tacoma and is successful in increasing housing in the region.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

The table below shows available services in Pierce County and if they are targeted to persons experiencing homelessness or persons with HIV.

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

Homeless Prevention Services Summary

There is an array of agencies providing services in Pierce County covering virtually all areas of need, including most areas of need for persons who are homeless or at risk of homelessness. Detailed information on service availability is regularly updated (Tacoma-Pierce County Coalition to End Homelessness, Member Resource Directory).

The service delivery system continues to improve, resulting in a more efficient and effective way to serve persons experiencing homelessness. Persons experiencing homelessness can access the countywide Coordinated Entry system through multiple points: 1) Call United Way at 2-1-1 for live support or set-up an appointment; 2) speak with a Mobile Outreach team member; or 3) Drop-in to facilities for a same-day conversation.

There is considerable coordination between agencies. Agencies and organizations in Tacoma and Lakewood participate in the countywide Coordinated Entry system and use the Homeless Crisis Response System Prioritization policies to assess the needs of persons experiencing homelessness and prioritize them for a referral to a housing program in the Homeless Management Information

System (HMIS). This system creates a centralized way for persons experiencing homelessness to access the help they need and enables service providers to track clients following their intake assessment—closing a gap in the formerly used Centralized Intake System. It also provides a transparent, consistent way for service providers to prioritize access to housing programs.

The Human Services Commission in Tacoma seeks to build alignment around homelessness needs and identify ways to strengthen the system.

Overwhelmingly, the gaps can be attributed to lack of resources to meet the needs. Services are available, but there are not enough relative to the needs that exist for emergency, rapid re-housing, and permanent housing solutions.

The *Five-Year Plan to End Homelessness* (2019) prepared by the Pierce County Continuum of Care Committee; *Human Services Needs Analysis Report* (2014) prepared by the City of Lakewood; and the City of Tacoma *Human Services Strategic Plan* (2015-2019) are among key reports identifying gaps in services and strategies to meet the needs.

Summary of the Strategy for Overcoming Gaps

Strong coordination and process improvements two strategies being used and will continue to be used from 2020 to 2024 to overcome the gaps in the institutional delivery system.

Lakewood and Tacoma will continue to participate in the Lakewood/Tacoma/Pierce County Continuum of Care, among other collaborations, to identify strategies to strengthen the service delivery system. Tacoma is implementing strategies to align the contracted providers' systems to streamline services and enhance them.

Both are on the subcommittees for SHB2163 and SHB2060 that establish policies and funding priorities for use of document recording fees set by that legislation. Human services are funded in both jurisdictions with General Funds, guided by strategic plans. Importantly, the Tacoma City Council approved a sales tax increase (0.1%) for use in addressing needs of persons with mental health and chemical dependency issues. Decisions on use of funds and priorities are coordinated across departments in both cities and across agencies in Pierce County. The Lakewood/Tacoma/Pierce County Continuum of Care brings needs, gaps and opportunities to the front of the discussion.

SP-45 GOALS – 91.415, 91.215(a)(4)

Through its activities in this funding cycle, Tacoma and Lakewood seek to achieve the following goals:

- Stabilize existing residents (including housing, economic, and emergency stabilization)
- Increase diverse rental and homeownership opportunities
- Prevent and reduce homelessness
- Increase availability of accessible, culturally competent services
- Support high-quality public infrastructure improvements
- Provide resources for urgent community needs (e.g., disaster) (Tacoma only)

Increasing the supply of rental and homeownership opportunities (including the accessibility and type of homes available); stabilizing residents experiencing homelessness or experiencing displacement pressure; incorporating culturally competent practices into services; and improving public infrastructure to foster safer, more accessible places will help achieve the strategic objectives of Tacoma’s *Affordable Housing Action Strategy*, which are to: 1) create more homes for more people; 2) keep housing affordable and in good repair; 3) help people stay in their homes and communities; and 4) reduce barriers for people who often encounter them.

Tacoma and Lakewood estimate they will be able to serve nearly 66,000 low- and moderate-income persons and 2,600 households through its programs between 2020 and 2024.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Stabilize existing residents	2020	2024	Rehabilitation Homelessness Non-housing community development	Citywide	Housing instability Safe, accessible homes and facilities Accessible, culturally competent services	CDBG NSP	Tacoma: 36 jobs created or retained 2–3 businesses assisted Lakewood: 5 jobs created or retained 3 business assisted 10-12 blighted properties demolished 50 households assisted with rehabilitation 50 households assisted with tenant-based rental assistance
2	Increase diverse rental and homeownership opportunities	2020	2024	Production Rehabilitation	Citywide	Limited supply of rental and homeownership opportunities Safe, accessible homes and facilities	HOME CDBG	Tacoma: 735 households or housing units Lakewood: 30 households or housing units

3	Prevent and reduce homelessness	2020	2024	Homelessness	Citywide	Housing instability Accessible, culturally competent services	CDBG ESG	Tacoma: 1,605 households assisted with homelessness services Lakewood: 35 households assisted with emergency rental assistance
4	Increase availability of accessible, culturally competent services	2020	2024	Homelessness Non-housing community development	Citywide	Housing instability Accessible, culturally competent services	CDBG ESG	Tacoma: 28,120 persons assisted with homelessness services Lakewood: 250 persons assisted with services activities
5	Support high-quality public infrastructure improvements	2020	2024	Non-housing community development	Citywide	Safe, accessible homes and facilities	CDBG	Tacoma: 12,000 persons benefit from public infrastructure improvements Lakewood: 25,775 persons benefit from public infrastructure improvements
6	Provide resources for urgent community needs (e.g., disaster) (Tacoma only)	2020	2024	Rehabilitation Homelessness Non-homeless special needs Non-housing community development	Citywide	Housing instability	CDBG	Tacoma: TBD (assessed as needs arise)

Goals Summary

Goal Description

- HOME and CDBG funds used in combination in Tacoma will assist 735 low- and moderate-income households through the production of new homes for owners and renters and rehabilitation of rental and homeownership units to increase their habitability and accessibility. The *Affordable Housing Action Strategy* aims for a portion of new units produced in Tacoma by 2028 to serve extremely low-income households.
- HOME funds used in Lakewood will assist 20 low-and moderate-income households and another 50 low-and moderate-income households will be assisted using CDBG funds to support home rehabilitation and homeownership programs.
- HOME funds will be used in Lakewood to provide tenant-based rental assistance to 50 households emphasizing assistance to priority populations, including seniors, people of color, persons with disabilities, and the low- and very low-income.
- CDBG funds will be used to support businesses and job creation, with a goal to assist up to 3 businesses and create or retain 36 jobs in Tacoma and 5 jobs in Lakewood.
- CDBG-funded public infrastructure improvements will benefit 12,000 persons in Tacoma and 25,775 persons in Lakewood.
- CDBG and ESG funds will assist 1,605 households and 28,120 persons through homelessness services, such as rapid re-housing and emergency shelter in Tacoma, and 35 households in Lakewood through CDBG-funded emergency assistance for displaced residents and another 250 persons assisted with stabilization services, fair housing assistance, and other culturally competent services.

SP-50 PUBLIC HOUSING ACCESSIBILITY AND INVOLVEMENT – 91.415, 91.215(c)

Activities to Increase Resident Involvements

The Pierce County Housing Authority and the Tacoma Housing Authority have Family Self Sufficiency Programs (SFF) that provide case management and assistance to households to increase earning capacity, build skills and acquire capital to become homeowners. In addition, down payment assistance is available through both the City of Tacoma Community and Economic Development and Pierce County Human Services. The down payment assistance program is made available to housing authorities and offers a free homebuyer education seminar through the Washington State Housing Finance Commission.

Public Housing Designated as Troubled Under 24 CFR part 902

The Pierce County Housing Authority and the Tacoma Housing Authority are not designated as troubled agencies under 24 CFR part 902.

SP-55 STRATEGIC PLAN BARRIERS TO AFFORDABLE HOUSING – 91.415, 91.215(h)

Lack of affordable housing is a pressing problem in Tacoma and Lakewood. The barriers to providing new affordable housing and retaining existing units in Lakewood and Tacoma are a combination factors: low household income relative to rising housing costs; lack of sufficient stable, living wage jobs in Tacoma and Lakewood; lack of vacant land with infrastructure in place for development; high cost of labor and materials; and, lack of economic incentives for private market investment in redevelopment or new development. Lakewood’s Analysis of Impediments to Fair Housing Choice affirmed these barriers, identifying insufficient choice of suitably located safe, affordable, and quality housing for Lakewood residents as an impediment.

Market perception also prevents development in some neighborhoods because potential investors and even residents perceive a neighborhood as dangerous due to crime, a poor investment for short-term profit, and/or continued deterioration.

Even when affordable units exist, many residents must overcome significant barriers to access them. In public engagement activities for Tacoma’s *Affordable Housing Action Strategy*, residents mentioned barriers like limited knowledge of housing resources; language barriers; and difficulty qualifying for or securing housing (like meeting security deposit requirements).

Additionally, Tacoma’s and Lakewood’s Analysis of Impediments to Fair Housing Choice highlighted the following barriers:

- Tacoma:
 - 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.
- Lakewood:
 - Lack of awareness of rights and responsibilities concerning fair housing may contribute to unfair or unequal treatment.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Tacoma and Lakewood are committed to creating vibrant and healthy neighborhoods with housing choices for all residents. Both cities update the Housing Element of their respective Comprehensive Plans to align with unmet housing needs and have adopted policies that support increased affordable housing development. Tacoma and Lakewood will continue to review policies in their Comprehensive Plans to encourage affordable housing, including such strategies as infill housing and accessory dwellings. They will likewise encourage higher densities, particularly in mixed-use and urban centers.

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

The City of Tacoma developed its *Affordable Housing Action Strategy*, an urgent response to a changing housing market, increasing displacement pressure among residents, and a widespread need for high-quality, affordable housing opportunities for all. One of the four strategic objectives of the *Affordable Housing Action Strategy* focus on removing barriers for people who often encounter them. Some of the key actions to accomplish this strategic objective are as follows:

- Streamline processes for households applying for and using rental assistance.
- Create stronger alignment across the Tacoma-Lakewood-Pierce County Continuum of Care.
- Integrate culturally competent and trauma-informed practices into new and existing programs.
- Earmark a portion of new or expanded source of local funding to provide support services in new development.

Tacoma and Lakewood will continue its down payment assistance, coupled with homebuyer education, to support homeownership among low- and moderate-income households. Based on disparities identified through the city's Analysis of Impediments, a concerted effort will be made to reach African Americans, Native Americans, Hispanics and persons living with disabilities.

Tacoma and Lakewood will continue to focus on revitalizing neighborhoods through code enforcement, emergency relocation assistance, crime-free housing, infrastructure and blight removal to stabilize people and neighborhoods. Both cities will work toward relieving concentrations of poverty and low access to opportunities by encouraging projects that revitalize and improve the quality of neighborhoods along with projects and policies that increase the capacity of residents. Both cities will continue their fair housing and landlord-tenants' rights education and outreach activities.

SP-60 HOMELESS STRATEGY – 91.415, 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The primary goal of the 2019 Tacoma/Lakewood/Pierce County Continuum of Care Plan to End Homelessness is to provide a system of centralized entry, intake and referral. Accomplishments from this plan include:

- Increasing access to the Homeless Crisis Response System by moving from a centralized intake system with one entry point to a coordinated entry system.
- Helping hundreds of people facing a housing crisis finding their own solution through a Housing Solutions Conversation to avoid entering the Homeless Crisis Response System.

TACOMA – Consolidated Plan

OMB Control No: 2506-0117

57

TACOMA – Consolidated Plan
OMB Control No: 2506-0117

57

- Prioritize permanent housing interventions for those who are hardest to house and lease likely to achieve stability without support
- Increase access to housing by making the program eligibility consistent system wide.

Building off the successes, the Continuum of Care Committee (CoC), also known as The Road Home, formed to identify five-year goals and strategies to address homelessness across the county:

1. Housing – Maximize the use of existing housing while advancing additional housing resources and more affordable housing
2. Stability – Support the stability of individuals experiencing homelessness and those recently housed
3. System and Service Improvements – Create a more responsive, accessible Homeless Crisis Response System
4. Community Partners – Optimize and leverage internal and external partnerships to better prevent and address homelessness
5. The Continuum of Care – Grow awareness of the CoC’s purpose and plan and serve as a central advocacy and coordinating body for addressing homelessness in Pierce County.²⁸

Addressing the emergency and transitional housing needs of homeless persons

Emergency shelter can be the first step towards stability and should be made available to anyone in need. However, some shelter beds remain empty due to lack of coordination and data sharing across shelters. A goal of the CoC is to reduce the average length of stay in temporary housing projects, including emergency shelter, transitional housing, and safe havens, to less than 90 days. To meet this goal, the first strategy is to create a task force to include current and potential shelter and transitional housing providers, experts, local funders, and Pierce County Coalition to End Homelessness.

Persons transitioning out of homelessness often have a variety of needs including behavioral health and mental health care, employment, education, childcare and parenting support, legal support, and more. To increase the chances of maintaining permanent housing for more than two years after exiting the Homeless Crisis Response System, a “care coordination” model that provides a wraparound service when a household first enters the system then following a move to permanent housing is a key strategy.

1. Goal to help chronically homeless individuals and families: 90 percent of chronically homeless individuals remain housed two years after securing permanent housing.
2. Goal to help Veterans: 90 percent of homeless veterans to remain housed two years after securing permanent housing. Strategies to achieve this goal are:
3. Goal to help youth (ages 12-24): 90 percent of homeless youth remain housed two years after securing permanent housing. Strategies to achieve this goal are:
4. Goal to help families with children: 90 percent of homeless families remain housed two years after securing permanent housing. Strategies to achieve this goal are:
5. Goal to help survivors of domestic violence: 90 percent of homeless families remain

²⁸ Tacoma, Lakewood, Pierce County Five-Year Plan to Address Homelessness, 12/2019

housed two years after securing permanent housing. Strategies to achieve this goal are:

THA will expand the Elementary School Housing Assistance Program to other elementary schools. Continue the expansion of the College Housing Assistance Program (CHAP). Started as a pilot program at Tacoma Community College (TCC), CHAP provided tenant-based rental assistance to homeless and near homeless students enrolled at the college. The program has grown to include homeless and near homeless students enrolled at the University of Washington – Tacoma. THA hopes to partner with other education partners to support students by leveraging housing dollars to provide housing and other student supports. THA, and its education partners, will expand the program to serve homeless high school students and incarcerated students who are beginning their coursework at TCC.

