ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE
PIERCE COUNTY CONSORTIUM

FOR CDBG, HOME AND ESG FUNDS RECEIVED THROUGH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
# TABLE OF CONTENTS

**Executive Summary** .................................................................................................................. 1-1

- What is an Impediment to Fair Housing Choice? ................................................................. 1-1
- Purpose of The Analysis of Impediments .............................................................................. 1-1
- Impediments Identified .......................................................................................................... 1-2
- Identification of Impediments and Actions to Address ........................................................ 1-5

**Introduction** ............................................................................................................................... 2-1

- Purpose of the Analysis ........................................................................................................... 2-1
- Background ............................................................................................................................... 2-1
- Preparation of the AI ............................................................................................................... 2-2

**Review of Previous Analysis of Impediments** ...................................................................... 3-1

**Community Profile** .................................................................................................................. 4-1

- Demographic Profile .............................................................................................................. 4-1
- Population ................................................................................................................................. 4-1
- Population by Age .................................................................................................................... 4-6
- Race and Ethnicity ................................................................................................................... 4-6
- Household Profile .................................................................................................................... 4-19
- Special Needs Population – Non-Homeless ........................................................................... 4-20
- Income .................................................................................................................................... 4-26
- Education ................................................................................................................................. 4-29
- Employment ............................................................................................................................. 4-31

**Housing Market Profile** ......................................................................................................... 5-1

- Housing Growth ...................................................................................................................... 5-1
- Tenure ...................................................................................................................................... 5-1
- Housing Type ........................................................................................................................... 5-1
- Vacancy Rate ............................................................................................................................. 5-3
- Age of Housing Stock ............................................................................................................. 5-4
- Housing Conditions ............................................................................................................... 5-5
- Housing Cost ............................................................................................................................ 5-6
- Housing Problems and Affordability ...................................................................................... 5-10
- Out of Reach ............................................................................................................................ 5-15
- Overcrowding .......................................................................................................................... 5-15
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Licensed Community Care Facilities</td>
<td>5-16</td>
</tr>
<tr>
<td>Public Housing</td>
<td>5-17</td>
</tr>
<tr>
<td><strong>Mortgage Lending (HMDA Data)</strong></td>
<td>6-1</td>
</tr>
<tr>
<td>Major Lenders Serving Pierce County</td>
<td>6-1</td>
</tr>
<tr>
<td>Mortgage Lending by Race and Ethnicity</td>
<td>6-4</td>
</tr>
<tr>
<td>Mortgage Lending By Area</td>
<td>6-15</td>
</tr>
<tr>
<td><strong>Affordable Housing Resources in the Urban County</strong></td>
<td>7-1</td>
</tr>
<tr>
<td>Resources and Incentives for Affordable Housing</td>
<td>7-1</td>
</tr>
<tr>
<td>Assisted Housing Projects</td>
<td>7-1</td>
</tr>
<tr>
<td><strong>Government Barriers to Fair Housing Choice</strong></td>
<td>8-1</td>
</tr>
<tr>
<td>State Land Use Law Affecting Land Use Policies and Practices</td>
<td>8-1</td>
</tr>
<tr>
<td>Regional Planning Policies</td>
<td>8-10</td>
</tr>
<tr>
<td>Policies</td>
<td>8-10</td>
</tr>
<tr>
<td>Pierce County Affordable Housing Efforts</td>
<td>8-11</td>
</tr>
<tr>
<td>Land Use Policies and Practices</td>
<td>8-19</td>
</tr>
<tr>
<td><strong>Fair Housing Enforcement and Education</strong></td>
<td>9-1</td>
</tr>
<tr>
<td>Fair Housing Center of Washington</td>
<td>9-1</td>
</tr>
<tr>
<td>Washington State Human Rights Commission</td>
<td>9-5</td>
</tr>
<tr>
<td>United States Department of Housing and Urban Development</td>
<td>9-6</td>
</tr>
<tr>
<td>Fair Housing Testing</td>
<td>9-6</td>
</tr>
<tr>
<td><strong>Survey Results and Public Input</strong></td>
<td>10-1</td>
</tr>
<tr>
<td>Public Input</td>
<td>10-1</td>
</tr>
<tr>
<td>Analysis of Impediments Survey</td>
<td>10-1</td>
</tr>
<tr>
<td><strong>Summary Analysis</strong></td>
<td>11-1</td>
</tr>
<tr>
<td><strong>Identification of Impediments and Actions</strong></td>
<td>12-1</td>
</tr>
<tr>
<td>Supply of Affordable Housing</td>
<td>12-1</td>
</tr>
<tr>
<td>Access to Mortgage Credit</td>
<td>12-1</td>
</tr>
<tr>
<td>Reasonable Accommodation</td>
<td>12-2</td>
</tr>
<tr>
<td>Limited English Proficiency</td>
<td>12-2</td>
</tr>
<tr>
<td>Fair Housing Enforcement</td>
<td>12-2</td>
</tr>
</tbody>
</table>
LIST OF TABLES

