

APPENDIX A: CHAS TABLES TACOMA-LAKEWOOD

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Data Source: 2007-2011 CHAS

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

In order of severity of need or condition:

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

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

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

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

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

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

Source: 2007-2011 CHAS

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

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

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

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

Data Source: 2007-2011 CHAS

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

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

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

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

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

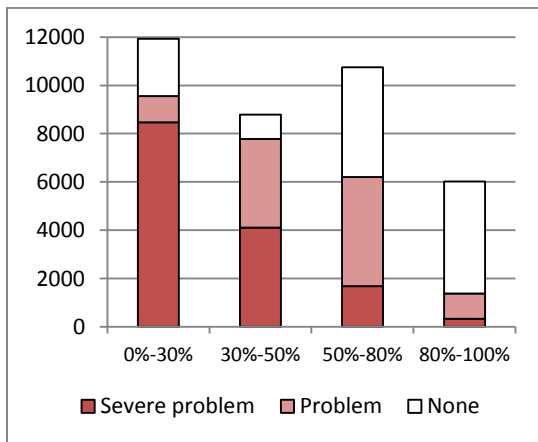
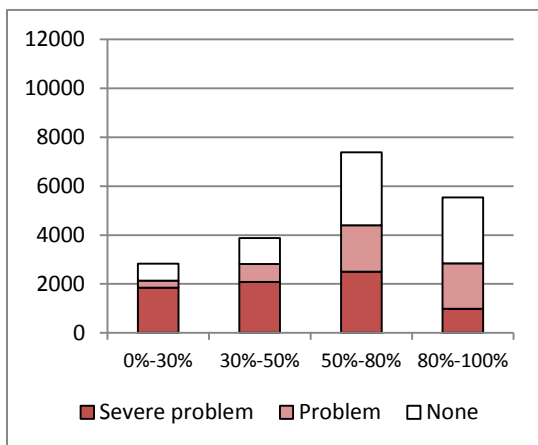


Figure A-2: Owner Households by Income Range by Degree of Housing Problems



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

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

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

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

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

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

Data Source: 2007-2011 CHAS

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

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

Data Source: 2007-2011 CHAS

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

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

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

*More than one person per room

Data Source: 2007-2011 CHAS

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

Disproportionately Greater Need: Housing Problems (NA-15)

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

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

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

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

Data Source: 2007-2011 CHAS

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

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

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

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

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

Data Source: 2007-2011 CHAS

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

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

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

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

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

Data Source: 2007-2011 CHAS

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

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

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

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

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

Data Source: 2007-2011 CHAS

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

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

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

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

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

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

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

Data Source: 2007-2011 CHAS

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

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

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

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

Data Source: 2007-2011 CHAS

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

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

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

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

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

Data Source: 2007-2011 CHAS

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

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

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

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

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

Data Source: 2007-2011 CHAS

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

Disproportionately Greater Need: Housing Cost Burdens

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

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

Data Source: 2007-2011 CHAS

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

APPENDIX B: CHAS TABLES TACOMA

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Data Source: 2007-2011 CHAS

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

In order of severity of need or condition:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

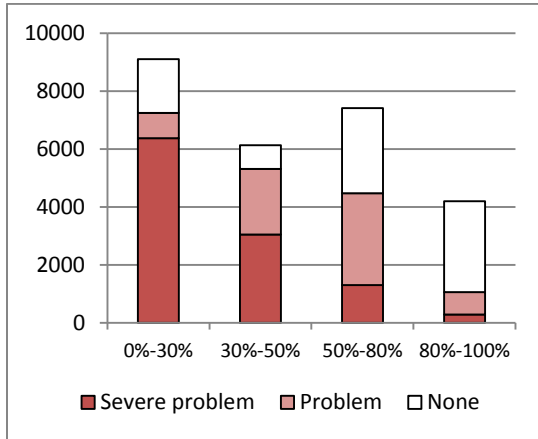
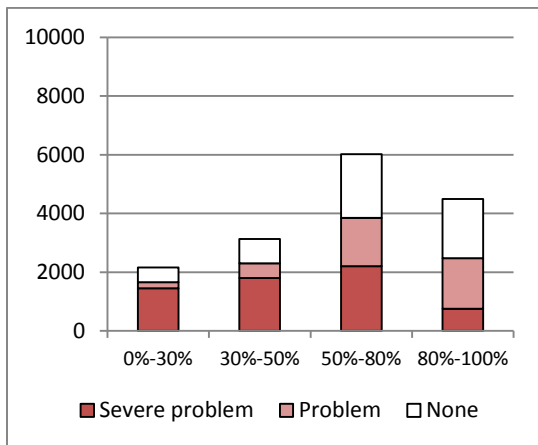