SP-65 LEAD BASED PAINT HAZARD – 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Through its *Affordable Housing Action Strategy*, Tacoma aims to increase homes without lead-based paint hazards through increased production of new affordable homes (Strategic Objective #1. Create more homes for more people) and improved access to existing homes without health hazards (Strategic Objective #4. Reduce barriers for people who often encounter them).

Tacoma has a goal to add 6,000 new homes (free of health hazards such as lead-based painted) to the city’s housing supply by 2028 and help 1,000 households by removing barriers to existing or new affordable homes. The City is in the process of implementing several actions from the *Affordable Housing Action Strategy* to meet this goal, including seeding the Tacoma Housing Trust Fund with local sources of funding and modifying inclusionary housing provisions. Additionally, Tacoma is currently updating its Analysis of Impediments to Fair Housing Choice that will improve access to housing without health hazards by reducing barriers and discriminatory housing practices.

Actions to remove or address the extent of lead-based paint hazards

Consistent with Title X of the Housing and Community Development Act of 1992, the cities of Tacoma and Lakewood provide information on lead-safe practices to owners of all properties receiving up to

\$5,000 of federally funded assistance. If work on painted surfaces is involved in properties constructed prior to 1978, the presence of lead is assumed, and safe work practices are followed.

In addition to the above, homes with repairs in excess of \$5,000 in federally funded rehabilitation assistance are assessed for risk (completed by a certified Lead Based Paint firm) or are presumed to have lead. If surfaces to be disturbed are determined to contain lead, interim controls are exercised, occupants notified, and clearance test performed by an EPA-certified firm. Properties

constructed prior to 1978 and acquired with federal funds are inspected for hazards and acquired rental properties are inspected periodically.

Much of the housing stock in Tacoma, in particular, and Lakewood was constructed prior to 1978. While not exclusively the case, older units with irregular maintenance may pose a risk to residents.

Housing

repair projects favor lower-income households by virtue of their eligibility, and at-risk housing units by virtue of their affordability (condition and age). The cities provide information on lead-safe practices to households involved in the repair programs and have brochures in the City offices for the general public on the dangers of lead and the importance of safe practices.

Integration with housing policies and procedures

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

SP-70 ANTI-POVERTY STRATEGY – 91.415, 91.214(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The cities will continue to support programs and projects that assist low-income persons, including projects that offer solutions to help them out of poverty.

The goals in the Strategic Plan have the capacity to reduce the number of households living in poverty. The goals emphasize stable and affordable housing and services as a means to address poverty and high-quality infrastructure as a way to revitalize communities.

For instance, the goal of increasing diverse rental and homeownership opportunities includes projects that will provide new housing to lower income households, some with ongoing subsidy and support. Decreasing the share that a household spends on their home is one significant way of increasing their ability to pay for other necessities, such as transportation, healthcare, and food, or save for the future. Down payment assistance programs, along with housing counseling, will allow households to become homeowners and build their wealth. Housing repair programs allow persons to live in safer housing and improve the neighborhood. Funds used to acquire blighted properties and replace them with new homeownership opportunities, since ownership creates avenues out of poverty for low-income buyers and increases the value of neighboring properties.

The goal of preventing and reducing homelessness focuses on households living in poverty. Household-focused and individual-focused case management, coupled with rapid rehousing can eliminate periods of debilitating homelessness and rebuild attachment to the community, productive employment and education, all of which are challenged during periods of homelessness.

The goal of supporting high-quality public infrastructure and increasing the availability of accessible, culturally competent services also has the capacity to help households and neighborhoods out of poverty. Investing in infrastructure and aligning services with community needs can help revitalize neighborhoods and make them more attractive to other investment and

businesses providing jobs. Projects fund façade improvements and small business development directly, some through revolving loan funds, all of which result in jobs for lower-income persons, some of whom enter the programs from poverty.

Further, CDBG, HOME and ESG funds leverage additional monies to address the same issues. Projects are also the result of long collaborations between agencies and partners, including Pierce County, Tacoma-Pierce County Habitat for Humanity, the Homeownership Center of Tacoma, the Tacoma Housing Authority and the Pierce County Housing Authority. Funding from other sources – local, state, federal, foundations, private donors – are coordinated for the best benefit given continually declining federal resources. Major barriers to achieving reductions in the number of households in poverty are limited resources (including funding) and broad changes in local economies beyond control of the cities.

Coordination Among Poverty Reducing Goals, Programs, and Policies

There has been a lot of work in the cities of Tacoma and Lakewood, Pierce County, and the region to coordinate anti-poverty strategies with affordable housing planning initiatives. These initiatives aim to lower the overall cost of housing for residents or increase their earnings (or both), and in turn increase their ability to pay for other critical necessities and build wealth and assets.

Tacoma continues to maintain collaborative relationships with many nonprofit agencies, mental and social service agencies, and local and state governmental agencies to provide access to health care and other programs and services, provide a continuum of affordable housing, support education and training opportunities to aid in obtaining living-wage jobs, and promote services that encourage self-sufficiency as a lasting solution to breaking the cycle of poverty. The cities of Tacoma and Lakewood work closely with the Tacoma Housing Authority (a Moving to Work agency) and the Pierce County Housing Authority and support their Family Self-Sufficiency programs.

Both Tacoma and Lakewood are represented on the Tacoma/Pierce County Affordable Housing Consortium to work on issues of affordable housing, including state-level policies and programs to increase resources and opportunities to address local housing needs. Tacoma and Lakewood participate in a multicounty planning system (Puget Sound Regional Council) that is looking at regional growth and economic development, as well as equal access to opportunities.

Tacoma is actively implementing actions from its *Affordable Housing Action Strategy* intended to increase the affordable housing supply and stabilize existing residents. Outcomes related to these actions will be more homes where residents do not pay more than 30 percent of their income toward housing and stabilized residents, who are able to maintain their home as an asset. For instance, Action 1.2 under Strategic Objective #1 aligns where to incentivize the production of new homes with access to jobs and higher-performing schools to connect workforce and housing needs.

SP-80 MONITORING – 91.230

Remote monitoring

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

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

Specific emphasis is placed on compliance with certifications submitted with the Consolidated Plan to the U.S. Department of Housing and Urban Development, specifically Section 3 and program-specific certifications for CDBG, HOME, and ESG (Tacoma only).

Onsite monitoring

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

City of Lakewood staff will conduct onsite monitoring of CDBG subrecipients as necessary.

AP-15 EXPECTED RESOURCES – 91.420(b), 91.220(c)(1,2)

The table below shows the expected available resources in Tacoma for 2020. Estimates for the remaining years assume consistent allocations and program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG (Tacoma)	Federal	Acquisition; Admin & planning; Economic development; Housing; Public improvements; Public services	\$2,528,421	\$0	\$450,000	\$2,978,421	\$10,113,684	
HOME (Tacoma)	Federal	Acquisition; Homebuyer assistance; Homeowner rehab; Multifamily rental new construction; Multifamily rental rehab; New construction for ownerships	\$1,446,351	\$250,000	\$0	\$1,696,351	\$6,785,404	<i>*Consortium including the cities of Tacoma and Lakewood</i>
ESG (Tacoma)		Conversion and rehab for transitional housing; Financial assistance; Overnight shelter; Rapid rehousing (rental assistance); Rental assistance; Services; Transitional housing	\$220,216	\$0	\$0	\$220,216	\$880,864	\$220,216

Expected Resources – Priority Table

Leveraging Federal Funds with Additional Resources

The City of Tacoma matches CDBG and HOME funds with grants, local funds, nonprofit organizations, Low-Income Housing Tax Credits, corporate grants, and donations (among other sources) to increase the benefit and success of projects using federal CDBG, HOME, and ESG dollars. In the past, Tacoma has committed federal CDBG and HOME funds to affordable projects early; the city’s upfront support has been critical in anchoring projects and obtaining additional funding.

The Affordable Housing Fund, under the oversight of the Tacoma Community Redevelopment Authority, increases the ability of partners to provide affordable housing by providing a stable

source of funding to leverage additional resources. Tacoma also has a local Affordable Housing Trust Fund capitalized at \$1.2 million, which will be available through December 2020.

HOME match requirements for the Consortium are met through multiple sources, including sources such as private grants and donations, Attorney General Funds, and the State Housing Trust Fund.

In Tacoma, ESG match requirements are met through various sources, depending on the project. Sources in past years have included the Washington State, Pierce County, foundations and corporate grants, commercial lending, private donations and City of Tacoma General Fund dollars.

Publicly Owned Land or Property Used to Address Needs Identified

Use of publicly owned land or property is not anticipated in projects currently planned or underway although if those opportunities arise, such land and property will be included.

The City of Tacoma has a public land disposition policy that prioritizes affordable housing on publicly owned property. This policy may result in publicly owned property becoming available over this funding cycle.

AP-20 ANNUAL GOALS AND OBJECTIVES – 91.420, 91.220(c)(3)&(e)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Stabilize existing residents	2020	2024	Rehabilitation Homelessness Non-Housing Community Development	Citywide	Housing instability Safe, accessible homes and facilities Accessible, culturally competent services	CDBG	Tacoma: 36 jobs 2-3 business assisted
2	Increase diverse rental and homeownership opportunities	2020	2024	Production rehabilitation	Citywide	Limited supply of rental and homeownership opportunities Safe, accessible homes and facilities	HOME, CDGB	Tacoma: 735 households or housing units
3	Prevent and reduce homelessness	2020	2024	Homelessness	Citywide	Housing instability Accessible, competent services	CDBG, ESG	Tacoma: 1,605 households

TACOMA – Consolidated Plan

OMB Control No: 2506-0117

4	Increase availability of accessible, culturally competent services	2020	2024	Homelessness Non-housing community development	Citywide	Housing instability Accessible, culturally competent services	CDBG, ESG	Tacoma: 28,120 persons
5	Support high-quality public infrastructure improvements	2020	2024	Non-housing community development	Citywide	Safe, accessible homes and facilities	CDBG	Tacoma: 12,000 persons
6	Provide resources for urgent community needs (e.g., disaster) (Tacoma only)	2020	2024	Rehabilitation Homelessness Non-housing special needs Non-housing community development	Citywide	Housing instability	CDBG	Tacoma: TBD (assessed as needs arise)

Goals Summary

Goal Descriptions

The City of Tacoma will aim to implement its federal funds in 2020 to accomplish the following goals:

- ***Stabilize existing residents*** – Through funds for critical and minor home repairs, home beautification projects, and business support services and technical assistance for local small businesses and entrepreneurs.
- ***Increase diverse rental and homeownership opportunities*** – Through funds for down payment and other related costs to homebuyers and the city’s Affordable Housing Trust Fund, which facilitates the development or rehabilitation of rental or homeownership properties.
- ***Prevent and reduce homelessness*** – Through funds for a wide range of services and facilities intended to prevent residents from becoming homeless and serving those experiencing homelessness.
- ***Support high-quality public infrastructure improvements*** – Through funds for high-quality infrastructure improvements that improve accessibility in conjunction with other housing and economic development investments.

AP-35 PROJECTS - 91.420, 91.220(d)

Table below shows the projects that Tacoma will undertake in 2020 with its federal entitlement funds.

Number	Project Name
1	CDBG Administration
2	RTSS – Tacoma Home Repair
3	RTSS – Rebuilding Day and Year-Round
4	Paint Tacoma-Pierce Beautiful
5	Housing Rehabilitation Program
6	Minor Rehabilitation Program
7	Affordable Housing Trust Fund (AHF)
8	Spaceworks Tacoma
9	Urban Biz
10	Community development services / infrastructure
11	Public services
12	HOME Administration
13	HOME CHDO Set-Aside
14	HOME Housing Activities
15	ESG Administration
16	HMIS Operations
17	ESG Projects / External contracts
18	HOME Administration – Tacoma only (10%)
19	HOME Down Payment Assistance
20	HOME Affordable Housing Fund
21	HOME Housing Rehabilitation Program

Project Information

Allocation Priorities and Obstacles to Addressing Underserved Needs

The allocation priorities are based on a combination of factors identified through a planning and public participation process: direction from elected leaders; input from community members; ability to serve priority needs among Tacoma residents; and ability to leverage additional local and state funding. Tacoma City Council adopts two-year funding priorities to guide the investment of

federal entitlement funds. The draft set-aside priorities put forth in the most recent two-year (fiscal years 2020-2021 and 2021-2022) funding priorities include:

1. **Housing** (CDBG and HOME) – The priorities for housing activities are:
 - a. development of new affordable housing
 - b. programs that benefit low-income homeowners with repairs and major rehabilitation
 - c. programs that benefit low-income homeowners with second mortgages, and/or loans for closing costs
 - d. programs that assist first-time homebuyers to purchase a home including down payment assistance
 - e. maintaining and expanding affordable rental housing for low income households
 - f. provide supportive housing for homeless and/or special needs individuals and families that may include emergency and transitional shelters, and special needs housing with support services.

2. **Community Development** (CDBG) – Activities that support neighborhood improvements for low income residents such as;
 - a. street-related improvements such as sidewalk repair or replacement in lower income neighborhoods
 - b. public infrastructure improvements
 - c. off-site infrastructure improvements directly related to affordable housing
 - d. improvements to public facilities

3. **Economic Development** (CDBG only) – Activities that help increase jobs and business opportunities for low-income residents such as:
 - a. business services that support lower income neighborhoods and/or lower income groups
 - b. financial and technical assistance for disadvantaged persons who own or plan to start a business
 - c. revitalization of blighted or low-income business districts through historic preservation, conservation actions and neighborhood economic development.
 - d. code enforcement to proactively prevent health and safety concerns from leading to derelict buildings

4. **Human Services** (CDBG and ESG)
 - a. CDBG funds targeted toward low- and moderate-income persons, with an emphasis on stabilization services that would support individuals and families to move toward housing and economic stability.
 - b. youth stabilization services to provide services to unaccompanied youth who are at risk for or currently experiencing homelessness.
 - c. ESG funds targeted at rapid re-housing and homeless prevention.