Table 1 1996–2004 Identified Countywide Impediments .......................................................... 3-1
Table 2 1996–2004 Actions to Address Impediments ................................................................. 3-2
Table 3 Population and Rate of Change ................................................................................... 4-2
Table 4 Percentage of County Population ............................................................................... 4-5
Table 5 Race as a Percentage of Total Population .................................................................. 4-7
Table 6 Hispanic Origin as a Percentage of Total Population .................................................. 4-9
Table 7 Household Composition .............................................................................................. 4-19
Table 8 Family Household Composition ................................................................................. 4-19
Table 9 Senior Households ....................................................................................................... 4-20
Table 10 Disability Status and Types ....................................................................................... 4-21
Table 11 Large Households ....................................................................................................... 4-25
Table 12 Single-Parent Households ......................................................................................... 4-26
Table 14 Income Limits ............................................................................................................ 4-27
Table 15 Income Characteristics 1999 and 2007 .................................................................... 4-27
Table 16 Poverty Status in 1999 .............................................................................................. 4-28
Table 17 Educational Attainment for Persons 25 Years and Older .......................................... 4-29
Table 18 Employment Statistics .............................................................................................. 4-31
Table 19 Occupation as a Percentage of the Workforce .......................................................... 4-32
Table 20 Housing Units, 2000–2009 ....................................................................................... 5-1
Table 21 Housing Tenure ......................................................................................................... 5-1
Table 22 Tenure by Units in Structure ...................................................................................... 5-2
Table 23 Vacancy Status .......................................................................................................... 5-3
Table 24 Age of Housing .......................................................................................................... 5-4
Table 25 Age of Housing by Tenure ......................................................................................... 5-5
Table 28 Median Sales and Price per Square Foot, Pierce County, August 2008–August 2009 .... 5-7
Table 29 Home Sales and Foreclosures, Pierce County, August 2008–August 2009 .............. 5-8
Table 30 Median Multifamily Advertised Asking Rents, Pierce County, January 2010 ............ 5-9
Table 31 Median Single-Family Advertised Listings, Pierce County .................................... 5-9
Table 32 2010 Fair Market Rents, Pierce County ................................................................... 5-10
Table 33 Household by Type, Income, and Housing Problem Owner and Total Households, Pierce County ... 5-11
Table 34 Household by Type, Income, and Housing Problem Renter and Total Households, Pierce County ... 5-12
Table 35 Household Units by Affordability Owner-Occupied and Total Households, Pierce County ... 5-13
# TABLE OF CONTENTS

Table 36 Household Units by Affordability Renter and Total Households, Pierce County ........................................5-14
Table 37 Persons per Room by Tenure ...................................................................................................................5-16
Table 38 Community Care Facilities ..................................................................................................................5-17
Table 39 Pierce County Assisted Housing Projects .................................................................................................5-18
Table 40 Primary Owner-Occupant Mortgage Applications Pierce County Major Lending Institutions, 2008 .....6-2
Table 41 Pierce County Lending Action by Race, 2008 .........................................................................................6-5
Table 42 Pierce County Lending Action by Ethnicity, 2008 .............................................................................6-6
Table 43 Pierce County Lending Action Quartiles, 2008 ..................................................................................6-16
Table 44 Pierce County Origination Rates and Characteristics for Lowest Loan Origination Quartile Census Tracts, 2008 ..........................................................6-17
Table 45 City of Origin of Complaints Pierce County Urban County Cities, 2005–2009 ........................................9-2
Table 46 Type of Complaint Pierce County Urban County Cities, 2005 – 2009 ..................................................9-2
Table 47 Pierce County Cases Filed with HUD by the Fair Housing Center of Washington 2005–2009 ........9-3
Table 48 FHCW Public Outreach and Education 2005–2009 .........................................................................9-5
Table 49 Pierce County Fair Housing Testing by FHCW 2005–2009 .................................................................9-7
Table 50 Discrimination by Basis .........................................................................................................................9-6
Table 51 Effectiveness of Communication Measures .........................................................................................9-7
Table 52 Importance of Education ......................................................................................................................9-7

# LIST OF FIGURES

Figure 1 Age by Gender .........................................................................................................................................4-6
Figure 2 Race as a Percentage of Total Population, Washington .................................................................4-7
Figure 3 Race as a Percentage of Total Population, Pierce County ..............................................................4-8
Figure 4 Race as a Percentage of Total Population, Urban County ...............................................................4-8
Map 1 Concentration of African American Population ..................................................................................4-12
Map 2 Concentration of Asian Population ......................................................................................................4-13
Map 3 Concentration of Hispanic Population ................................................................................................4-14
Map 4 Concentration of Multi-Racial Population ..........................................................................................4-15
Map 5 Concentration of Population with Ethnic/Racial Identification “Other” ..........................................4-16
Map 6 Concentration of Foreign Born Population ........................................................................................4-17
Map 7 Concentration of Minority Population ................................................................................................4-18
Map 8 Concentration of Disabled Population (5–20 Years Old) ..................................................................4-22
Map 9 Concentration of Disabled Population (21–64 Years Old) .................................................................4-23
Map 10 Concentration of Disabled Population (65 Years and Older) ........................................................4-24
TABLE OF CONTENTS

