

Statement of Housing Needs and Strategy for Addressing Housing Needs

Public Housing Authorities are required to provide a summary of housing needs as well as discuss a strategy for addressing housing needs. This section of the 5 Year Plan attempts to provide a summary of the current housing needs as identified by the US Census Bureau, The Pierce County Consolidated Plan, and other local resources. The Strategies and Goals of the Pierce County Housing Authority, contained in Section 2 of the Strategic Plan (form HUD 50075-ST) are they Authority’s plan to serve the needs of low-income, very low- income, and extremely low- income families for the next five years (2019 -2023).

Pierce County Housing Authority reviewed data primarily from the US Census Bureau, Pierce County Humans Services, and the Tacoma Pierce County Health Department to develop this statement. Goals identified in PCHA’s 5 Year plan are included below in regard to the needs identified by Pierce County Human Services Consolidate Plan, the most recent Analysis of Impediments to Fair Housing Choice, and the Tacoma Pierce County Health Department.

US Census Bureau Population Data

Table 1: Population Estimates from US Census Bureau

Population estimates, July 1, 2017, (V2017)	876,764
PEOPLE	
Population	
Population estimates, July 1, 2017, (V2017)	876,764
Population estimates base, April 1, 2010, (V2017)	795,217
Population, percent change - April 1, 2010 (estimates base) to July 1, 2017, (V2017)	10.3%
Population, Census, April 1, 2010	795,225

Table 2: Race and Hispanic Origin from US Census Bureau

Population estimates, July 1, 2017, (V2017)	876,764
PEOPLE	
Race and Hispanic Origin	
White alone, percent (a)	75.2%
Black or African American alone, percent (a)	7.5%
American Indian and Alaska Native alone, percent (a)	1.7%
Asian alone, percent (a)	6.7%
Native Hawaiian and Other Pacific Islander alone, percent (a)	1.7%
Two or More Races, percent	7.2%
Hispanic or Latino, percent (b)	10.9%
White alone, not Hispanic or Latino, percent	67.0%

Table 3: Population Characteristics from US Census Bureau





 Population estimates, July 1, 2017, (V2017)	876,764
 PEOPLE	
Population Characteristics	
 Veterans, 2012-2016	86,815
 Foreign born persons, percent, 2012-2016	9.5%

Table 4: Housing from US Census Bureau










 Population estimates, July 1, 2017, (V2017)	876,764
 PEOPLE	
Housing	
 Housing units, July 1, 2017, (V2017)	346,026
 Owner-occupied housing unit rate, 2012-2016	60.8%
 Median value of owner-occupied housing units, 2012-2016	\$239,400
 Median selected monthly owner costs -with a mortgage, 2012-2016	\$1,723
 Median selected monthly owner costs -without a mortgage, 2012-2016	\$556
 Median gross rent, 2012-2016	\$1,068
 Building permits, 2017	4,968

Table 5: Families and Living Arrangements from US Census Bureau

 PEOPLE	
Families & Living Arrangements	
 Households, 2012-2016	307,106
 Persons per household, 2012-2016	2.66
 Living in same house 1 year ago, percent of persons age 1 year+, 2012-2016	82.7%
 Language other than English spoken at home, percent of persons age 5 years+, 2012-2016	14.5%

Table 6: Education from US Census Bureau

 Population estimates, July 1, 2017, (V2017)	876,764
 PEOPLE	
Education	
 High school graduate or higher, percent of persons age 25 years+, 2012-2016	91.0%
 Bachelor's degree or higher, percent of persons age 25 years+, 2012-2016	25.4%

Table 6: Health from US Census Bureau












 Population estimates, July 1, 2017, (V2017)	876,764
 PEOPLE	
Health	
 With a disability, under age 65 years, percent, 2012-2016	10.0%
 Persons without health insurance, under age 65 years, percent	 6.5%

Table 7: Transportation from US Census Bureau

 Population estimates, July 1, 2017, (V2017)	876,764
 PEOPLE	
Transportation	
 Mean travel time to work (minutes), workers age 16 years+, 2012-2016	30.5

Table 8: Income and Poverty from US Census Bureau

 Population estimates, July 1, 2017, (V2017)	876,764
 PEOPLE	
Income & Poverty	
 Median household income (in 2016 dollars), 2012-2016	\$61,468
 Per capita income in past 12 months (in 2016 dollars), 2012-2016	\$29,750
 Persons in poverty, percent	 12.1%

Pierce County Consolidated Plan 2015-2019

Pierce County, through its Department of Human Services, is responsible for the creation of the Consolidated Plan in accord with the US Department of Housing and Urban Development (HUD). While a complex document with many data sets, for the purposes of the Pierce County Housing Authority’s Five Year Plan the following sections are particularly relevant to the Statement of Housing Needs and Strategy for Addressing Housing Needs. Interested parties may obtain the Consolidated Plan in its entirety at: <http://www.co.pierce.wa.us/DocumentCenter/View/36499/IDIS-Final-Con-Plan-Submitted-5-11-2015-w-cover-and-TOC?bidId>