The primary obstacle to addressing underserved needs is declining resources relative to growing needs in Tacoma. While the city has approved funding for more local resources, needs among low-income households have increased over time. The *Affordable Housing Action Strategy* estimates a 3,000-unit gap for low-income households. It (along with this Consolidated Plan) highlights the connection between the lack of affordable homes and homelessness, which affects nearly 1,500 persons on any given night in Tacoma/Pierce County (2019 Point-In-Time Count). While there's been increased development interest in the city over the last several years, the city's existing resources can only leverage a few new affordable housing developments each year; other resources, such as the Low-Income Housing Tax Credit and the state housing trust fund, are in high demand across the state. During engagement completed for the *Affordable Housing Action Strategy*, stakeholders shared that many projects intended for extremely and very low-income households often do not receive tax credits, (and without them, make them largely impossible to build) or require a larger local investment to make them more competitive for state resources.

Additionally, existing resources are not going as far: Fair Market Rents and HOME rents have increased slower than overall increases in median home values and contract rents and are lower, on average across bedroom sizes, than the average rent in Tacoma. As a result, tenant-based rental assistance or project-based rental assistance may not be as effective as it has been in the past.

Tacoma will continue to coordinate across its departments, local and regional partners, its regional HUD field office, and community members to address any obstacles that arise and maximize its limited federal dollars. It will also continue to implement actions from the city's *Affordable Housing Action Strategy* to cultivate support for and establish new revenue sources and partnerships (see actions 1.1., 1.9, 1.10, and 2.7) and use its land use tools to support more affordable, diverse housing options (see actions 1.2 and 1.8).

AP- 38 PROJECT SUMMARY

Project Summary

1	Project name	CDBG Administration
	Target area	N/A
	Goals supported	<ul style="list-style-type: none"> Stabilize existing residents Increase diverse rental and homeownership opportunities Prevent and reduce homelessness Support high-quality public infrastructure improvements
	Needs addressed	<ul style="list-style-type: none"> Housing instability among residents, including homelessness Limited supply of diverse rental and homeownership opportunities Need for accessible, culturally competent services Need for safe, accessible homes and facilities
	Funding	CDBG: \$505,684
	Description	Administration to implement and manage the Consolidated Plan funds
	Location description	N/A
	Planned activity	Administration, management, coordination, monitoring, evaluation, environmental review, and labor standards enforcement by the City of Tacoma
	Target date	July 1, 2020 – June 30, 2021
	Goal indicator	N/A
2	Project name	RTSS – Tacoma Home Repair
	Target area	N/A
	Goals supported	<ul style="list-style-type: none"> Stabilize existing residents Prevent and reduce homelessness
	Needs addressed	<ul style="list-style-type: none"> Housing instability among residents, including homelessness Need for safe, accessible homes and facilities
	Funding	CDBG: \$660,000

	Description	Program that supports health- and safety-related home repairs and rehabilitation activities, such as roof leaks, gutter repairs, plumbing and electrical fixes, and fence repairs. A majority of the repairs will be completed by dedicated program staff (Construction Manager). The program's services are similar to what is already offered through its Year-Round and Rebuilding Day program; however, programs are operated differently.
	Location description	Citywide
	Planned activity	Repairs to correct health and safety issues in an eligible homeowner's primary residence
	Target date	July 1, 2020 – June 30, 2021
	Goal indicator	50 households/housing units repaired or rehabilitated
3	Project name	RTSS – Rebuilding Day and Year-Round
	Target area	N/A
	Goals supported	<ul style="list-style-type: none"> • Stabilize existing residents • Prevent and reduce homelessness
	Needs addressed	<ul style="list-style-type: none"> • Housing instability among residents, including homelessness • Need for safe, accessible homes and facilities
	Funding	CDBG: \$81,500
	Description	Program that supports health- and safety-related home repairs and rehabilitation activities for low-income households, persons living with disabilities, families with children, and seniors. disabled, families with children and elderly households. Repairs include grab bars, floor repairs, roof repairs and electrical and plumbing fixes, and this programs also supports emergency services. Year-round services are provided by volunteer, licensed contractors who provide the services as their time allows. Rebuilding Day is held the 3rd weekend of April each year and services are provided by volunteers (those who are contractors and those who are not).
	Location description	Citywide
	Planned activity	Repairs to correct health and safety issues in an eligible homeowner's primary residence
	Target date	July 1, 2020 – June 30, 2021

	Goal indicator	20 households/housing units repaired or rehabilitated
4	Project name	Paint Tacoma-Pierce Beautiful
	Target area	N/A
	Goals supported	Stabilize existing residents
	Needs addressed	<ul style="list-style-type: none"> • Housing instability among residents, including homelessness • Need for safe, accessible homes and facilities
	Funding	CDBG: \$75,000
	Description	The program supports home-painting of low-income homeowners (80% AMI or less) whose homes do not need major repairs prior to painting or pose a danger to volunteer painters. A majority of homeowners served by this program are very low-income or below (50% AMI or below).
	Location description	Citywide
	Planned activity	Portion of personnel costs; travel expenses associated with assessing homes; and expenses associated with advertising and outreach (postage, space, telecommunications); and indirect costs
	Target date	July 1, 2020 – June 30, 2021
	Goal indicator	24 households/housing units painted
5	Project name	Housing Rehabilitation Program
	Target area	N/A
	Goals supported	Stabilize existing residents
	Needs addressed	<ul style="list-style-type: none"> • Housing instability among residents, including homelessness • Need for safe, accessible homes and facilities
	Funding	CDBG: \$400,000
	Description	Program that provides no-interest loans up to \$50,000 to City of Tacoma homeowners living in single-family homes to correct health and safety issues in their homes. This program is designed to provide rehabilitation and repair through funding provided by the Department of Housing and Urban Development (HUD) through Community Development Block Grants (CDBG) to correct components of the house not in compliance with Housing Quality Standards (HQS), Uniform Physical Conditions Standards (UPCS), and local building codes.

	Location description	Citywide
	Planned activity	Repairs to correct health and safety issues in an eligible homeowner's primary residence
	Target date	July 1, 2020 – June 30, 2021
	Goal indicator	24 households/housing units repaired or rehabilitated
6	Project name	Affordable Housing Trust Fund (AHF)
	Target area	N/A
	Goals supported	<ul style="list-style-type: none"> • Stabilize existing residents • Increase diverse rental and homeownership opportunities • Prevent and reduce homelessness
	Needs addressed	<ul style="list-style-type: none"> • Housing instability among residents, including homelessness • Limited supply of diverse rental and homeownership opportunities • Need for safe, accessible homes and facilities
	Funding	CDBG: \$217,711
	Description	Funds will support the repair, rehabilitation or purchase of affordable housing for the benefit of low-income residents. HOME funds may also be used to facilitate the development of new housing projects that provide permanent rental and homeownership opportunities for low income residents including emergency and/or special needs housing for the homeless and people with mental disabilities.
	Location description	Citywide
	Planned activity	Home repairs, rehabilitation, or purchase of affordable homes; funding for permanent rental and homeownership properties; public improvements
	Target date	July 1, 2020 – June 30, 2022
	Goal indicator	Varies based on proposed project
7	Project name	Spaceworks Tacoma
	Target area	N/A
	Goals supported	Stabilize existing residents

	Needs addressed	<ul style="list-style-type: none"> • Need for accessible, culturally competent services • Need for safe, accessible homes and facilities
	Funding	CDBG: \$185,000
	Description	Program provides business support services to local business owners (new or existing) to assist with the creation of new businesses and retention or creation of jobs in the City of Tacoma. Services include business plan development, marketing plan development, lease negotiations, and financial management.
	Location description	Citywide
	Planned activity	Salaries, supplies, printing/advertising, contractor, telecommunications, space/utilities, insurance, legal, accounting, subscriptions
	Target date	July 1, 2020 – June 30, 2021
	Goal indicator	1 business assisted; 3-4 jobs retained or created
8	Project name	Urban Biz
	Target area	N/A
	Goals supported	Stabilize existing residents
	Needs addressed	<ul style="list-style-type: none"> • Need for accessible, culturally competent services • Need for safe, accessible homes and facilities
	Funding	CDBG: \$84,000
	Description	Program that provides technical assistance to existing small business owners in low- and moderate-income communities. The program will help business owners with business plans and obtain microloans to prevent displacement and help create jobs. The program is delivered through business planning boot camps and 10-week entrepreneurship programs held throughout the City. Ongoing technical assistance will be provided to graduates of the 10-week program.
	Location description	Citywide
	Planned activity	Salaries, supplies, printing/advertising, contractor, telecommunications, space/utilities, insurance, legal, accounting, subscriptions
	Target date	July 1, 2020 – June 30, 2021

	Goal indicator	2 businesses assisted; 3–4 jobs retained or created
9	Project name	Community development services / infrastructure
	Target area	N/A
	Goals supported	Support high-quality public infrastructure improvements
	Needs addressed	<ul style="list-style-type: none"> • Need for accessible, culturally competent services • Need for safe, accessible homes and facilities
	Funding	CDBG: \$390,263
	Description	Funds will be used to assist in identified public improvement project(s). Likely projects will include curb and gutter build-out or ADA improvements linked to high priority housing or economic development programs.
	Location description	Citywide
	Planned activity	Public improvements
	Target date	July 1, 2020 – June 30, 2021
	Goal indicator	2,400 persons assisted
10	Project name	Public services
	Target area	N/A
	Goals supported	<ul style="list-style-type: none"> • Stabilize existing residents • Increase diverse rental and homeownership opportunities • Prevent and reduce homelessness
	Needs addressed	<ul style="list-style-type: none"> • Housing instability among residents, including homelessness • Need for accessible, culturally competent services
	Funding	CDBG: \$379,263
	Description	Funds will be used to support community-based organizations and local services for housing stabilization, economic stabilization, and youth emergency stabilization. Likely projects will include legal services for special populations, emergency food assistance, financial education, and services for persons experiencing homelessness.

	Location description	Citywide
	Planned activity	Public services
	Target date	July 1, 2020 – June 30, 2021
	Goal indicator	3,133 persons assisted
11	Project name	HOME Administration
	Target area	N/A
	Goals supported	<ul style="list-style-type: none"> • Stabilize existing residents • Increase diverse rental and homeownership opportunities • Prevent and reduce homelessness • Support high-quality public infrastructure improvements
	Needs addressed	<ul style="list-style-type: none"> • Housing instability among residents, including homelessness • Limited supply of diverse rental and homeownership opportunities • Need for accessible, culturally competent services • Need for safe, accessible homes and facilities
	Funding	HOME: \$169,635
	Description	Administration to implement and manage the Consolidated Plan funds
	Location description	N/A
	Planned activity	Administration, management, coordination, monitoring, evaluation, environmental review, and labor standards enforcement by the City of Tacoma
	Target date	July 1, 2020 – June 30, 2021
	Goal indicator	N/A
12	Project name	HOME CHDO Set-Aside
	Target area	N/A
	Goals supported	Increase diverse rental and homeownership opportunities
	Needs addressed	<ul style="list-style-type: none"> • Housing instability among residents, including homelessness

		<ul style="list-style-type: none"> Limited supply of diverse rental and homeownership opportunities
	Funding	HOME: \$216,952
	Description	A percentage of the annual HOME funding set-aside for the operational support of local Community Housing Development Organizations (CHDOs) to facilitate the development of affordable housing opportunities.
	Location description	Citywide
	Planned activity	Rehabilitation, new construction
	Target date	July 1, 2020 – June 30, 2021
	Goal indicator	8 households/housing units rehabilitated or constructed
13	Project name	HOME Housing Activities
	Target area	N/A
	Goals supported	<ul style="list-style-type: none"> Stabilize existing residents Increase diverse rental and homeownership opportunities
	Needs addressed	<ul style="list-style-type: none"> Housing instability among residents, including homelessness Limited supply of diverse rental and homeownership opportunities
	Funding	HOME: \$978,550
	Description	Funding supports the acquisition, construction and/or rehabilitation of affordable housing for low-income rentals and/or to facilitate new homeownership opportunities.
	Location description	Citywide
	Planned activity	Acquisition, construction and/or rehabilitation (rental and homeownership)
	Target date	July 1, 2020 – June 30, 2021
	Goal indicator	Varies based on projects
14	Project name	ESG Administration
	Target area	N/A

	Goals supported	<ul style="list-style-type: none"> Stabilize existing residents Prevent and reduce homelessness
	Needs addressed	<ul style="list-style-type: none"> Housing instability among residents, including homelessness Need for accessible, culturally competent services Need for safe, accessible homes and facilities
	Funding	ESG: \$16,516
	Description	Administration to implement and manage the Consolidated Plan funds
	Location description	N/A
	Planned activity	Administration, management, coordination, monitoring, and evaluation by the City of Tacoma
	Target date	July 1, 2020 – June 30, 2021
	Goal indicator	N/A
15	Project name	HMIS Operations
	Target area	N/A
	Goals supported	<ul style="list-style-type: none"> Stabilize existing residents Prevent and reduce homelessness
	Needs addressed	<ul style="list-style-type: none"> Housing instability among residents, including homelessness Need for accessible, culturally competent services Need for safe, accessible homes and facilities
	Funding	ESG: \$5,505
	Description	Funding to support operations of the Homeless Management Information System
	Location description	Citywide
	Planned activity	Data entry, data quality control, and reporting
	Target date	July 1, 2020 – June 30, 2021
	Goal indicator	N/A
16	Project name	ESG Projects

	Target area	N/A
	Goals supported	<ul style="list-style-type: none"> Stabilize existing residents Prevent and reduce homelessness
	Needs addressed	<ul style="list-style-type: none"> Housing instability among residents, including homelessness Need for accessible, culturally competent services Need for safe, accessible homes and facilities
	Funding	ESG: \$198,195
	Description	Funding supports ongoing assistance to persons experiencing homelessness, including rapid re-housing, case management, and rental assistance, emergency shelter facilities, and various types of skills training, advocacy, and other services.
	Location description	Citywide
	Planned activity	<p>Rapid re-housing: Housing search, placement, and other assistance, including case management services, and short- or medium- term rental assistance under a graduated rental subsidy to ensure housing stability prior to exit</p> <p>Emergency shelter: Safe shelter, children's services, life skills training, navigation services, domestic violence safety planning and advocacy, 24-hour crisis line for domestic violence victims, and homeless teen services that include meals, needs assessment and planning, connection to resources, and other essential services</p>
	Target date	July 1, 2020 – June 30, 2021
	Goal indicator	3,133 persons assisted
17	Project name	Home Administration – Tacoma only (10%)
	Target area	N/A
	Goals supported	<ul style="list-style-type: none"> Stabilize existing residents Increase diverse rental and homeownership opportunities Prevent and reduce homelessness Support high-quality public infrastructure improvements
	Needs addressed	<ul style="list-style-type: none"> Housing instability among residents, including homelessness Limited supply of diverse rental and homeownership opportunities