Figure 5 Educational Attainment for Persons 25 Years and Older, Washington ........................................... 4-30
Figure 6 Educational Attainment for Persons 25 Years and Older, Pierce County ........................................... 4-30
Figure 7 Educational Attainment for Persons 25 Years and Older, Urban County ........................................... 4-31
Figure 8 Occupation as a Percentage of the Workforce .................................................................................. 4-32
Figure 9 Tenure by Owner ............................................................................................................................. 5-2
Figure 10 Tenure by Renter ............................................................................................................................. 5-3
Figure 11 All Loan Applications ...................................................................................................................... 6-3
Figure 12 2008 Loan Applications ................................................................................................................. 6-4
Figure 13 2000 Population .............................................................................................................................. 6-5
Figure 14 American Indian or Alaskan Native ................................................................................................. 6-7
Figure 15 Asian ................................................................................................................................................ 6-8
Figure 16 Black or African American ............................................................................................................... 6-9
Figure 17 Hawaiian or Pacific Islander ........................................................................................................... 6-10
Figure 18 White ............................................................................................................................................... 6-11
Figure 19 Other or No Information .................................................................................................................. 6-12
Figure 20 Hispanic ......................................................................................................................................... 6-13
Figure 21 Not Hispanic ................................................................................................................................... 6-14
Figure 22 No Information Provided ................................................................................................................ 6-14

APPENDICES

Appendix A: Lending Action Maps
Appendix B: Survey Text
Appendix C: Amended Countywide Planning Language
Appendix D: Local Development Codes and Housing Policies
Appendix E: Public Comment Letter and Response
As recipients of funds from the U.S. Department of Housing and Urban Development (HUD), the members of the Pierce County Urban County are required to conduct an Analysis of Impediments to Fair Housing Choice (AI) and to periodically review that analysis and update it as necessary. This AI is being completed in concert with the 2010–2015 Consolidated Plan. The AI will be reassessed and reevaluated with each Consolidated Plan. The last AI relevant to the Urban County was conducted by the Fair Housing Center of South Puget Sound in 2005.

The AI is one of the several ways in which a grantee must meet its obligation to affirmatively further fair housing. This obligation applies to the Pierce County Urban County as a recipient of federal Community Development Block Grant (CDBG), Home Investment Partnership (HOME) and Emergency Shelter Grant (ESG) funds. This document includes an analysis of local factors that may impact fair housing choice, the identification of specific impediments to fair housing choice, and a plan to address those impediments. The Urban County must also assure equal access to services and programs it provides or assists.

Together, the CDBG entitlement communities of Pierce County and the Urban County have formed the Pierce Urban County to jointly plan for the housing and community development needs of the County. The Urban County develops a single five-year Consolidated Plan and has an established process to request funding and to evaluate requests for funds. The Urban County maximizes the impact of available resources and assures a more efficient distribution of funds.

WHAT IS AN IMPEDIMENT TO FAIR HOUSING CHOICE?

As defined by the U.S. Department of Housing and Urban Development (HUD) Fair Housing Planning Guide (1996), impediments to fair housing choice are:

Any actions, omissions, or decisions taken because of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, or any other arbitrary factor which restrict housing choices or the availability of housing choices; or

Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, or any other arbitrary factor.

To affirmatively further fair housing, a community must work to remove impediments to fair housing choice.

PURPOSE OF THE ANALYSIS OF IMPEDIMENTS

The purpose of an AI is to review conditions in the jurisdiction that may impact the ability of households to freely choose housing and to be treated without regard to race, ethnicity, religion, gender, national origin, source of income, age, disability, or other protected status. The AI reviews the general state of fair housing, the enforcement of fair housing law, efforts to promote fair housing, access to credit for the purpose of housing, and general constraints to the availability of a full range of housing types.

An AI examines the affordability of housing in the jurisdiction with an emphasis on housing affordable to households with annual incomes classified as low income and less. (Low income is defined as equal to or less than 80 percent of the adjusted Area Median Income as most recently published by the U.S. Department of Housing and Urban Development.)
EXECUTIVE SUMMARY

The analysis summarizes the state of fair housing and the conditions which might affect the ability of a household to access the housing of its choice. This analysis is organized into several sections providing an introduction to the document, a review of the previous analysis, information on the character of the community, and housing market trends. The analysis then has several sections that discuss specific elements of fair housing choice. It concludes with a summary analysis and the identification of impediments to fair housing choice with recommended actions to address them.

Throughout the document there are tables, charts, and maps that display and illustrate the data included in the report.

This analysis does not reveal the Pierce County Urban County to have a significant fair housing problem. It does point to some areas of concern that should be addressed to assure continued fair housing. These areas specifically concern the continued supply of affordable housing, equal access to mortgage credit for all racial and ethnic groups, reasonable accommodation, continued fair housing education and enforcement, and building accessibility standards.

The document has three major goals:

- To provide an overview of the Urban County and current conditions as they impact fair housing choice.
- To review the policies and practices of the Urban County as they impact fair housing choice and the provision of housing, specifically affordable housing and housing for special needs households.
- To identify impediments to fair housing choice and actions the Urban County will take to remove those impediments or to mitigate the impact those impediments have on fair housing choice.

Fulfilling these goals includes the following:

- A review of the laws, regulations, and administrative policies, procedures, and practices of the Urban County.
- An assessment of how those laws affect the location, availability, and accessibility of housing.
- An assessment of conditions, both public and private, affecting fair housing choice.