Four Severe Housing Problems:

HUD has created a Comprehensive Housing Affordability Strategy (CHAS) data-set for each community. Pierce County’s Consolidated Plan refers to CHAS data when analyzing Housing Problems. CHAS identifies the following Four Severe Housing Problems:

- Lacks Complete Kitchen Facilities
- Lacks Complete Plumbing Facilities
- More than 1.5 persons per Room
- Cost Burden of 50% (paying 50% of income toward rent and utilities)

The Consolidated Plan for Pierce County provides the following analysis regarding the Four Severe Housing Problems as correlated to income, race, and ethnicity:

- Overall 73% of extremely low income households have one or more severe housing problems. 72% of extremely low income White households have one or more severe housing problems. A majority of non-white households have disproportionately higher housing needs, as described below:
 - 77% of extremely low income Black/African American households report one or more severe housing problems.
 - 75% of extremely low income Asian households report one or more severe housing problems.
 - 66% of extremely low income American Indian, Alaska Native households report one or more severe housing problems.
 - 57% of extremely low income Pacific Islander households report one or more severe housing problems.
 - 79% of extremely low income Hispanic households report one or more severe housing problems.
 - Overall 75% of very low income households have one or more housing problems. 74% of very low income white households report one or more housing problems. A majority of non-white households have disproportionately higher housing needs, as described below:
 - 87% of very low income Black/African American report one or more housing problems.
 - 83% of very low income Asian households report one or more housing problems.
 - 56% of very low income American Indian, Alaska native households 30% to 50% of AMI report one or more housing problems.
 - 100% of very low income Pacific Islander households report one or more housing problems.
 - 75% of Hispanic households report one or more housing problem.
- Overall 57% of low income households have one or more housing problem. 57% of low income white households report one or more housing problems. A majority of non-white households have disproportionately higher housing needs, as described below:
 - 68% of low income Black/African American households report one or more housing problems.
 - 54% of low income Asian households report one or more housing problems.
 - 40% of low income American Indian households report one or more housing problems.
 - 75% of low income Pacific Islander households report one or more housing problems.
 - 51% of low income Hispanic households report one or more housing problems.
- Overall 39% of moderate income households have one or more housing problems. 39% of moderate income White households 80% to 100% of AMI report one or more housing problems. A majority of nonwhite households have disproportionately higher housing needs, as described below:
 - 40% of moderate income Black/African American households report one or more housing problems.

- 53% of moderate income Asian households report one or more housing problems.
- 24% of moderate income American Indian, Alaska native households report one or more housing problems.
- 48% of moderate income Pacific Islander households report one or more housing problems.
- 37% of moderate income Hispanic households 80% to 100% of AMI report one or more housing problems.

Priority Affordable Housing Related Needs

(page 103, Pierce County Consolidated Plan)

Priority Need A: Affordable Housing Preservation and Development

Priority Level: High

Population: Extremely Low, Low, Moderate Incomes

Geographic Areas Affected: Urban County

Associated Goals: Affordable Housing Preservation and Development

Relationship to PCHA Resources and Programs:

- Homeowner Rehabilitation – **Low level of intersection** and compatibility with PCHA resources and programs:
PCHA resources cannot be used for homeowner rehabilitation.
- Homeownership Assistance – **High level of intersection** with PCHA resources and programs: (Section 8(y) and 5(h) Homeownership.
- Affordable Housing Development (Acquisition, Rehab and/or New Construction) of ownership or rental housing – **High level of intersection** with PCHA resources and programs:
Project Based Vouchers in conjunction with acquisition, rehabilitation, and new construction

PCHA Goal: Goals 1, 2, 3,4

Basis for Relative Priority:

Based on the needs assessment and market analysis there is a high need for affordable housing within the Urban County. A majority of low income households are cost burdened, especially households whose incomes are less than 50% of AMI.

Priority Need B: Mitigation of Homelessness

Priority Level: High

Population: Extremely Low, Low Incomes

Geographic Areas Affected: Urban County

Associated Goals: Mitigation of Homelessness

Relationship to PCHA Resources and Programs:

- Provide a Suitable Living Environment – **Low level of intersection** with PCHA resources and programs:
PCHA resources man not be used for emergency shelter.
- Provide Decent Housing – **High level of intersection** with PCHA resources and programs:

PCHA Section 8 vouchers, both tenant and project based, may be used to secure safe, decent, affordable housing for homeless families

PCHA Goal: Goals 1, 2, 3,4

Basis for Relative Priority:

Based on the needs assessment and market analysis there is a high need to continue to support an emergency shelter system while strengthening permanent housing solutions.