		<ul style="list-style-type: none"> • Need for accessible, culturally competent services • Need for safe, accessible homes and facilities
	Funding	HOME: \$33,163
	Description	Administration to implement and manage Consolidated Plan funds.
	Location description	N/A
	Planned activity	Administration, management, coordination, monitoring, evaluation, environmental review, and labor standards enforcement by the City of Tacoma
	Target date	July 1, 2020 – June 30, 2021
	Goal indicator	N/A
18	Project name	HOME Down Payment Assistance
	Target area	N/A
	Goals supported	<ul style="list-style-type: none"> • Increase diverse rental and homeownership opportunities
	Needs addressed	<ul style="list-style-type: none"> • Limited supply of diverse rental and homeownership opportunities
	Funding	HOME: \$20,000 Program Income
	Description	Program that provides down payment assistance to eligible low-income homebuyers
	Location description	Citywide
	Planned activity	Down payment assistance and related costs, including housing counseling services
	Target date	July 1, 2020 – June 30, 2022
	Goal indicator	1 household assisted
19	Project name	HOME Affordable Housing Fund
	Target area	N/A
	Goals supported	<ul style="list-style-type: none"> • Stabilize existing residents • Increase diverse rental and homeownership opportunities • Prevent and reduce homelessness

	Needs addressed	<ul style="list-style-type: none"> • Housing instability among residents, including homelessness • Limited supply of diverse rental and homeownership opportunities • Need for safe, accessible homes and facilities
	Funding	HOME: \$200,000
	Description	Funding for a local affordable housing fund
	Location description	Citywide
	Planned activity	Acquisition; construction; and/or rehabilitation of affordable housing for low-income rentals and/or to facilitate new homeownership opportunities
	Target date	July 1, 2020 – June 30, 2022
	Goal indicator	2-3 households assisted (homeownership)
20	Project name	HOME Housing Rehabilitation Program
	Target area	N/A
	Goals supported	Stabilize existing residents
	Needs addressed	<ul style="list-style-type: none"> • Housing instability among residents, including homelessness • Need for safe, accessible homes and facilities
	Funding	HOME: \$98,464
	Description	Loan program to assist eligible low-income homeowners with housing rehabilitation
	Location description	Citywide
	Planned activity	Architectural barrier removal; plumbing; electrical; weatherization; major systems replacement/upgrades; and general home repairs for low-income homeowners
	Target date	July 1, 2020 – June 30, 2022
	Goal indicator	2 housing units/households assisted

AP-50 GEOGRAPHIC DISTRIBUTION

The City of Tacoma will invest its federal entitlement funds citywide in 2020.

The City of Tacoma, as part of its 2020-2024 Consolidated Plan, is applying for Neighborhood Revitalization Strategy Area (NRSA) designation for the Hilltop. Many of the projects outlined in this Action Plan serve residents of the Hilltop or are located in the Hilltop. In subsequent Action Plans, Tacoma will describe how federal entitlement funds will be used to achieve the NRSA goals and associated measurable outcomes.

Rationale for the priorities for allocating investments geographically

Tacoma will continue to focus CDBG- and HOME-supported improvements in areas with concentrations of low-income households (block groups where 51% or more of households qualify as low- or moderate-income). At the same time, Tacoma recognizes the advantage of making targeted, and sometimes sustained, investments in specific neighborhoods to make a noticeable and sustainable difference in a neighborhood. As previously discussed above, the City of Tacoma is applying three Census Tracts that make up the Hilltop to become a Neighborhood Revitalization Strategy Area (NRSA).

The City of Tacoma has also partnered with the Tacoma Housing Authority, nonprofit housing and service providers, and other stakeholders to make dramatic improvements in the Central, Eastside, South Tacoma and South End neighborhoods. The Central Business District has benefited from the use of federal entitlement funds and remains a priority.

AP-55 AFFORDABLE HOUSING – 91.420, 91.220(g)

One Year Goals for the Number of Households to be Supported	Tacoma	Lakewood
Homeless	2,537	-
Non-Homeless	1,092	2,214
Special-Needs	44	-
Total	3,673	2,214

One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	Tacoma	Lakewood
Rental Assistance	-	15
The Production of New Units	12*	4
Rehab of Existing Units	144	5
Acquisition of Existing Units	-	3
Total	156	27

One Year Goals for Affordable Housing by Support Type

*Does not include production facilitated by HOME activities, which vary by project.

As described in the 2020-2024 Consolidated Plan, Tacoma and Lakewood seek to achieve the following goals:

- Stabilize existing residents (including housing, economic, and emergency stabilization)
- Increase diverse rental and homeownership opportunities
- Prevent and reduce homelessness
- Increase availability of accessible, culturally competent services
- Support high-quality public infrastructure improvements
- Provide resources for urgent community needs (e.g., disaster) (Tacoma only)

Increasing the supply of rental and homeownership opportunities (including the accessibility and type of homes available); stabilizing residents experiencing homelessness or experiencing displacement pressure; incorporating culturally competent practices into services; and improving public infrastructure to foster safer, more accessible places will help achieve the strategic objectives of Tacoma’s *Affordable Housing Action Strategy*: 1) create more homes for more people; 2) keep housing affordable and in good repair; 3) help people stay in their homes and communities; and 4) reduce barriers for people who often encounter them.

- The City of Lakewood will assist 2,214 non-homeless households in 2020 through its programmatic activities, including public improvements. It will also produce 4 homes; rehabilitate 5 homes; acquire 3 homes for demolition; and stabilize 15 households through emergency rental assistance.
- The City of Tacoma will assist 3,673 total households in 2020 through its programmatic activities, including public improvements. The city will serve 2,537 homeless households; 1,092 non-homeless households; 44 households with special populations (recognizing there may be some overlap across these households). It will produce 12 homes (plus more than HOME-funded activities, which vary by project) and rehabilitate 144 homes through its rehabilitation and repair programs.

TACOMA – Consolidated Plan

OMB Control No: 2506-0117

84

AP-60 PUBLIC HOUSING – 91.420, 91.220(h)

Tacoma

The Board of Directors for the Tacoma Housing Authority has chosen the following seven strategic objectives with performance measures that will guide the agency through the coming years:

1. Housing and Supportive Service – providing supportive services to help people as tenants, parents, students, wage earners, and builders of assets to live without assistance.
2. Housing and Real Estate Development – develop financially sustainable and environmentally innovative housing and properties that will serve families and individuals who are unable to find affordable and supporting housing.
3. Property Manage – manage its own properties to become neighborhood assets, good neighbors, safe, and efficient to operate.
4. Financially Sustainable Operations – to become more financially sustaining
5. Environmental Responsibility – by developing and operating its properties in a way that preserves and protects natural resources.
6. Advocacy and Public Education – advocating for the values of the THA and the people it serves on a local, state and national level.
7. Administration – providing efficient and effective customer service to the public.

Actions planned during the next year to address the needs to public housing

1. Housing and Supportive Services
 - a. Leveraging Housing Dollars for Education – THA will expand the Elementary School Housing Assistance Program to other elementary schools. Continue the expansion of the College Housing Assistance Program (CHAP). Started as a pilot program at Tacoma Community College (TCC), CHAP provided tenant-based rental assistance to homeless and near homeless students enrolled at the college. The program has grown to include homeless and near homeless students enrolled at the University of Washington – Tacoma. THA hopes to partner with other education partners to support students by leveraging housing dollars to provide housing and other student supports. THA, and its education partners, will expand the program to serve homeless high school students and incarcerated students who are beginning their coursework at TCC.
 - b. Use Property-Based Strategies to serve more households – THA deployed a Property-Based Subsidy program in 2018 using the MTW local, non-traditional use of funds. The program expanded the focus to add units where providers focused on living and dementia care. Units will also be available for homeless high school seniors and through permanent supportive housing for chronically homeless Tacomans.
 - c. Partner with community leaders to provide supportive services that stabilize and empower families – continue integrating the Salishan Family Investment Center and the Neighborhood Financial Opportunity Center into the work of the statewide Workforce Investment and Opportunity Act. This will allow the THA to link its customers to jobs available in the community and expand opportunities for training

and internships.

- d. Invest in partners that expand THA’s reach to serve the neediest – THA will continue to invest in the Pierce County homeless system by continuing its \$1.288 million investment. THA will expand the use of funds to include all types of housing, not just rapid rehousing. In addition to this investment, THA will expand its partnership to include Tacoma Public School district to provide rapid rehousing assistance to homeless families enrolled within the Tacoma Public Schools. THA will expand how it offers rental assistance to include property-based subsidies to improve affordable housing options.

2. Real Estate Development:

- a. Arlington Drive Youth Campus – housing and supportive services for homeless youth and young adults. THA will partner with Community Youth Services (CYS) and the YMCA of Greater Seattle to develop a service-enriched campus providing homeless youth without families and young adults with short and long-term housing and high quality, engaging, empowering and supportive services. These services will include professional trauma-informed case management services, independent living skills training, family reconciliation, therapy and substance use counseling, and job training.
- b. Housing Hilltop – a neighborhood plan for affordable housing, retail and community public space. THA has worked with local partners to complete the Hilltop Master Planning. This will inform THA’s investments in the neighborhood.
- c. James Center North – redeveloping to create a vibrant, mixed-use neighborhood. THA will be seeking development partners to realize a mixed-use development that will include mixed income housing.
- d. Bay Terrace: Phase III. With construction scheduled to be completed by December 31, 2020, THA will be redeveloping an existing property known as Hillside Terrace. The development of the current phase will include 64 units leveraging LIHTCs, in addition to set-aside units for households experiencing homelessness and set asides for people with disabilities.
- e. THA provides housing and rental assistance but will continue to seek opportunities for neighborhood investment. THA will acquire existing housing in the market to preserve affordable housing for households earning up to 80 percent AMI.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

1. Property Management

- a. Conversion of THA’s Salishan and Hillside Portfolios to Rental Assistance Demonstration (RAD) conversion will be complete. THA will continue to invest in supportive services for the tenants living in its portfolio. The focus of these services

includes community building, bringing tenant resources on-site, and case staffing to help maintain tenancies. Arlington Drive will be a notable addition to the Eastside, particularly for homeless youth and young adults and their families. In both the Crisis Residential Center/HOPE facility and the apartment building, intensive services will be imbedded in-house allowing all young people and their associated support systems seamless access to the resources they need.²⁹

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable. THA is not in designated as a troubled PHA.

Discussion

In 2020, the THA will focus on maintaining strong relationships with property owners and landlords, advocate for an increase in tenant protections at the local and state levels, and bring new Property Based Subsidies and Project Based Vouchers online. The Housing Authority will also invest in assisted living for Medicaid-eligible households, dementia-care housing for Medicaid-eligible households, permanent supportive housing for survivors of domestic violence and people exiting homelessness, homeless high school seniors and college students, and a new THA owned apartment complex for young adults exiting homelessness.³⁰

Lakewood:

Introduction

Pierce County Housing Authority serves just over 5,000 families.³¹ PCHA offers project based and tenant-based vouchers in addition to the Family Self Sufficiency Homeownership program. Based on the 2020 Annual PHA Plan, PCHA has identified four goals:

1. Increase the provision of safe, decent, affordable housing
2. Expand Fair Housing Choice
3. Increase Economic Stability for Section 8 and Public Housing Residents
4. Increase Electronic information for participants, landlords and citizens.

Actions planned during the next year to address the needs to public housing

Goal 1: Increase the provision of safe, decent, affordable housing

Objective A: Increase the number of Housing Choice Vouchers available to PCHA.

PCHA will seek additional vouchers when available through HUD. PCHA will:

- Consider applications through HUD NOFA, such as, but not limited to, Section 811 Non-Elderly Disabled, and Family Reunification Vouchers;
- Accept/Apply for Tenant Protection Vouchers when made available by

²⁹ Tacoma Housing Authority, Moving to Work Plan. 2020.

https://www.tacomahousing.net/sites/default/files/moving_to_work_-_2020_mtw_plan_-_2020-01-23_v2_tha_final.pdf

³⁰ Tacoma Housing Authority, Moving to Work Plan. 2020.

https://www.tacomahousing.net/sites/default/files/moving_to_work_-_2020_mtw_plan_-_2020-01-23_v2_tha_final.pdf

³¹ http://www.pchawa.org/About_PCHA.php

HUD.

- Request additional Veterans Affairs Supportive Housing (VASH) when funding is available.

Objective B: Increase and improve partnerships with community organizations to expand the number of affordable housing units in Pierce County.

- PCHA will continue to participate in community organizations, such as the Pierce County Affordable Housing Consortium. This will allow PCHA the ability to support and advocate for the expansion of affordable housing.
- PCHA will seek partnerships with local governments, including Pierce County, in an effort to share resources that expand affordable housing.
- PCHA will seek partnerships with other affordable housing developers to expand affordable housing opportunities, including a funding application process for Project Based Vouchers.
- PCHA will seek to increase the community's knowledge and awareness of both the need for additional units of affordable housing and the mechanisms for its creation.

Objective C: Increase lease-up success rate for Section 8 participants.

- Seek opportunities to introduce households on the Section 8 waitlist to Ready to Rent. This program is designed to address common barriers to lease up (credit, rental history, etc.) prior to the voucher being issued.
- PCHA will increase efforts to expand participation of community landlords in the Housing Choice Voucher Program by:
 - conducting quarterly landlord appreciation events.
 - support landlord adherence to Source of Income Discrimination protections and landlord application to the Landlord Mitigation funds.
 - allocate staff resources intended to enhance the landlord's customer service experience.
 - periodically survey participating landlords and incorporate opportunities for program improvement.
- PCHA will consider and may incorporate Shared Housing as a means of expanding housing choice, decreasing monthly per unit cost, decreasing participant cost burden and creating economic stability.