IMPEDIMENTS IDENTIFIED

This analysis has identified the following impediments and actions to address those impediments. Section 9 of this document “Identification of Impediments and Actions” includes a summary of findings.
EXECUTIVE SUMMARY

COST OF HOUSING

Owner Households

Household Type

Approximately 28% of owner households in the county have high cost burdens. Approximately 9% have a severe cost burden. Elderly one- and two-person owner households tend to experience a slightly higher degree of severe cost burden (11.7%), although this rate is lower than the same rate for all households. The rate of high cost burden is 25.2%. Large owner households (five or more persons) experience a cost burden at a lower rate than all owner households as do small related (two to four persons) households.

Income Groups

Low-income owner households (>50% to ≤80% AMI) experience a high cost burden at a higher rate (62.9%) than do all households countywide (37.6%). The severe cost burden is over four times as high for low-income owners (37.6%) as for all owners (9.4%). Extremely low-income households (≤30% AMI) are even more cost burdened (74.5 % high, 61.4% severe). The rate of cost burden for owner households with incomes above low income (>80% AMI) is lower than the overall population (17% high, 2% severe).

Renter Households

Household Type

Overall, approximately 37% of renter households in the county have a high cost burden. About 18% have a severe cost burden. Elderly one- and two-person renter households tend to experience a higher degree of high cost burden (51.3%) and severe cost burden (28.2%) countywide. Large renter households (five or more persons) experience cost burdens at roughly the same rate (33.8%) as small related (two to four persons) households (33.2%).

Income Groups

Low-income renter households (>50% to ≤80% AMI) experience a high cost burden at close to the same rate (72.5%) as do all renter households countywide. The severe cost burden is significantly lower (22.5%). Extremely low-income renter households (≤30% AMI) experience cost burdens much higher than all renters (79.9% and 36.8%, respectively). The extremely low-income population has a rate of severe cost burden (65.5%) nearly four times that of all renters. The rate of high cost burden for renter households with incomes above moderate income (>80% AMI) is 4.3%.

MORTGAGE LENDING BY RACE

The analysis of HMDA data by race and ethnicity does not reveal discriminatory lending practices, though American Indians and Alaska Natives, Blacks and African Americans, and Hispanics have lower loan origination rates than the overall population. The lower loan origination rate for American Indians and Alaska Natives is accounted for in higher failure and denial rates, 43% versus the countywide averages of 35.3%. Most loan applications failed for American Indians and Alaska Natives because applicants withdrew their applications and most were denied for unfavorable credit histories and insufficient collateral.

The lower origination rates for Blacks and African Americans and Hispanics are accounted for in higher than average denial rates (22.3% and 20.94%, respectively versus the countywide average of 15.2%). For both subpopulations, the majority of applications that resulted in denial were denied based on higher than allowed debt-to-income ratios and unfavorable credit history.
EXECUTIVE SUMMARY

Loan origination rates might be improved across all racial and ethnic groups by providing education and assistance related to building and maintaining a good credit history as well as the completion of credit applications and the gathering of important documentation. Educational materials need to be multilingual.

MORTGAGE LENDING BY GEOGRAPHIC AREA

This analysis did not find an overall pattern of mortgage lending bias against minorities in general. The 2008 HMDA data was not analyzed for sub-prime lending. The most recent listing of sub-prime lenders was published by HUD in 2002. This data, particularly given the rise in sub-prime lending in the United States over the past decade, was too old to provide an accurate picture of recent practices in sub-prime lending.

GOVERNMENTAL BARRIERS TO FAIR HOUSING CHOICE

The cities’ and County’s land use policies and practices were not found to unduly impact the production of certain housing types or the production of affordable housing. None of the various zoning codes sampled were found to contain language that would lead to an application of the codes based on protected status or in an arbitrary manner so as to impact fair housing choice. Washington’s codes are progressive in relation to fair share housing policies and the provision of affordable housing. All jurisdictions within the Urban County must assure a variety of housing types and locations. Emergency shelters and other types of public housing are considered essential public facilities. As such, the locating of these facilities is permitted by right in any jurisdiction under Washington state law.

The analysis did not find that the Urban County has a policy or procedure for granting persons reasonable accommodations in the form of relief from the requirements of land use policy or practices. The analysis also did not find that the County has an overall policy to assure equal access to services and programs by persons without regard to disability, though this requirement is spelled out in state law and therefore applicable within the Urban County. However, the County went through a lengthy process working with community agencies, for-profit developers, private lenders, and numerous community-based housing organizations to develop a strategic set of policies that address the need for affordable housing throughout the community. These efforts are ongoing.

FAIR HOUSING ENFORCEMENT AND EDUCATION

Over the past five years, the County has increased its efforts to promote fair housing awareness and enforcement. During the first few years of the analysis period, the County followed the recommendations of the prior Analysis of Impediments to Fair Housing Choice as prepared by the Fair Housing Center of South Puget Sound, now the Fair Housing Center of Washington. The County found that these efforts, while technically adequate, did not fully achieve its goal of comprehensive testing and the provision of the most effective public outreach and education. For the County’s 2008 contract with a third party fair housing services provider, the County expanded the scope of work and attempted to provide a more comprehensive range of activities to proactively promote fair housing awareness and enforcement. These additional measures are reflected in the increased fair housing and enforcement activities that took place in 2008 and 2009, the last two years of the analysis period. Impediments and actions to further improve awareness of fair housing requirements and provide effective enforcement are listed below.
IDENTIFICATION OF IMPEDIMENTS 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.