Special Needs Housing (page 57-59 of Pierce County's Consolidated Plan)

Pierce County's Consolidated Plan identifies the following special needs populations:

- Disabled persons
- Seniors & frail elderly persons
- Drug & Alcohol Addicted persons
- Domestic Violence surviving persons

Pierce County's Consolidated Plan identifies the following housing related needs for special needs populations:

Disabled Persons - Disabled persons find it difficult to find housing that can accommodate their needs as housing may need to be rehabbed for ADA compliance prior to move-in. This is often time consuming and can be costly. In addition, this population often finds it difficult to find housing as landlords are reluctant to rent to tenants who may be unemployed and may not be able to care for themselves or manage their residence by themselves. It is essential that those with disabilities find housing with close access to public transit to ensure they have the means to travel to work, the grocery store, doctor appointments, service providers, and other essential needs to live a functional home life and be integrated into their community.

High degree of intersection with Pierce County Housing Authority resources and programs:

- Section 8 vouchers assist disabled households in locating affordable housing in the market that meets their needs. PCHA can provide an exception to payment standard for disabled households if the rents of the units are above FMR.
- PCHA Goal: Goals 1, 2, 3,4

HIV/AIDS - In general most of the housing needs of this population are to obtain stable affordable housing. Most clients need wraparound services such as mental health, substance abuse, transportation, food, medical, housing, support groups and assistance with staying on their medication to stay healthy.

High degree of intersection with Pierce County Housing Authority resources and programs:

Section 8 vouchers assist disabled households in locating affordable housing in the market that meets their needs. PCHA can provide an exception to payment standard for disabled households if the rents of the units are above FMR.

PCHA Goal: Goals 1, 2, 3,4

Seniors and Frail Elderly - Community Connections Aging & Disability Resources (ADR) recent 2013 Community Café Report summarized the housing needs of the senior population as needing a continuum of housing options. Seniors felt they should not have to leave their community to find housing and noted the need for increased availability of affordable/accessible housing, as well as housing options such as shared housing, retirement communities, assisted living, and intergenerational living. There were new concerns noted about increased homelessness among the senior population.

High degree of intersection with Pierce County Housing Authority resources and programs: Section 8 vouchers assist disabled households in locating affordable housing in the market that meets their needs. PCHA can provide an exception to payment standard for disabled households if the rents of the units are above FMR.

PCHA Goal: Goals 1, 2, 3,4

Alcohol and Drug Addiction (Outpatient Behavioral Services) - MDC is the one of the largest providers of Alcohol and Drug Abuse treatment services in Pierce County. In order to assess clients' needs, MDC uses the American Society of Addiction Medicine (ASAM) criteria. Once assessed, an individual service plan is created with the individual. Clinicians provide referrals to other MDC programs and/or outside providers, depending on the needs identified. The individual service plan is updated every 30 days. The top five common needs identified are (listed in order of frequency): 1. Housing; 2. Transportation; 3. Primary Care Physician; 4. Medications; and 5. Mental Health services. Public Housing Residents - The Pierce County Housing Authority provides housing for low-income and homeless individuals and families in Pierce County and partners with a variety of agencies to help their residents with supportive services. PCHA provides services to enhance residents' employability, and to improve homeownership opportunities and clients' ability to lease and maintain stable housing.

High degree of intersection with Pierce County Housing Authority resources and programs: Section 8 vouchers assist disabled households in locating affordable housing in the market that meets their needs. PCHA can provide an exception to payment standard for disabled households if the rents of the units are above FMR.

PCHA Goal: Goals 1, 2, 3,4

Domestic Violence - Housing is a high need and can range anywhere from needing short term housing such as a motel or shelter or longer term housing such as an affordable apartment. Most of the supportive needs include legal services such as: Protection order; Family law for divorce and/or a parenting plan; Help with tenant/landlord issues; and Bankruptcy.

High degree of intersection with Pierce County Housing Authority resources and programs: Section 8 vouchers assist disabled households in locating affordable housing in the market that meets their needs. PCHA can provide an exception to payment standard for disabled households if the rents of the units are above FMR. PCHA does not provide short term or emergency shelter.