Goal 2: Expand Fair Housing Choice

Objective A: Improve organizational awareness

- PCHA will actively partner with entities such as the Fair Housing Center of Washington to increase internal (PCHA) awareness and external

- (participating landlord) awareness of impediments to fair housing choice.
- PCHA will seek new, and improve existing, partnerships with organizations that are historically underserved.
 - PCHA will assess practices that will expand housing choice among Section 8 participants, this may include:
 - Adopting Small Area Fair Market Rents
 - PCHA will provide targeted outreach to landlords in areas of higher opportunity (proximity to employment centers, high performing schools, transportation, etc.).
 - PCHA will improve participant materials allowing them to make better informed choices regarding the impact of housing location on health, economic stability, and education.
 - Adopting preferences for the Section 8 waitlists, preferences may include:
 - a. Currently homeless according to HUD definition; No action.
 - b. Persons with disabilities; No action
 - c. Veterans; No action.
 - d. Households that have completed a Ready to Rent course; No Action
 - e. Residency preference, as allowed by regulation PCHA does not have a residency related preference
 - f. Displaced individuals No action.
 - g. Preference for victims of domestic violence, dating violence, sexual assault, or stalking No action

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Goal 3: Increase Economic Stability for Section 8 and Public Housing Residents

Objective A: Expand PCHA’s Family Self Sufficiency (FSS) program

- Apply to HUD and other sources of funding to enhance and expand FSS services.
- Expand and enhance the Program Coordinating Committee and other partnerships that will increase the earned income of program participants
- Expand outreach and marketing to current and future participants from PCHA’s Section 8 & Public Housing waitlist so that potential participants become aware of the advantages of FSS participation prior to subsidy

provision.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance.

Not applicable. The PCHA is not designated as troubled.

AP-65 HOMELESS AND OTHER SPECIAL NEEDS – 91.420, 91.220(i)

The Continuum of Care Committee (CoC), also called The Road Home, is a body formed and convened to identify five-year goals and strategies to address homelessness across Pierce County. The CoC developed a five-year strategic plan. The strategic priority areas were informed by engaging input by those who experience homelessness, champions in other sectors, and the expertise of CoC members who represent a variety of organizations that connect people experiencing homelessness. The five strategic priority areas include:

1. Housing – Maximize the use of existing housing while advancing for additional housing resources and more affordable housing
2. Stability – Support the stability of individuals experiencing homelessness and those recently housed
3. System and Service Improvements – Create a more responsive, accessible Homeless Crisis Response System
4. Community Partners – Optimize and leverage internal and external partnerships to better prevent and address homelessness
5. The Continuum of Care – Grow awareness of the CoC’s purpose and plan and serve as a central advocacy and coordinating body for addressing homelessness in Pierce County.³²

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

- Help people coming to Coordinated Entry compile the necessary documentation for any housing scenario, and strongly encourage participation in the Renters Readiness program.
- Train Coordinated Entry providers on the housing and economic resources outside of the formal Homeless Crisis Response System so they can educate people who are homeless and would benefit from these resources but who do not qualify for a housing referral.
- Increase coordination between service providers and Tacoma and Pierce County Housing Authorities to ensure that people who are homeless and have a housing voucher are supported in using it successfully.
- Engage street outreach providers, including the VA, in a learning collaborative to coordinate data, improve street outreach practices, and ensure the entire county is being covered.
- Create standard operating procedures for street outreach teams across the county
- Establish a flexible fund for use by street outreach staff to support the basic needs of the people they serve, which is often the first step in getting them to move to a more positive

³² Tacoma, Lakewood, Pierce County Five-Year Plan to Address Homelessness, 12/2019

outcome.

- Conduct a needs assessment to determine where the greatest unmet needs exist in the county and develop a plan to expand distribution of homeless services accordingly.
- Recruit service providers to develop, implement, and manage by-name lists by population

Identify, coordinate, and align with existing efforts to address homelessness in all relevant

- sectors (e.g. health care, criminal justice, foster care, workforce development, transportation, education, business).

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency shelter can be the first step towards stability and should be made available to anyone in need. However, some shelter beds remain empty due to lack of coordination and data sharing across shelters. A goal of the CoC is to reduce the average length of stay in temporary housing projects, including emergency shelter, transitional housing, and save havens, to less than 90 days. To meet this goal, the first strategy is to create a task force to include current and potential shelter and transitional housing providers, experts, local funders, and Pierce County Coalition to End Homelessness.

Persons transitioning out of homelessness often have a variety of needs including behavioral health and mental health care, employment, education, childcare and parenting support, legal support, and more. To increase the chances of maintaining permanent housing for more than two years after exiting the Homeless Crisis Response System, a “care coordination” model that provides a wraparound service when a household first enters the system following then following a move to permanent housing is a key strategy.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Goal to help chronically homeless individuals and families: 90 percent of chronically homeless individuals remain housed two years after securing permanent housing.

- Strategies to towards achieving this goal:
 - i. Create an easier access to economic resources that can support housing stability for chronically homeless individuals
 - ii. Ensure case managers are connecting chronically homeless individuals who are entering housing with all mainstream benefits available to them
 - iii. Increase the number of individuals within the county who are certified in Supplemental Security Income/Social Security Disability Insurance

Outreach Access and Recovery (SOAR) and are actively connecting chronically homeless individuals entering permanent supportive housing and rapid rehousing with their federal benefits

- iv. Increase the use of Foundational Community supports to help chronically homeless individuals stay housed.

Invest in rapid rehousing providers so that they are prepared to effectively

- v. support chronically homeless individuals

Goal to help Veterans: 90 percent of homeless veterans to remain housed two years after securing permanent housing. Strategies to achieve this goal are:

- Encourage the HUD-VASH program contact graduated veterans at the time of voucher recertification and inspection to help with the process for graduation or continuing services; assess case management needs; and determine if increased services are needed to sustain permanent housing.
- Strategically expand delivery of the Renters Readiness program to reach more veterans
- Increase veterans' access to transportation services to ensure they can obtain and sustain employment and continue to access services once they are housed.
- Support a collaboration between HUD-VASH, the Landlord Liaison Program, Housing Authorities, or to help with landlord engagement around veteran renters
- Conduct research on the feasibility of creating landlord incentives for taking veteran renters.

Goal to help youth (ages 12-24): 90 percent of homeless youth remain housed two years after securing permanent housing. Strategies to achieve this goal are:

- Create a “housing coach” program to mentor youth.
- Facilitate housing support groups where youth and young adults maintain existing social connections and develop new ones with peers
- Identify financial resources for use in supporting youth and young adults who qualify as homeless under McKinney Vento
- Identify and grow or develop safe housing options for youth under 18 who cannot sign for their own lease

Goal to help families with children: 90 percent of homeless families remain housed two years after securing permanent housing. Strategies to achieve this goal are:

- Help families access and use existing childcare resources and programs that are community-centered, effective, and culturally responsive
- Identify and pilot innovative approaches to creating affordable, accessible childcare

that are being used in other communities nationwide.

- Coordinate with the Tacoma-Pierce County Health Department to create a process for seamlessly connecting families who come to Coordinated Entry with the nearest Family Support Center.

Goal to help survivors of domestic violence: 90 percent of homeless families remain housed two years after securing permanent housing. Strategies to achieve this goal are:

- Launch and sustain up to 10 new support groups for DV survivors across the county, as a means of helping them remain independently housed and not return to abusive partners.
- Create a DV survivors fund dedicated to helping them leave their abuser(s) and stabilize.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

THA will expand the Elementary School Housing Assistance Program to other elementary schools. Continue the expansion of the College Housing Assistance Program (CHAP). Started as a pilot program at Tacoma Community College (TCC), CHAP provided tenant-based rental assistance to homeless and near homeless students enrolled at the college. The program has grown to include homeless and near homeless students enrolled at the University of Washington – Tacoma. THA hopes to partner with other education partners to support students by leveraging housing dollars to provide housing and other student supports. THA, and its education partners, will expand the program to serve homeless high school students and incarcerated students who are beginning their coursework at TCC.

The THA deployed a Property-Based Subsidy program in 2018 using the MTW local, non-traditional use of funds. The program expanded the focus and units will also be available for homeless high school seniors and through permanent supportive housing for chronically homeless Tacomans.

AP-75 BARRIERS TO AFFORDABLE HOUSING – 91.420, 91.220(i)

Tacoma and Lakewood are committed to creating vibrant and healthy neighborhoods with housing choices for all residents. Both cities update the Housing Element of their respective Comprehensive Plans to align with unmet housing needs and have adopted policies that support increased affordable housing development. Tacoma and Lakewood will continue to review policies in their Comprehensive Plans to encourage affordable housing, including such strategies as infill housing and accessory dwellings. They will likewise encourage higher densities, particularly in mixed-use and urban centers.

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

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of Tacoma developed its *Affordable Housing Action Strategy*, an urgent response to a changing housing market, increasing displacement pressure among residents, and a widespread need for high-quality, affordable housing opportunities for all. One of the four strategic objectives of the *Affordable Housing Action Strategy* focus on removing barriers for people who often encounter them. Some of the key actions to accomplish this strategic objective are as follows:

- Streamline processes for households applying for and using rental assistance.
- Create stronger alignment across the Tacoma-Lakewood-Pierce County Continuum of Care.
- Integrate culturally competent and trauma-informed practices into new and existing programs.
- Earmark a portion of new or expanded source of local funding to provide support services in new development.

Tacoma and Lakewood will continue its down payment assistance, coupled with homebuyer education, to support homeownership among low- and moderate-income households. Based on disparities identified through the city's Analysis of Impediments, a concerted effort will be made to reach African Americans, Native Americans, Hispanics and persons living with disabilities.

Tacoma and Lakewood will continue to focus on revitalizing neighborhoods through code enforcement, emergency relocation assistance, crime-free housing, infrastructure and blight removal to stabilize people and neighborhoods. Both cities will work toward relieving concentrations of poverty and low access to opportunities by encouraging projects that revitalize and improve the quality of neighborhoods along with projects and policies that increase the

capacity of residents. Both cities will continue their fair housing and landlord-tenants' rights education and outreach activities.

AP-85 OTHER ACTIONS – 91.420, 91.220(k)

Consistent with Title X of the Housing and Community Development Act of 1992, Lakewood provides information on lead-safe practices to owners of all properties receiving up to \$5,000 of federally funded assistance. If work on painted surfaces is involved in properties constructed prior to 1978, the presence of lead is assumed, and safe work practices are followed.

In addition to the above, homes with repairs in excess of \$5,000 in federally funded rehabilitation assistance are assessed for risk (completed by a certified Lead Based Paint firm) or are presumed to have lead. If surfaces to be disturbed are determined to contain lead, interim controls are exercised, occupants notified, and clearance test performed by an EPA-certified firm. Properties constructed prior to 1978 and acquired with federal funds are inspected for hazards and acquired rental properties are inspected periodically.

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

AP-90 PROGRAM SPECIFIC REQUIREMENTS – 91.420, 91.220(I)(1,2,4)

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

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

Other CDBG Requirements

1. The amount of urgent need activities	\$0
Total	\$0

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
The City of Tacoma uses only specified forms of assistance (i.e. 24CFR 92.205b) such as equity investments, interest-bearing loans, deferred payment loans, and grants.
2. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
The Tacoma Consortium utilizes Recapture for its homebuyer programs. Recapture includes any HOME investment, including interest, if any, that reduced the initial purchase price from the fair market value to an affordable price (“Direct Subsidy”), but excludes the amount between the initial cost of producing the unit and the fair market value of the property. Recaptured HOME funds are due upon sale, transfer, or if the HOME-assisted property is no longer the primary residence of the homebuyer. The Consortium allows for each Subrecipient to determine the method of recapture on a program by program basis, provided it meets one of the two methods outlined below:
 - a. Recapture the Entire Amount. The Consortium will recapture the entire outstanding

balance of principal and interest, including any late fees, of its total HOME Investment. The amount recaptured will not exceed the total net proceeds available.

- b. Reduction during Affordability Period. The Consortium may reduce the HOME investment amount to be recaptured on a prorated basis for the time the homeowner has owned and occupied the housing measured against the required affordability period. The Consortium requires a 30-year affordability period when forgiving debt to homebuyers. The HOME investment is decreased in equal amounts over a 25-year amortization schedule beginning in year 6. The amount recaptured will not exceed the total net proceeds available.

The Consortium's Subrecipient and Development partners utilize the following recapture methods: Tacoma Community Redevelopment Authority (Directly administered programs) - Recapture Entire Amount; City of Lakewood (for Directly administered programs) - Recapture Entire Amount; Washington State Housing Finance Commission (Subrecipient) - Recapture Entire Amount; Homeownership Center of Tacoma (CHDO / Development) - Recapture Entire Amount; T/PC Habitat for Humanity (Development) - Reduction during Affordability Period. The amount recaptured will not exceed the total net proceeds available.

3. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Each homebuyer is underwritten to ensure that they meet not only income-eligibility requirements, but that the burden of overall mortgage proposed is affordable to that household. Since 2002, the Consortium has had a policy for front and back-end ratios, examining the overall housing debt and the debt of each family, the appropriateness of the assistance, and financial resources to sustain homeownership. Each HOME assisted property will require a promissory note, deed of trust restrictions, and a written HOME agreement during the federal period of affordability with specific terms and conditions established by each Consortium member.

To ensure affordability, the Consortium adheres to affordability requirements as set forth in 24 CFR 92.254(a)(4): When the total HOME investment is less than \$15,000, a federal affordability period of not less than 5- years will be required. When the total HOME investment is \$15,000 to \$40,000, a federal affordability period of not less than 10-years will be required; for investments of over \$40,000, the required federal affordability period will be a minimum of 15-years. This federal affordability period is not contingent on loan terms or an amortization period. When the Consortium forgives homebuyer investment, an affordability period of 30-years shall be required.

Funds that are recaptured from the sale of property by the homebuyer, or if the property is no longer used as their primary residence during the federal affordability period, will be returned to the City of Tacoma, as lead agency of the Consortium. The federal affordability restrictions may terminate upon foreclosure, transfer in lieu of foreclosure, or assignment of an FHA-insured mortgage to HUD.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Pierce County’s centralized intake and assessment system (operated through Coordinated Entry) has been online since January 31, 2011. In Pierce County, there is one number to call to access information and services for households experiencing homelessness. Coordinated Entry staff conducts initial eligibility screenings to determine whether or not callers qualify for housing resources. Within 5 business days of the screening, eligible clients receive intake assessments to determine which housing provider to refer them to. For clients who do not qualify for ESG, staff provides referrals to other community resources.

