

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

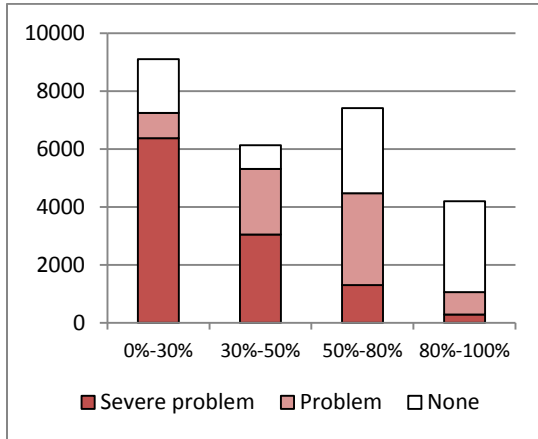
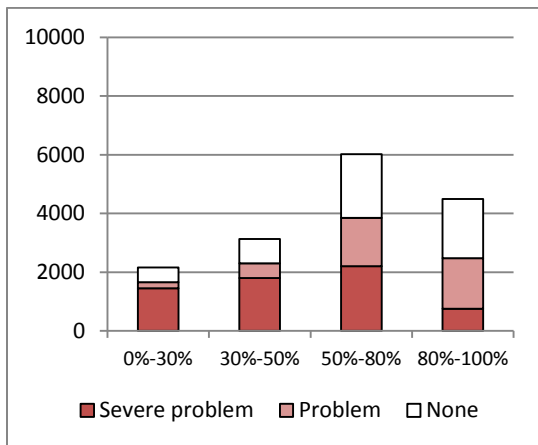


Figure A-2: Owner Households by Income Range by Degree of Housing Problems



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.