PCHA Goal: Goals 1, 2, 3,4

Tacoma Pierce County Health Department: Environmental Health

The Tacoma Pierce County Health Department has compiled a report that is relevant to those seeking housing. The report is titled "What's in our Neighborhoods" and is available here: <https://www.tpchd.org/home/showdocument?id=784>

In summary, “What’s in our Neighborhoods” can help those seeking housing to understand the importance of Access to Benefits, as described below:

Access and Benefits

- Living closer to healthy food retail is associated with better eating habits and decreased risk for obesity and diet-related diseases.
- U.S. adults with access to neighborhood parks are nearly twice as likely to be physically active as those without access to parks.
- Driving less, walking and taking the bus more, reduces air pollution and polluted storm water runoff.
- Trees, parks, community gardens, and other green open spaces help improve air and water quality, retain storm water, reduce flooding, capture carbon dioxide, regulate climate, and provide a wide range of physical and mental health benefits.

PCHA Goal: Goals 1, 2, 3,4

Human Health Impacts

- Increased physical activity reduces risks for heart disease, diabetes, osteoporosis, depression, breast and colon cancer, and other diseases.
- Walking your dog can improve your physical, mental, and social health.
- Increasing the number of pedestrians and bicyclists, dedicated bike routes, and trail systems help improve both pedestrian and bicycle safety. It also helps reduce traffic congestion and vehicle emissions.
- Improving water and air quality reduces risks of many chronic diseases, including heart disease and cancer.

PCHA Goal: Goals 1, 2, 3,4

Who’s most vulnerable?

- People living in low-income neighborhoods.
- Communities of color.
- Rural areas with limited geographical and financial access to healthy foods, grocery stores, parks, transportation options, and other resources.
- Children, elderly, and ethnic minorities are most at risk of fatal and serious injury collision involving pedestrians.
- Transit dependent people, including seniors, people with disabilities, low-income adults, youth, and children unable to access transit due to Pierce Transit cuts, costs, ability, age, and other accessibility limitations. Pierce Transit has reduced their service hours by 43% and raised fares twice since 2007, and cut their service area.

PCHA Goal: Goals 1, 2, 3,4

IDENTIFICATION OF IMPEDIMENTS to FAIR HOUSING AND ACTIONS TO ADDRESS

SUPPLY OF AFFORDABLE HOUSING Although no significant impediments were identified to the production of affordable housing, the cost of producing affordable housing compared to the income it produces will continue to require incentives and local subsidy. Though additional affordable housing and transitional housing is continually being added, the County is unable, to a large extent, to provide the level of affordable housing necessary to meet present and future demand. Actions Continue to provide incentives for affordable housing by encouraging Urban County jurisdictions to adopt measures such as

specifically exempting the development of affordable housing from design standards that are not related to public safety or to exempt these developments from all or a portion of the development review and impact fees imposed by the jurisdiction.

Continue to provide subsidy for the production of affordable housing.

Monitor opposition to the siting of affordable housing and provide for mitigation as possible.

PCHA Goal: [Goals 1, 2, 3,4](#)

ACCESS TO MORTGAGE CREDIT

Mortgage origination rates are lower for all Pierce County minority groups compared to Whites with the exception of Asians. Many of these issues are tied to credit scores, ability to complete applications, and ability to repay mortgages at a given income.

Actions:

Participate in efforts to educate consumers about their right to equal treatment in lending decisions.

Participate in efforts to educate lenders about their obligation to commit to equal treatment in lending decisions.

Participate in efforts to provide credit counseling, budgeting, and mortgage application processes in multiple languages.

Demonstrate the County's commitment to fair housing by requesting lenders abide by equal housing practices and by the display of the Equal Housing Lender logo.

Request lenders participating in County programs to collect and report HMDA data and to commit to equal lending.

Monitor lending patterns over time with the release of subsequent annual HMDA data sets.

PCHA Policy: [PCHA is not a housing lender, but would be happy to increase Section 8/LIPH participant awareness regarding their rights in regard to Accessing Mortgage Credit.](#)

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REASONABLE ACCOMMODATION

PCHA does provide include the process for requesting reasonable accommodation.

LIMITED ENGLISH PROFICIENCY

PCHA will review during the first year of its annual plan its current LEP practices to ensure compliance and appropriate demography.

Continue to work with the language proficiency organizations to provide translation services whenever needed.

Develop a reasonable accommodations policy and procedure for providing building and planning permit documents in non-English languages or providing translation services.

Continue present practice of providing home-based outreach services in Spanish as a means of reasonable accommodation.

FAIR HOUSING ENFORCEMENT

Adequate fair housing education and enforcement are difficult in Pierce County given the limited resources available. It is critical to effectively target those resources.

ACTIONS Prioritize the fair housing testing, education, and enforcement activities that need to be accomplished in order to encourage fair housing for everyone.

Work with the fair housing services provider to identify the highest priority fair housing issues in the Urban County.

Require the fair housing services provider to provide annual reports on testing and outreach activities.

Work with a fair housing services provider to target testing and outreach activities to all parts of the Urban County.

Require follow-up education based on testing.

Assure that testing is conducted regularly and according to accepted methods of fair housing testing.

PCHA Goal 2