Providers participate in Coordinated Entry as follows: Time-limited housing programs that do not admit clients the same day must list all openings in the Daily Vacancy & Tracking Form, and can only take clients that have been assessed by Coordinated Entry. Clients in a time-limited housing program that have been assessed by Coordinated Entry can go directly to a rapid re-housing, transitional or permanent supportive housing program in the community without going back to Coordinated Entry.

Some housing providers voluntarily list openings in the Daily Vacancy & Tracking Form and may take clients from Coordinated Entry, but they are not required to do so. These include shelter programs that admit clients the same day, permanent supportive housing programs and time-limited housing programs that serve a specialized population and/or house only clients they currently serve through other programs in their agency, and domestic violence programs.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
In keeping with the City’s Citizen Participation Plan, Tacoma utilizes a competitive process to make sub-awards. Applications for ESG funding are accepted every two years. Awards are made for one year, with the second year of funding contingent upon program performance and availability of funding.

The Human Services Commission (“HSC”) has the responsibility for recommending to City Council programs that meet the CDBG priorities for public services (i.e. human services). Every two years, the HSC reads and rates applications and recommends programs for CDBG funding. CDBG funds may be allocated to programs that meet one of the Council-adopted strategic priorities of Housing Stabilization Services, Economic Stabilization Services, and Youth Emergency Stabilization services. Programs that are awarded funding enter into annual contracts, with the second year of funding contingent upon funding availability as well as the program’s performance and continued ability to meet a strategic priority.

The responsibility for reviewing ESG proposals and making recommended allocations for funding lies with a special ESG Review Panel. This is due to regulations issued by HUD that require the City to make ESG funding decisions in consultation with the Pierce County Continuum of Care—the local planning body for homeless services. ESG funds can be used for the following program components: Street Outreach, Emergency Shelter, Homelessness Prevention, and Rapid Re-Housing. There is a cap on Street Outreach and Emergency Shelter as no more than 60% of the total annual HUD allocation may be used for these two categories.

Applications are made available online for approximately over a month and then submitted to the city electronically for review. The ESG Review Panel reads and rates applications, hear oral presentations from applicants, and then final allocation recommendations are made.

In accordance with the City’s Citizen Participation Plan and process for making funding decisions, recommendations are presented to Council and published for public comment.

Programs receiving ESG funding in between competitive years undergo a performance review by City staff. The review includes sections on service-related output performance, billing and reporting timeliness and accuracy, on-site monitoring results, and participation in work related to diversity, equity, and inclusion. The results of the reviews are presented to the HSC, who are tasked with making recommendations for funding for the following year.

In accordance with the City’s Citizen Participation Plan and process for making funding decisions, recommendations are presented to Council and published for public comment.

ESG contracted funds for 2019-2020 will be sustained (allocated to the same projects) for the 2020-2021 program year. Funding recommendations will still go through the Citizen Participation Process and City Council approval process.

If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Tacoma’s policy-making entity is the City Council. Since none of the City Council members is either currently or formerly homeless, the City met the homeless participation requirement by including a formerly homeless individual on the review panel that made funding recommendations during the sub-award process. This individual is also a member of the Pierce County Continuum of Care.

4. Describe performance standards for evaluating ESG.

The City will continue to consult with the CoC regarding performance measures of the HEARTH ACT. This will include identifying performance objectives and targets. The following will be tracked through HMIS:

- Length of time persons are homeless
- Exits to permanent housing
- Income
- Performance standards for ESG will include the following:
- Shortening the time people spend homeless (Target: Rapid re-housing clients will find permanent housing within 30 days of the start of services)
- Increasing the percentage of persons who exit to permanent housing or remain in permanent housing at the end of the program year (Target: 85% for rapid re-housing clients)
- Increasing the percentage of persons over 18 who increased their total income at program exit or at the end of the program year (Target: 20% for all ESG clients)

APPENDIX – DATA SOURCES

Figure 1 – Fair Housing Protected Class Designation for Federal, State, and Local

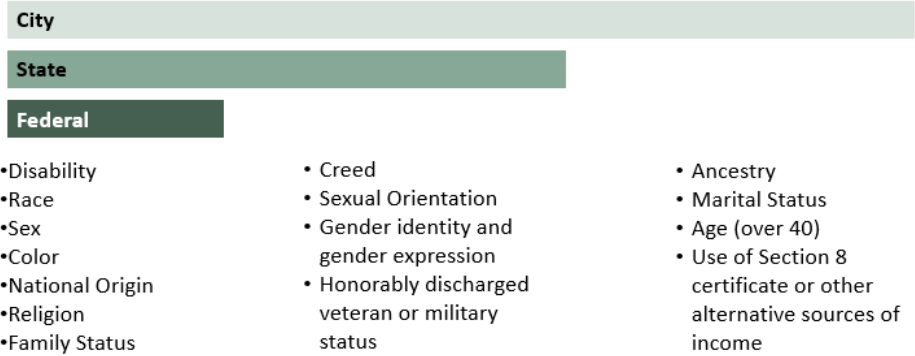
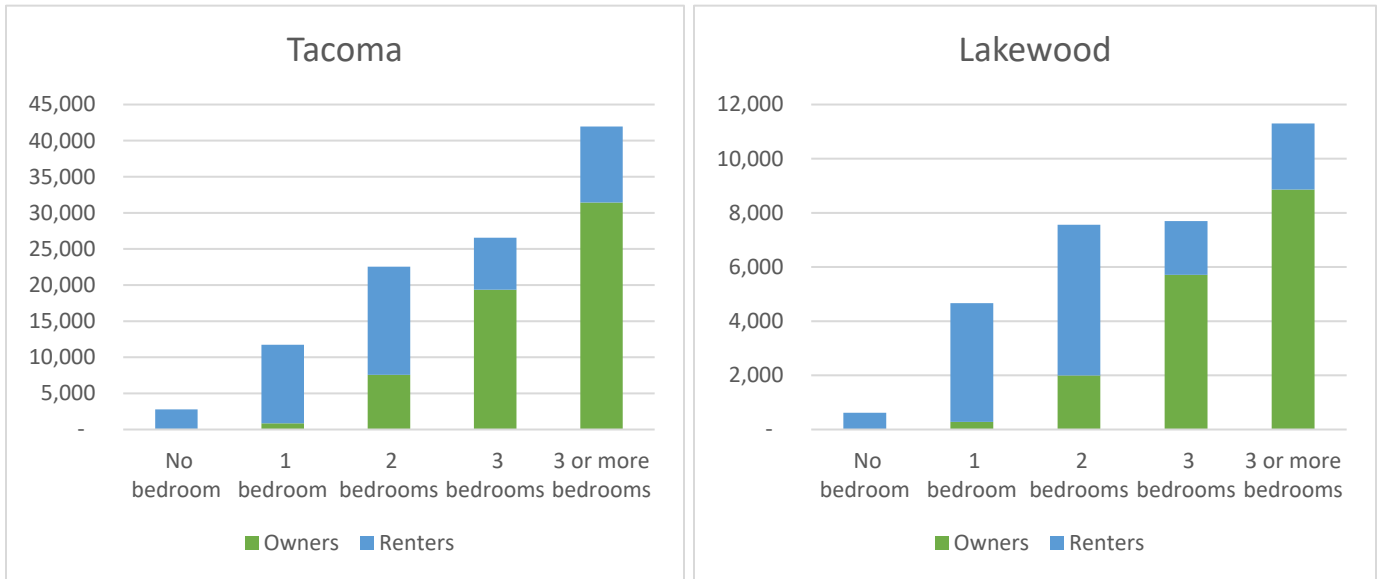


Figure 2 – Summary of Survey Responses

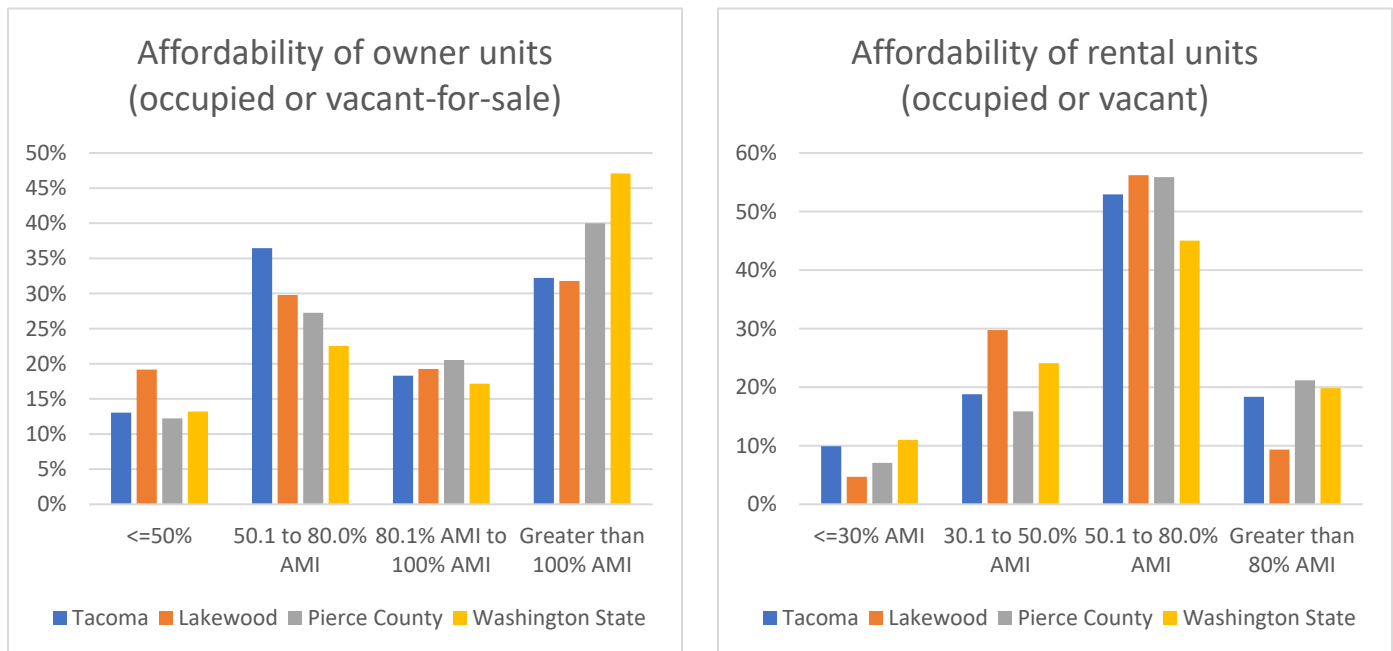
ANSWER CHOICES	RESPONSES	
Race	100.00%	40
Sex	87.50%	35
Color	60.00%	24
National Origin	80.00%	32
Religion	72.50%	29
Family Status	35.00%	14
Creed	35.00%	14
Mental Disability	37.50%	15
Physical Disability	67.50%	27
Sexual Orientation	57.50%	23
Gender Identity and Gender Expression	27.50%	11
Honorably Discharged Veteran or Military Status	40.00%	16
Ancestry	15.00%	6
Marital Status	35.00%	14
Age (over 40)	47.50%	19
Source of Income	22.50%	9
Political Ideology	10.00%	4
Total Respondents: 40		