Figure A-2: Owner Households by Income Range by Degree of Housing Problems



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

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

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

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

Data Source: 2007-2011 CHAS

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

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

Data Source: 2007-2011 CHAS

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

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

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

*More than one person per room

Data Source: 2007-2011 CHAS

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

Disproportionately Greater Need: Housing Problems (NA-15)

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

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

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

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

Data Source: 2007-2011 CHAS

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

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

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

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

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

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

Data Source: 2007-2011 CHAS

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

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

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

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

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

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

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

Data Source: 2007-2011 CHAS

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

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

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

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

Data Source: 2007-2011 CHAS

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

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

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

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

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

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

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

Data Source: 2007-2011 CHAS

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

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

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

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

Data Source: 2007-2011 CHAS

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

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

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

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

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

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

Data Source: 2007-2011 CHAS

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

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

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

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

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

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

Data Source: 2007-2011 CHAS

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

Disproportionately Greater Need: Housing Cost Burdens

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

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

Data Source: 2007-2011 CHAS

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

APPENDIX C: CHAS TABLES LAKEWOOD

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

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

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

Source: 2007-2011 CHAS

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

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

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

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

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

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

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

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

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

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

Data Source: 2007-2011 CHAS

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

In order of severity of need or condition:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

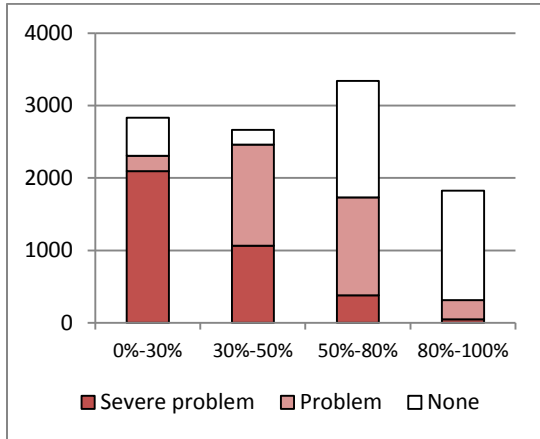
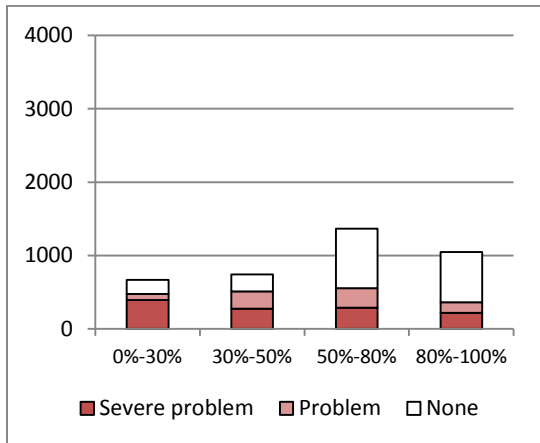


Figure A-2: Owner Households by Income Range by Degree of Housing Problems



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

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

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

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

Data Source: 2007-2011 CHAS

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

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

Data Source: 2007-2011 CHAS

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

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

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

*More than one person per room

Data Source: 2007-2011 CHAS

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

Disproportionately Greater Need: Housing Cost Burdens

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

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

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

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

Data Source: 2007-2011 CHAS

APPENDIX D: LOW/MOD & MINORITY BLOCK GROUPS

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

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

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

APPENDIX D: LOW/MOD & MINORITY BLOCK GROUPS

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

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

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

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