

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

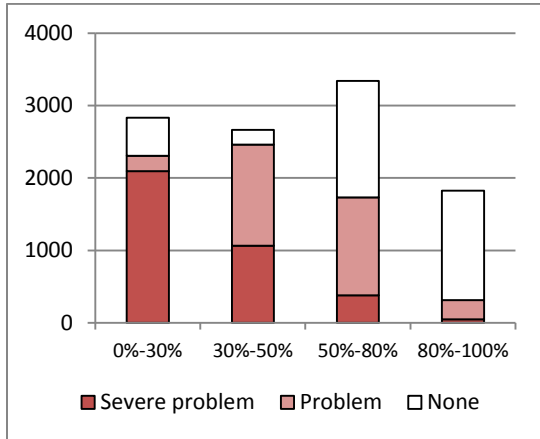
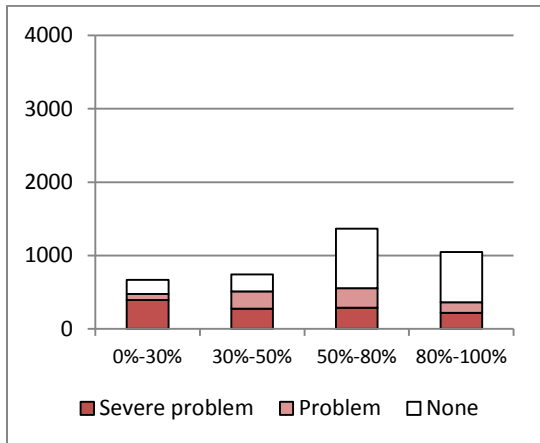


Figure A-2: Owner Households by Income Range by Degree of Housing Problems



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