Figure 3 – Number of Bedrooms by Tenure in Tacoma and Lakewood



Data Source: 2011-2015 ACS

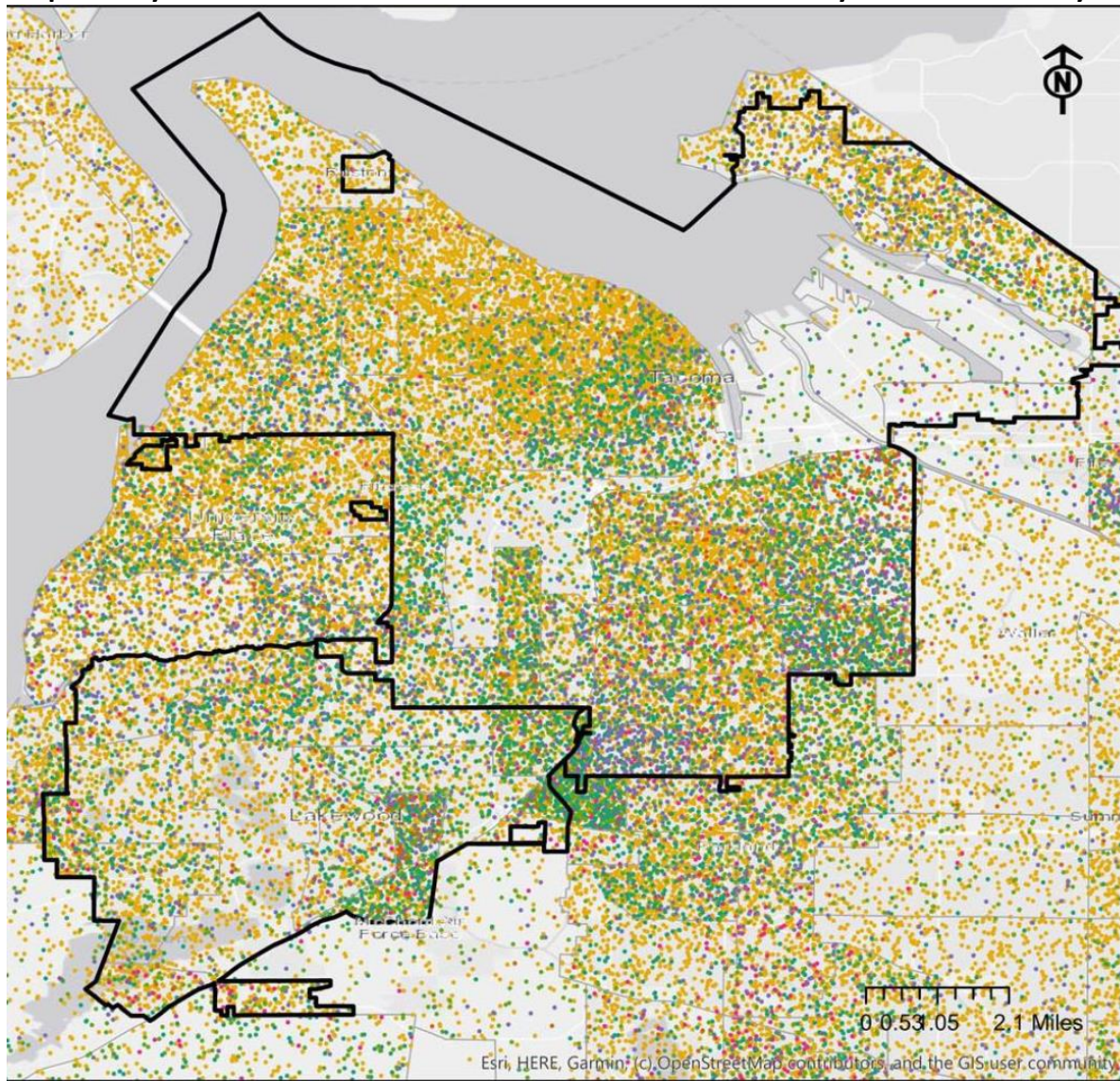
Figure 4 – Housing Affordability



Data Source: 2011-2015 CHAS

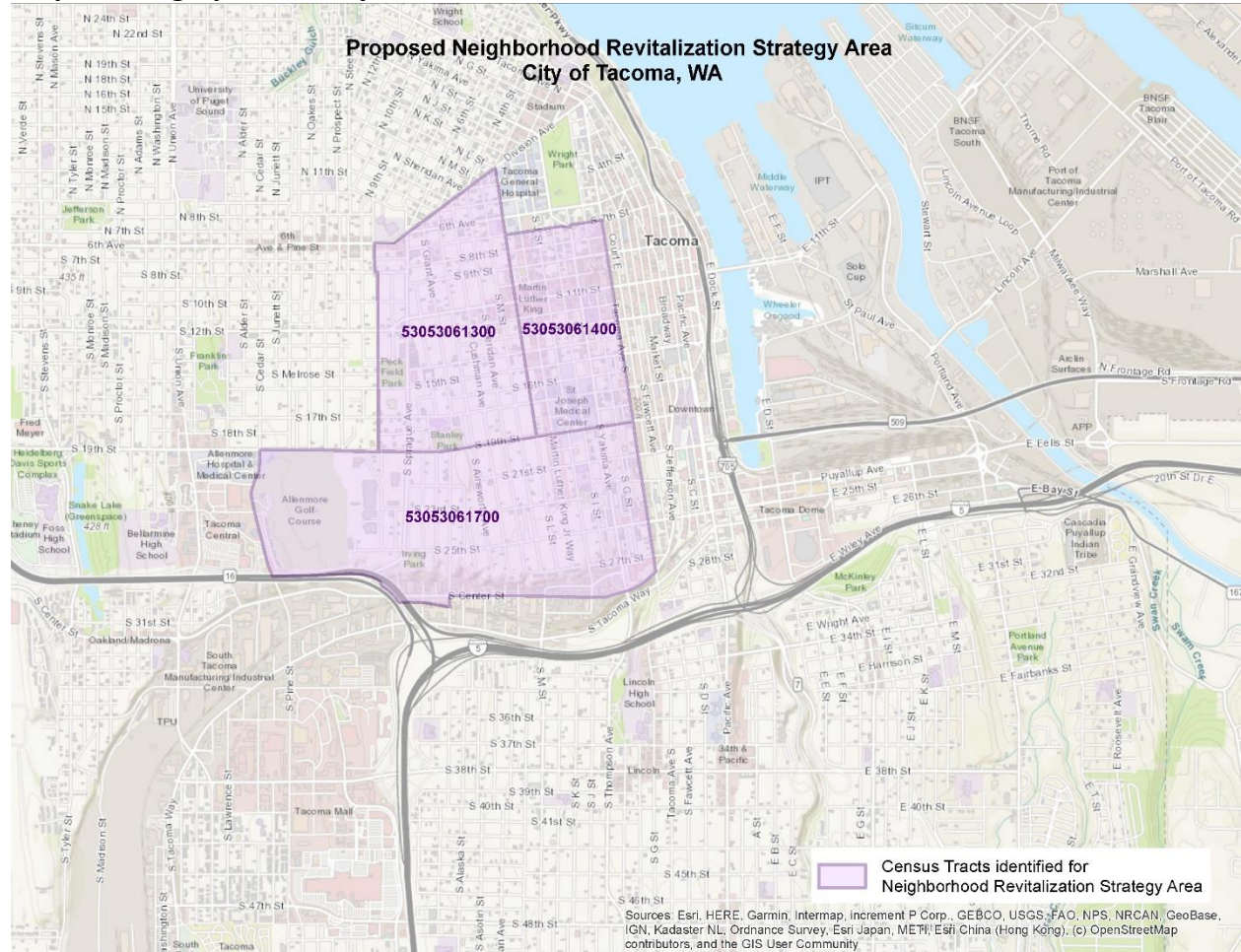
MAPS

Map 1 – City of Tacoma Residential Locations and Concentration by Race and Ethnicity



- City Boundaries
- Race and Ethnicity
- Black or African American
 - American Indian and Alaska Native
 - Asian
 - Native Hawaiian and Pacific Islander
 - Hispanic or Latino
 - Non-Hispanic White

Map 2 - Geographic Priority Area



TABLES

Table 1 – Housing Needs Assessment Demographics 2013-2017

	Tacoma	Lakewood	Pierce County
Population	203,481	59,122	821,952
Households	79,026	24,140	303,586
Median Income (households)	\$52,042	\$44,902	\$59,953

Data Source: 2005-2009 ACS (Base Year), 2011-2017 ACS (Most Recent Year)

***Note:** These figures have not been adjusted for inflation.

Number of Households Table

Table 2 – Total Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Small family (2 persons, neither person 62 years or over, or 3 or 4 persons)	10,014	8,170	13,150	8,654	41,080
Large family (5 or more persons)	2,093	2,160	2,879	1,414	5,495
Household contains at least 1-person age 62-74 but no one age 75+	2,850	2,405	3,475	1,890	9,430
Household contains at least 1-person age 75+	1,945	1,845	2,420	1,235	3,050
AND household contains 1 or more children age 6 or younger	3,430	2,370	3,320	1,665	5,495
Total	20,332	16,950	25,244	14,858	64,550

Data Source: 2012-2015 CHAS

Housing Needs Summary Tables³³

Information and data in the analysis that follow was obtained through the American Community Survey (CHAS data). Housing problems tracked include lack of complete plumbing or kitchen facilities, overcrowding (1.01 to 1.5 persons per room), and cost burden (paying more than 30 percent of income for housing including utilities). Severe housing problems include lack of complete plumbing or kitchen facilities, severe overcrowding (1.51 or more persons per room) and severe cost burden (housing costs in excess of 50 percent of income).

³³ Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.

Table 3 – Housing Problems 1 (Households with one of the listed needs)

	Owner occupied					
	<=30% AMI	30%-50% AMI	50%-80% AMI	80%-100% AMI	>100% AMI	Total
has none of the 4 housing problems	325	945	3,630	3,345	26,835	35,080
housing cost burden not computed, none of the needs above	550	0	0	0	0	550
lacking complete plumbing or kitchen facilities	0	10	60	4	125	199
with housing cost burden greater than 30% but less than or equal to 50%, none of the needs above	400	1,110	2,385	1,835	3,330	9,060
with housing cost burden greater than 50%, none of the needs above	1,760	1,705	1,265	345	295	5,370
with more than 1 but less than or equal to 1.5 persons per room, none of the needs above	65	95	210	60	280	710
with more than 1.5 persons per room, none of the needs above	4	35	45	0	15	99
	Renter occupied					
	<=30% AMI	30%-50% AMI	50%-80% AMI	80%-100% AMI	>100% AMI	Total
has none of the 4 housing problems	1,510	790	5,035	3,870	12,320	23,525
housing cost burden not computed, none of the needs above	1,310	0	0	0	0	1,310
lacking complete plumbing or kitchen facilities	400	220	205	85	155	1,065
with housing cost burden greater than 30% but less than or equal to 50%, none of the needs above	1,370	3,740	4,365	890	435	10,800
with housing cost burden greater than 50%, none of the needs above	8,485	3,305	785	40	145	12,760
with more than 1 but less than or equal to 1.5 persons per room, none of the needs above	445	470	320	80	295	1,610
with more than 1.5 persons per room, none of the needs above	390	255	220	50	95	1,010

Data Source: 2011-2015 CHAS

Table 4 – Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Owner occupied					
	<=30% AMI	30%-50% AMI	50%-80% AMI	80%-100% AMI	>100% AMI	Total
has 1 or more of the 4 housing unit problems	4,465	5,920	7,925	4,480	8,100	30,890
has none of the 4 housing unit problems	650	1,890	7,260	6,685	53,670	70,155
cost burden not computed, household has none of the other housing problems	1,100	0	0	0	0	1,100
	Renter occupied					
	<=30% AMI	30%-50% AMI	50%-80% AMI	80%-100% AMI	>100% AMI	Total
has 1 or more of the 4 housing unit problems	22,165	15,990	11,800	2,290	2,255	54,500
has none of the 4 housing unit problems	3,020	1,580	10,065	7,735	24,640	47,040
cost burden not computed; household has none of the other housing problems	2,625	0	0	0	0	2,625

Data Source: 2011-2015 CHAS; Aggregated data for Tacoma and Lakewood, Washington.

Table 5 – Cost Burden Greater than 30 Percent (>30%)

	Owner occupied					
	<=30% AMI	30%-50% AMI	50%-80% AMI	80%-100% AMI	>100% AMI	Total
Small Family Households	640	745	1,470	940	1,510	5,305
Large Family Households	224	300	525	139	255	1,443
Elderly	270	360	445	265	465	1,805
household type is elderly non-family	735	950	610	199	330	2,824
other household type (non-elderly non-family)	365	555	750	640	1,069	3,379
	Renter occupied					
	<=30% AMI	30%-50% AMI	50%-80% AMI	80%-100% AMI	>100% AMI	Total
Small Family Households	3,525	2,765	2,075	454	155	8,974

Large Family Households	665	590	199	65	15	1,534
Elderly	395	280	170	55	39	939
household type is elderly non-family	1,775	1,360	795	55	240	4,225
other household type (non-elderly non-family)	4,515	2,720	2,120	345	215	9,915

Data Source: 2011-2015 CHAS; Aggregated data for Tacoma and Lakewood, Washington.

Table 6 – Cost Burden Greater than 50 Percent (>50%)

	Owner occupied					
	<=30% AMI	30%-50% AMI	50%-80% AMI	80%-100% AMI	>100% AMI	Total
Elderly	240	205	190	60	40	735
household type is elderly non-family	510	460	220	4	95	1,289
Large Family Households	169	185	100	4	10	468
other household type (non-elderly non-family)	300	445	330	65	19	1,159
Small Family Households	560	445	465	210	130	1,810
	Renter occupied					
	<=30% AMI	30%-50% AMI	50%-80% AMI	80%-100% AMI	>100% AMI	Total
Elderly	340	130	50	0	0	520
household type is elderly non-family	1,455	540	105	30	135	2,265
Large Family Households	600	140	4	0	0	744
other household type (non-elderly non-family)	3,970	1,210	415	15	40	5,650
Small Family Households	2,955	1,525	230	4	0	4,714
Elderly	340	130	50	0	0	520
Pierce County, Washington	5,625	5,220	7,295	3,105	5,480	26,725

Data Source: 2011-2015 CHAS. All data values aggregated for Tacoma and Lakewood, Washington.

Table 7 – Crowding Information – 1/2

	Owner occupied					
	<=30% AMI	30%-50% AMI	50%-80% AMI	80%-100% AMI	>100% AMI	Total
Household is non-family	0	0	0	0	10	10
Household is one family with at least one subfamily or more than one family	15	10	55	10	100	190
Household is one family with no subfamilies	53	120	195	50	179	597
	Renter occupied					
	<=30% AMI	30%-50% AMI	50%-80% AMI	80%-100% AMI	>100% AMI	Total
Household is non-family	80	60	70	35	70	315
Household is one family with at least one subfamily or more than one family	45	85	55	20	70	275
Household is one family with no subfamilies	710	580	430	80	265	2,065

Data Source: 2011-2015CHAS. Aggregated data for Tacoma and Lakewood, Washington.

Table 8 – Crowding Information – 2/2

Households with Children Present	Owner occupied					
	<=30% AMI	30%-50% AMI	50%-80% AMI	80%-100% AMI	>100% AMI	Total
Washington	9,210	15,485	29,215	25,400	147,385	226,695
Tacoma City, Washington	245	365	990	700	3,345	5,645
Lakewood City, Washington	120	170	205	105	600	1,200
Pierce County, Washington	985	1,675	3,610	2,830	16,625	25,725
	Renter occupied					
	<=30% AMI	30%-50% AMI	50%-80% AMI	80%-100% AMI	>100% AMI	Total
Washington	45,880	42,000	43,960	22,010	41,455	195,305
Tacoma City, Washington	2,170	1,305	1,390	630	1,200	6,695
Lakewood City, Washington	895	530	735	230	350	2,740

Pierce County, Washington	5,625	5,220	7,295	3,105	5,480	26,725
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Data Source: 2011-2015 CHAS. Aggregated data for Tacoma and Lakewood, Washington.

Table 9 – Disproportionally Greater Need 0% – 30% AMI

Housing Problems*	has 1 or more of the 4 housing unit problems	has none of the 4 housing problems	cost burden not computed, none of the other 3 housing problems
Jurisdiction as a whole	26,630	3,670	3,725
American Indian or Alaska Native alone, non-Hispanic	325	25	75
Asian alone, non-Hispanic	1,175	305	135
Black or African American alone, non-Hispanic	2,265	175	315
Hispanic, any race	1,770	33	170
other (including multiple races, non-Hispanic)	640	75	30
Pacific Islander alone, non-Hispanic	145	20	25
White alone, non-Hispanic	6,995	1,210	1,115

Data Source: 2011-2015 CHAS. The four housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room, 4) Cost Burden greater than 30%.

Table 10 – Disproportionally Greater Need 30% – 50% Percent AMI

Housing Problems*	has 1 or more of the 4 housing unit problems	has none of the 4 housing problems	cost burden not computed, none of the other 3 housing problems
Jurisdiction as a whole	21,910	3,470	0
American Indian or Alaska Native alone, non-Hispanic	74	25	0
Asian alone, non-Hispanic	765	200	0
Black or African American alone, non-Hispanic	1,410	165	0
Hispanic, any race	1,645	115	0
other (including multiple races, non-Hispanic)	575	43	0
Pacific Islander alone, non-Hispanic	95	20	0
White alone, non-Hispanic	6,390	1,165	0

Data Source: 2011-2015 CHAS. The four housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room, 4) Cost Burden greater than 30%.

