

# 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

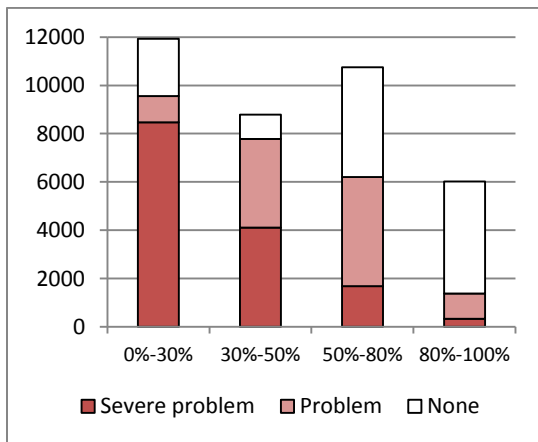
The following figures combine data from Tables A-3 and A-4 (CHAS tables 7 and 8) and show problems for renters and owner by income range to 100% of AMI. Each column is the total of the estimated number of renters or owners in each income range for the Tacoma-Lakewood region.

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:

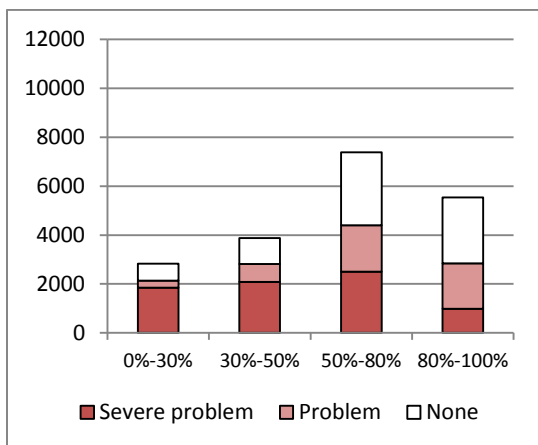
- Many more renter than owner households had incomes below 100% of AMI, particularly at lower income ranges.

- 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.