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.

REASONABLE ACCOMMODATION

The County does not have a formal policy or procedure for granting reasonable accommodation.
Actions

- Jurisdictions which have not done so will adopt formal policies and procedures for persons with disabilities to request reasonable accommodations to local planning and development standards.

LIMITED ENGLISH PROFICIENCY

The County lacks a formal policy on assistance to persons with limited English language proficiency.

Actions

- Develop and adopt an English language proficiency plan.
- 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 a 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.
INTRODUCTION
As a grantee of federal housing and community development funds, Pierce County (Urban County) is required to conduct an Analysis of Impediments to Fair Housing Choice (AI) and to periodically review that analysis and update it as necessary.

The AI is one of the several ways in which a grantee must meet its obligation to affirmatively further fair housing. Other ways include taking actions to address the impediments identified in the analysis and to generally assure equal access to services and programs provided by the grantee and its subgrantees and equal treatment of persons without regard to protected status.

Federal law prohibits discrimination in the provision of housing or access to housing based on membership in certain protected classes of persons or personal status: race, color, national origin or ethnicity, sex, religion, familial status, mental and physical handicap (disability). These classes and statuses are “protected” by federal law. Washington State law codifies the federal protections and adds protection to creed and marital status. Pierce County also legally protects residents based on age.

PURPOSE OF THE ANALYSIS

The purpose of an AI is to review conditions in the jurisdiction that may impact the ability of households to freely choose housing and to be treated without regard to race, ethnicity, religion, gender, national origin, age\(^1\), disability, or other protected status. The AI also reviews the general state of fair housing, the enforcement of fair housing law, efforts to promote fair housing, access to credit for the purpose of housing, and general constraints to the availability of a full range of housing types.

An AI also examines the affordability of housing in the jurisdiction, with an emphasis on housing affordable to households with annual incomes classified as low income and less. (Low income is defined as equal to or less than the Section 8 low-income limit as most recently published by the U.S. Department of Housing and Urban Development. This is roughly equivalent to 80 percent of the area median family income adjusted for family size.)

The document has three major goals:

1) To provide an overview of the community and current conditions as they impact fair housing choice.

2) To review the policies and practices of the jurisdiction as they impact fair housing choice and the provision of housing, specifically affordable housing and housing for special needs households.

3) To identify impediments to fair housing choice and actions the Urban County will take to remove those impediments or to mitigate the impact those impediments have on fair housing choice.

BACKGROUND

In January of 2005 the Fair Housing Center of South Puget Sound, now the Fair Housing Center of Washington, published the *Analysis of Impediments to Fair Housing Choice (AI) in Pierce County 1996–2004*. This AI was countywide in its scope, though discussion was primarily limited to urbanized areas with particular emphasis on Puyallup and Spanaway.

\(^1\) Age is protected under Pierce County’s fair housing ordinance, though there are no enforcement provisions.
INTRODUCTION

Pierce County’s AI and Consolidated Plan represent the Urban County, which includes every city in Pierce County except Auburn, Enumclaw, Lakewood, Pacific and Tacoma. This AI document will discuss issues affecting the residents of the Urban County. It will analyze impediments to fair housing in Pierce County and programs that affect housing choice in Pierce County. The countywide AI published in 2005 will be used as a guide to identify possible historical impediments. The current effort will examine only those programs adopted countywide that currently affect Pierce County.

PREPARATION OF THE AI

This AI was prepared by PMC under contract with Pierce County and under the direction of the County. PMC is also under contract to prepare the County’s Consolidated Plan and Citizen Participation Plan for the administration of CDBG, Home Investment Partnership Program (HOME), and Emergency Shelter Grant (ESG) funds.

The preparation of the AI was funded from the County’s annual CDBG entitlement. The preparation of the AI is eligible as a planning and administrative activity under 24 CFR 570.205. The County is limited to expending no more than 20% of its annual entitlement for such activities as stated at 24 CFR 570.200(g).

Pierce County is an Urban County that has formed a partnership with 19 of its cities. Together, unincorporated Pierce County and its cities are the Urban County. Pierce County staff administers the CDBG, HOME, and ESG funding programs. As part of this analysis, PMC reviewed state Growth Management Act requirements and the policies and practices of Pierce County as they relate to fair housing choice. A survey of several of the Pierce County jurisdictions’ adopted development codes is presented. The analysis also included an online and paper survey in English and Spanish regarding fair housing practices in Pierce County as well as interviews with members of the Citizens’ Advisory Board and subrecipients of federal funding. This document will be incorporated into the County’s 2010–2015 Consolidated Plan.

The analysis also relies on reports provided by the Fair Housing Center of Washington and on 2008 Home Mortgage Disclosure Act (HMDA) loan reporting data from the Federal Financial Institutions Examination Council (LAR and TS raw data). Demographic data sources include, but were not limited to, the U.S. Decennial Census, the American Community Survey, and the Washington State Office of Financial Management. Estimates and projections have also been provided by the 2007 Pierce County Buildable Lands Analysis and ESRI.
REVIEW OF PREVIOUS ANALYSIS OF IMPEDIMENTS
REVIEW OF PREVIOUS ANALYSIS OF IMPEDIMENTS

The countywide 2005 Analysis of Impediments to Fair Housing Choice (AI) conducted by the Fair Housing Center of Washington (FHCW) included several observations and recommendations.