Table 11 – Disproportionally Greater Need 50% – 80% AMI

Housing Problems*	has 1 or more of the 4 housing unit problems	has none of the 4 housing problems	cost burden not computed, none of the other 3 housing problems
Jurisdiction as a whole	19,725	17,325	0
American Indian or Alaska Native alone, non-Hispanic	89	125	0
Asian alone, non-Hispanic	720	725	0
Black or African American alone, non-Hispanic	1,150	850	0
Hispanic, any race	1,025	695	0
other (including multiple races, non-Hispanic)	420	574	0
Pacific Islander alone, non-Hispanic	180	105	0
White alone, non-Hispanic	6,275	5,585	0

Data Source: 2011-2015 CHAS. The four housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room, 4) Cost Burden greater than 30%.

Table 12 – Disproportionally Greater Need 80 – 100% AMI

Housing Problems*	has 1 or more of the 4 housing unit problems	has none of the 4 housing problems	cost burden not computed, none of the other 3 housing problems
Jurisdiction as a whole	6,770	14,420	0
American Indian or Alaska Native alone, non-Hispanic	14	65	0
Asian alone, non-Hispanic	205	370	0
Black or African American alone, non-Hispanic	335	950	0
Hispanic, any race	210	550	0
other (including multiple races, non-Hispanic)	160	320	0
Pacific Islander alone, non-Hispanic	20	99	0
White alone, non-Hispanic	2,440	4,875	0

Data Source: 2011-2015 CHAS. The four housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room, 4) Cost Burden greater than 30%.

Table 13 – Severe Housing Problems 0% - 30% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,039	1,835	1,860
White alone, non-Hispanic	6,035	2,170	1,115
Black or African American alone, non-Hispanic	2,145	300	315
Asian alone, non-Hispanic	890	590	135
American Indian or Alaska Native alone, non-Hispanic	265	80	75
Hispanic, any race	1,515	288	170
Other (including multiple races, non-Hispanic)	555	165	30
Pacific Islander alone, non-Hispanic	145	20	25

Data Source: 2011-2015 CHAS. The four housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room, 4) Cost Burden greater than 30%.

Table 14 – Severe Housing Problems 30% - 50% AMI

Severe Housing Problems*	has 1 or more of the 4 housing unit problems	has none of the 4 housing problems	cost burden not computed, none of the other 3 housing problems
Jurisdiction as a whole	5,530	1,735	0
White alone, non-Hispanic	3,545	4,010	0
Black or African American alone, non-Hispanic	725	850	0
Asian alone, non-Hispanic	385	580	0
American Indian or Alaska Native alone, non-Hispanic	55	44	0
Hispanic, any race	1,045	715	0
other (including multiple races, non-Hispanic)	310	305	0
Pacific Islander alone, non-Hispanic	35	75	0

Data Source: 2011-2015 CHAS. The four severe housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than 1.51 persons per room, 4) Cost Burden greater than 50%.

Table 15 – Severe Housing Problems 50% - 80% AMI

Severe Housing Problems*	has 1 or more of the 4 housing unit problems	has none of the 4 housing problems	cost burden not computed, none of the other 3 housing problems
Jurisdiction as a whole	2,580	8,665	0
White alone, non-Hispanic	2,055	9,800	0
Black or African American alone, non-Hispanic	284	1,720	0
Asian alone, non-Hispanic	265	1,185	0
American Indian or Alaska Native alone, non-Hispanic	40	185	0
Hispanic, any race	245	1,475	0
other (including multiple races, non-Hispanic)	140	855	0
Pacific Islander alone, non-Hispanic	89	195	0

Data Source: 2011-2015 CHAS

***Note:** The four severe housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than 1.51 persons per room, 4) Cost Burden greater than 50%.

Table 16 – Severe Housing Problems 80% - 100% AMI

Severe Housing Problems*	has 1 or more of the 4 housing unit problems	has none of the 4 housing problems	cost burden not computed, none of the other 3 housing problems
Jurisdiction as a whole	524	7,215	0
White alone, non-Hispanic	385	6,930	0
Black or African American alone, non-Hispanic	50	1,230	0
Asian alone, non-Hispanic	100	475	0
American Indian or Alaska Native alone, non-Hispanic	0	75	0
Hispanic, any race	65	695	0
other (including multiple races, non-Hispanic)	45	435	0
Pacific Islander alone, non-Hispanic	10	109	0

Data Source: 2011-2015 CHAS. The four severe housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than 1.51 persons per room, 4) Cost Burden greater than 50%.

Table 17 – Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	58,605	20,989	19,354	1,860
White alone, non-Hispanic	43,195	13,325	11,325	1,135
Black or African American alone, non-Hispanic	5,330	2,490	3,020	355
Asian alone, non-Hispanic	4,475	1,560	1,355	140
American Indian or Alaska Native alone, non-Hispanic	560	165	355	75
Hispanic, any race	3,945	2,350	2,195	245
other (including multiple races, non-Hispanic)	2,670	920	915	50
Pacific Islander alone, non-Hispanic	625	170	195	25

Data Source: 2011-2015 CHAS. Includes aggregated data for Tacoma and Lakewood, Washington. The four severe housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than 1.51 persons per room, 4) Cost Burden greater than 50%.

Ethnicity of Residents

Table 18 – Ethnicity of Public Housing Residents by Program Type

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total Vouchers	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled
									*
Hispanic	0	10	59	257	55	197	3	2	0
Not Hispanic	0	67	847	2,730	477	2,163	47	36	1

Totals in Units

Table 19 – Public Housing by Program Type for Pierce County Housing Authority (PCHA)

Program Type									
	Certificate	Mod-Rehab	Public Housing*	Vouchers					
				Total Vouchers	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled**
# of units with vouchers in use	0	0	124	2,749	209	2,149	191	0	200

Data Source: Pierce County Housing Authority

Note: *includes one public housing home in Lakewood

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Characteristics of Residents

Table 20 – Characteristics of Public Housing Residents by Program for Pierce County Housing Authority (PCHA)

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total Vouchers	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0		\$27,654	\$17,307	\$13,862	\$17,593	\$16,820		0
Average length of stay (in years)	0		8	9.3	4	10	4		0
Average Household size	0		3.7	2.3	2.3	2.3	1.5		0
# Homeless at admission	0		0	588	175	222	191		0
# of Elderly Program Participants (>62)	0		6	901	39	671	70		0

# of Disabled Families	0	32	1,631	71	1,426	134	0
# of Families requesting accessibility features	0	0	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0

Data Source: Pierce County Housing Authority (PCHA)

Race of Residents

Table 21 – Race of Public Housing Residents by Program Type

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	46	373	1,494	268	1,173	22	25	1
Black/African American	0	23	262	1,197	178	982	27	9	0
Asian	0	4	240	167	50	117	0	0	0
American Indian/Alaska Native	0	3	15	78	18	57	1	2	0
Pacific Islander	0	1	13	51	18	31	0	2	0
Other	0	0	3	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

***Note:** includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 22 – Unit Size by Tenure

Number of bedrooms	Tacoma		Lakewood		Pierce County		Washington State	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
<i>Total units</i>	39,928	39,098	11,147	12,993	185,160	118,426	1,668,071	1,000,841
No bedroom	<1%	7%	<1%	5%	<1%	4%	<1%	6%
1 bedroom	2%	28%	3%	34%	1%	22%	3%	25%
2 bedrooms	19%	38%	18%	43%	15%	39%	18%	38%
3 bedrooms	48%	18%	51%	15%	54%	25%	48%	23%
3 or more bedrooms	79%	27%	80%	19%	84%	34%	79%	31%

Data Source: 2011-2015 ACS.

Table 23 – Cost of Housing

	Tacoma	Lakewood	Pierce County	Washington State
Median value (dollars)	\$203,600	\$209,100	\$232,600	\$259,500
Median contract rent	\$824	\$748	\$888	\$883

Data Source: 2011-2015 ACS.

Table 24 - Rent Paid

Rent Paid	Tacoma	Lakewood	Pierce County	Washington State
Less than \$500	9%	5%	5%	9%
\$500-\$999	47%	62%	42%	40%
\$1499-\$1999	30%	26%	35%	32%
\$1499-\$1999	11%	6%	13%	13%
\$2,000 or more	3%	1%	4%	6%

Table 25 – Housing Affordability

% units affordable to households earning	Tacoma		Lakewood		Pierce County		Washington State	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
<=30% AMI		10%		5%		7%		11%
30.1 to 50.0% AMI	13%	19%	19%	30%	12%	16%	13%	24%
50.1 to 80.0% AMI	36%	53%	30%	56%	27%	56%	23%	45%
80.1% AMI to 100% AMI	18%		19%		21%		17%	
Greater than 100% AMI	32%	18%	32%	9%	40%	21%	47%	20%
<i>Total units</i>	40,720	40,380	11,235	14,060	188,040	122,655	1,683,000	1,021,895

Data Source: 2011-2015 ACS

Table 26 – Monthly Rent

Monthly Rent Limit in the Tacoma HUD Metro Area (\$)	Efficiency (0 bedrooms)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$860	\$966	\$1,265	\$1,829	\$2,222
High HOME Rent	\$860	\$959	\$1,152	\$1,322	\$1,455
Low HOME Rent	\$702	\$752	\$902	\$1,043	\$1,163

Data Source: FY 2019 HUD FMR and HOME Rent.

Table 27 - Condition of Units

Condition of units	Tacoma		Lakewood		Pierce County		Washington State	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
<i>Total units</i>	39,928	39,098	11,147	12,993	185,160	118,426	1,668,071	1,000,841
With one selected Condition	30%	47%	28%	53%	29%	47%	27%	45%
With two selected Conditions	1%	4%	1%	4%	1%	4%	1%	4%
With three selected Conditions	0%	0%	0%	0%	0%	0%	0%	0%
With four selected Conditions	0%	0%	0%	0%	0%	0%	0%	0%
No selected Conditions	69%	49%	71%	43%	71%	49%	72%	51%

Data Source: 2011-2015 ACS

Table 28 – Year Unit Built

Year Built	Tacoma		Lakewood		Pierce County		Washington State	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
<i>Total units</i>	39,928	64,696	11,147	20,458	185,160	178,215	1,668,071	1,514,185
2000 or later	8%	7%	5%	8%	21%	12%	20%	12%
1980-1999	19%	14%	23%	19%	33%	21%	31%	20%
1950-1979	32%	45%	60%	64%	30%	49%	34%	48%
Before 1950	40%	34%	12%	9%	15%	18%	16%	20%

Data Source: 2011-2015 CHAS

Table 29 – Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Tacoma		Lakewood		Pierce County		Washington State	
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter
<i>Total units built before 1980</i>	29,086	35,816	8,006	15,015	83,687	59,789	820,731	513,344
Units built before 1980 with children present	13%	13%	11%	10%	11%	22%	12%	19%

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children Present)

Table 30 – Total Number of Units by Program Type

	Program Type								
	Certificate	Mod-Rehab	Public Housing*	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
			Veterans Affairs Supportive Housing				Family Unification Program	Disabled**	
# of units vouchers available	0	0	124	2,749	209	2,149	191	0	200
# of accessible units									

*includes one public housing home in Lakewood
 **includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Business Activity

Table 31 - Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	521	49	1	0	-1
Arts, Entertainment, Accommodations	9,206	9,238	12	10	-2
Construction	4,511	3,259	6	4	-2
Education and Health Care Services	16,087	28,914	22	33	11
Finance, Insurance, and Real Estate	4,263	6,401	6	7	2
Information	1,458	823	2	1	-1
Manufacturing	6,633	6,427	9	7	-2
Other Services	3,077	3,794	4	4	0
Professional, Scientific, Management Services	4,656	3,881	6	4	-2
Public Administration	138	0	0	0	0
Retail Trade	9,835	11,553	13	13	0
Transportation and Warehousing	3,946	2,301	5	3	-3
Wholesale Trade	4,444	4,500	6	5	-1
Total	68,775	81,140	--	--	--

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Table 32 - Labor Force

Total Population in the Civilian Labor Force	103,840
Civilian Employed Population 16 years and over	93,340
Unemployment Rate	10.11
Unemployment Rate for Ages 16-24	30.96
Unemployment Rate for Ages 25-65	6.40

Data Source: 2011-2015 ACS

Table 33 – Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	19,950
Farming, fisheries and forestry occupations	4,095
Service	12,995
Sales and office	21,550
Construction, extraction, maintenance and repair	7,965
Production, transportation and material moving	5,115

Data Source: 2011-2015 ACS

Travel Time

Table 34 - Travel Time to Work

Travel Time	Number	Percentage
< 30 Minutes	56,270	63%
30-59 Minutes	24,665	28%
60 or More Minutes	8,365	9%
Total	89,300	100%

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Table 35 - Educational Attainment by Employment Status

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,790	1,095	5,120
High school graduate (includes equivalency)	19,185	2,160	8,525
Some college or Associate's degree	27,465	2,815	8,725
Bachelor's degree or higher	23,375	1,075	3,975

Data Source: 2011-2015 ACS

Educational Attainment by Age

Table 36 - Educational Attainment by Age

	Age				
	18–24 years	25–34 years	35–44 years	45–65 years	65+ years
Less than 9th grade	275	780	1,055	2,175	2,120
9th to 12th grade, no diploma	3,535	2,835	2,360	3,805	1,875
High school graduate, GED, or alternative	6,265	8,395	7,020	14,610	8,365
Some college, no degree	8,110	8,900	6,690	13,050	5,565
Associate's degree	1,195	3,205	2,850	4,815	1,180
Bachelor's degree	1,830	6,445	4,665	8,300	3,930
Graduate or professional degree	100	2,045	2,805	4,800	2,990

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Table 37 – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$22,289
High school graduate (includes equivalency)	\$30,256
Some college or Associate's degree	\$33,766
Bachelor's degree	\$49,728
Graduate or professional degree	\$62,144

Data Source: 2011-2015 ACS

Table 38 – Homeless Prevention Services Summary

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