The 2005 FHCW AI focused on several potential cases of discrimination and other potential impediments to fair housing choice. The 2005 AI analyzed the following elements:

- Fair housing complaints filed with the Washington State Human Rights Commission (WSHRC), the U.S. Department of Housing and Urban Development (HUD), and the Fair Housing Center of Washington’s own database of complaints.
- The field test results for potential discrimination in housing conducted by the FHCW.
- Judicial cases heard by the U.S. Department of Justice.
- A review of housing ads placed in local papers to determine if the papers were complying with state and federal fair housing law.
- A survey. The survey had 38 respondents to 350 surveys mailed out. Two public meetings held at the Puyallup Library on the same day in December 2003 in which a total of two nongovernment employees attended – one a property manager and the other a disabled tenant.
- Community Reinvestment Act ratings for Pierce County banks from the Federal Financial Institutions Examination Council.
- Home Mortgage Disclosure Act data on mortgage origination and denial rates by race and by income.
- Community Service Agency activities.

The 2005 AI noted countywide impediments as shown in Table 1.

<table>
<thead>
<tr>
<th>#</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Discrimination against minorities, immigrants, the disabled, and families with children</td>
</tr>
<tr>
<td>2</td>
<td>Hesitation to file discrimination complaints by victims</td>
</tr>
<tr>
<td>3</td>
<td>High mortgage denial rates for African Americans and Hispanics</td>
</tr>
<tr>
<td>4</td>
<td>Limited public knowledge of protected classes and fair housing laws and resources</td>
</tr>
<tr>
<td>5</td>
<td>Inadequate enforcement mechanisms for the Pierce County fair housing ordinance</td>
</tr>
</tbody>
</table>

Actions were recommended to address the identified impediments (see Table 2).
Table 2
1996–2004 Actions to Address Impediments

<table>
<thead>
<tr>
<th>#</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Expand current education and outreach efforts.</td>
</tr>
<tr>
<td>2</td>
<td>Continue ongoing enforcement activities.</td>
</tr>
<tr>
<td>3</td>
<td>Target homeownership and lending markets to African American and Hispanic households.</td>
</tr>
<tr>
<td>4</td>
<td>Revise Pierce County Fair Housing Ordinance to update protected classes and provide enforcement mechanism for nonequivalent protected classes.</td>
</tr>
</tbody>
</table>

Pierce County currently contracts with the Fair Housing Center of Washington to provide fair housing education and fair housing enforcement. The Tacoma/Pierce County Community Housing Resource Board (CHRB) was a privately incorporated entity, established in 1981. As a result of action by the Pierce County Council in 1994, the CHRB legally changed its name to the Fair Housing Center of South Puget Sound (FHCSPS). The service area of the agency grew, and in 2006, the FHCSPS legally changed its name to the Fair Housing Center of Washington (FHCW). The 2005 AI was written by the FHCSPS, now the FHCW. This AI will examine the FHCW performance as the agency works to meet the needs of the Urban County.
Pierce County, Washington, is located on Puget Sound. It is Washington’s second most populous county. It is bordered in the north by King County, on the south by Lewis County, on the west by Kitsap, Mason, and Thurston counties, and on the east by Yakima and Kittitas counties. Pierce County was incorporated in 1852 by the legislature of the Oregon Territory and named for President Franklin Pierce. Pierce County’s most populous city and its county seat is Tacoma.²

The community needs section of the Analysis of Impediments provides a community profile that describes the housing and population characteristics of Pierce County and Urban County communities. This section serves as the basis for determining the housing and community development needs within the Urban County. This section describes the demographic characteristics of the Urban County cities and unincorporated Pierce County.

DEMOGRAPHIC PROFILE

The following information provides a profile of the residents of the Urban County including age and racial/ethnic composition. The section focuses on anticipated changes, which are significant when planning for the Urban County’s needs over the next five years.

POPULATION

Tables 3 and 4 demonstrate a few notable growth trends in Washington and the Urban County, as well as individually for Pierce County and its cities.

- Compared to Washington as a whole, Pierce County and the Urban County grew more slowly from 1990 to 2000. Washington grew 21.11% in that period, while the County and Urban County grew at 19.55% and 9.61%, respectively. The Urban County’s slower growth rate is a reflection of annexation activities in the county in this period.

- Many Pierce County cities experienced greater growth rates than the state during the 1990 to 2000 census periods, including Bonney Lake (29.26%), Carbonado (25.45%), DuPont (314.19%), Eatonville (46.43%), Fife (23.81%), Gig Harbor (99.78%), Milton (34.83% in the Pierce County portion), Orting (78.54%), Puyallup (38.27%), South Prairie (112.22%), and Sumner (35.39%).

- The Washington State Office of Financial Management estimated the population of Pierce County in 2009 is 813,600 people. The Urban County’s 2009 population is estimated at 551,360.

- The annual growth rate for Washington is expected to decrease from its 1990 to 2000 level (2.11%) with respect to its expected annual growth rate from 2000 to 2009 (1.46%). The County and Urban County are both expected to demonstrate the opposite trend. The County and Urban County’s annual growth rates from 1990 to 2000 were 1.96% and 0.96%, respectively. The 2000 to 2009 annual growth rate is expected to increase to 1.79% for the County and 2.37% for the Urban County.

- By 2022, Pierce County will have 912,700 people. The Urban County will grow to 577,510 people by 2022.

## Table 3
Population and Rate of Change

<table>
<thead>
<tr>
<th></th>
<th>Actual Population¹</th>
<th>Actual Percentage Growth</th>
<th>Population Estimates</th>
<th>Estimated Percentage Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>State of Washington</strong></td>
<td>4,866,692</td>
<td>5,894,121</td>
<td>2.11%</td>
<td>21.11%</td>
</tr>
<tr>
<td><strong>Pierce County (All)</strong></td>
<td>586,203</td>
<td>700,820</td>
<td>1.96%</td>
<td>19.55%</td>
</tr>
<tr>
<td><strong>Pierce County (Unincorporated)</strong></td>
<td>339,679</td>
<td>315,359</td>
<td>-0.72%</td>
<td>-7.16%</td>
</tr>
<tr>
<td><strong>Urban County</strong></td>
<td>409,539</td>
<td>448,907</td>
<td>0.96%</td>
<td>9.61%</td>
</tr>
<tr>
<td>City of Auburn²³</td>
<td>N/A⁴</td>
<td>146</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>City of Bonney Lake</td>
<td>7,494</td>
<td>9,687</td>
<td>2.93%</td>
<td>29.26%</td>
</tr>
<tr>
<td>City of Buckley</td>
<td>3,516</td>
<td>4,145</td>
<td>1.79%</td>
<td>17.89%</td>
</tr>
<tr>
<td>City of Carbonado</td>
<td>495</td>
<td>621</td>
<td>2.55%</td>
<td>25.45%</td>
</tr>
<tr>
<td>City of DuPont</td>
<td>592</td>
<td>2,452</td>
<td>31.42%</td>
<td>314.19%</td>
</tr>
<tr>
<td>City of Eatonville</td>
<td>1,374</td>
<td>2,012</td>
<td>4.64%</td>
<td>46.43%</td>
</tr>
<tr>
<td>City of Edgewood</td>
<td>N/A³</td>
<td>9,089</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>City of Enumclaw²³</td>
<td>0</td>
<td>0</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>City of Fife</td>
<td>3,864</td>
<td>4,784</td>
<td>2.38%</td>
<td>23.81%</td>
</tr>
<tr>
<td>City of Fircrest</td>
<td>5,258</td>
<td>5,868</td>
<td>1.16%</td>
<td>11.60%</td>
</tr>
<tr>
<td>City of Gig Harbor</td>
<td>3,236</td>
<td>6,465</td>
<td>9.98%</td>
<td>99.78%</td>
</tr>
<tr>
<td>City of Lakewood³</td>
<td>N/A³</td>
<td>58,211</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>City of Milton²</td>
<td>4,298</td>
<td>5,795</td>
<td>3.48%</td>
<td>34.83%</td>
</tr>
<tr>
<td>City of Orting</td>
<td>2,106</td>
<td>3,760</td>
<td>7.85%</td>
<td>78.54%</td>
</tr>
<tr>
<td>City of Pacific³</td>
<td>N/A⁴</td>
<td>154</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>City of Puyallup</td>
<td>23,875</td>
<td>33,011</td>
<td>3.83%</td>
<td>38.27%</td>
</tr>
</tbody>
</table>
### Community Profile

<table>
<thead>
<tr>
<th>City</th>
<th>Actual Population</th>
<th>Actual Percentage Growth</th>
<th>Population Estimates</th>
<th>Estimated Percentage Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Roy</td>
<td>258</td>
<td>260</td>
<td>0.08%</td>
<td>0.78%</td>
</tr>
<tr>
<td>City of Ruston</td>
<td>693</td>
<td>738</td>
<td>0.65%</td>
<td>6.49%</td>
</tr>
<tr>
<td>City of South Prairie</td>
<td>180</td>
<td>382</td>
<td>11.22%</td>
<td>112.22%</td>
</tr>
<tr>
<td>City of Steilacoom</td>
<td>5,728</td>
<td>6,049</td>
<td>0.56%</td>
<td>5.60%</td>
</tr>
<tr>
<td>City of Sumner</td>
<td>6,281</td>
<td>8,504</td>
<td>3.54%</td>
<td>35.39%</td>
</tr>
<tr>
<td>City of Tacoma³</td>
<td>176,664</td>
<td>193,556</td>
<td>0.96%</td>
<td>9.56%</td>
</tr>
<tr>
<td>City of University Place</td>
<td>N/A</td>
<td>29,933</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>City of Wilkeson</td>
<td>366</td>
<td>395</td>
<td>0.79%</td>
<td>7.92%</td>
</tr>
</tbody>
</table>

1 Actual population from the 1990 and 2000 U.S. Census, respectively.
2 Pierce County portion
3 Not a member of Urban County
4 Annexation into Pierce County occurred after 1990.
5 The City of University Place incorporated in 1995. The cities of Edgewood and Lakewood both incorporated in 1996.
7 Population projections from the Pierce County Buildable Lands Report (September 1, 2007).
8 Population projections for the unincorporated area of the county include the Unincorporated Urban Growth Area (230,380) as well as the Rural Area Allocation (159,400).
9 Population projections from the OFM. OFM does not project population data for 2030 below the county level.
10 Percentages may not sum to 100% due to rounding.
11 The growth rate from 1990 to 2000 in the unincorporated county decreased due to annexations into neighboring cities.
• **Table 2** demonstrates that in the year 2000, 64.05% of Pierce County’s population (700,820) was within the Urban County (448,907). The remaining 35.95% was outside of the Urban County in the cities of Auburn (146, Pierce County portion), Lakewood (58,211), and Tacoma (193,556). The proportion of population within the Urban County is projected to be relatively stable at 63.27% in 2022.

• The largest city within the Urban County is Puyallup (33,011 in the year 2000). Puyallup represented 4.71% of the county’s population and 7.35% of the Urban County’s population in 2000. The Urban County as a whole is projected to grow at a faster rate than Puyallup. The Office of Financial Management estimates Puyallup’s 2009 population is 38,690, already higher than the County’s estimates for Puyallup’s 2022 population at 38,600. Puyallup’s percentage shares of the 2022 county and Urban County populations are expected to decrease, though the exact nature of this decrease is difficult to predict given the contradictory growth projections.

• The second largest city within the Urban County in 2000 was University Place (29,933). University Place represented 4.27% of the county population and 6.67% of the Urban County population in 2000. According to County growth estimates, University Place is expected to decrease to 3.73% of the county’s population and 5.89% of the Urban County’s population by 2022.

• None of the other cities within the Urban County represented more than a percentage point or two of the Urban County’s population in 2000. This circumstance is likely to remain unchanged with the exceptions of Bonney Lake, Edgewood, and Sumner. At present growth rates, these cities will represent 3.26%, 2.37%, and 2.12% of the Urban County’s 2022 population, respectively.

• The majority (70.25%) of the Urban County’s population in 2000 lived in the unincorporated county. While this percentage is likely to decrease as growth is concentrated into cities and with future annexations out of county land into surrounding cities, the unincorporated county will still represent 67.49% of the Urban County’s population in 2022.

The remainder of this document will focus on Urban County statistics as a whole.
### Table 4
Percentage of County Population

<table>
<thead>
<tr>
<th></th>
<th>Actual Population</th>
<th>Estimated Population</th>
<th>Percentage of Pierce County Population</th>
<th>Percentage of Urban County Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pierce County (All)</td>
<td>700,820</td>
<td>912,700</td>
<td>100.00%</td>
<td>100.00%</td>
</tr>
<tr>
<td>Pierce County (Unincorporated)</td>
<td>315,359</td>
<td>389,780</td>
<td>45.00%</td>
<td>42.71%</td>
</tr>
<tr>
<td>Urban County</td>
<td>449,053</td>
<td>585,460</td>
<td>64.05%</td>
<td>63.27%</td>
</tr>
<tr>
<td>City of Auburn²,³</td>
<td>146</td>
<td>7,950</td>
<td>0.02%</td>
<td>0.87%</td>
</tr>
<tr>
<td>City of Bonney Lake</td>
<td>9,687</td>
<td>18,830</td>
<td>1.38%</td>
<td>2.06%</td>
</tr>
<tr>
<td>City of Buckley</td>
<td>4,145</td>
<td>5,200</td>
<td>0.59%</td>
<td>0.57%</td>
</tr>
<tr>
<td>City of Carbonado</td>
<td>621</td>
<td>830</td>
<td>0.09%</td>
<td>0.09%</td>
</tr>
<tr>
<td>City of DuPont</td>
<td>2,452</td>
<td>9,100</td>
<td>0.35%</td>
<td>1.00%</td>
</tr>
<tr>
<td>City of Eatonville</td>
<td>2,012</td>
<td>2,780</td>
<td>0.29%</td>
<td>0.30%</td>
</tr>
<tr>
<td>City of Edgewood</td>
<td>9,089</td>
<td>13,700</td>
<td>1.30%</td>
<td>1.50%</td>
</tr>
<tr>
<td>City of Enumclaw</td>
<td>0</td>
<td>0</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>City of Fife</td>
<td>4,784</td>
<td>8,900</td>
<td>0.68%</td>
<td>0.98%</td>
</tr>
<tr>
<td>City of Fircrest</td>
<td>5,868</td>
<td>6,800</td>
<td>0.84%</td>
<td>0.75%</td>
</tr>
<tr>
<td>City of Gig Harbor</td>
<td>6,465</td>
<td>10,800</td>
<td>0.92%</td>
<td>1.18%</td>
</tr>
<tr>
<td>City of Lakewood³</td>
<td>58,211</td>
<td>72,000</td>
<td>8.31%</td>
<td>7.89%</td>
</tr>
<tr>
<td>City of Milton²</td>
<td>5,795</td>
<td>7,000</td>
<td>0.83%</td>
<td>0.77%</td>
</tr>
<tr>
<td>City of Orting</td>
<td>3,760</td>
<td>7,900</td>
<td>0.54%</td>
<td>0.87%</td>
</tr>
<tr>
<td>City of Pacific³</td>
<td>154</td>
<td>0</td>
<td>0.02%</td>
<td>0.00%</td>
</tr>
<tr>
<td>City of Puyallup</td>
<td>33,011</td>
<td>38,600³</td>
<td>4.71%</td>
<td>4.23%</td>
</tr>
<tr>
<td>City of Roy</td>
<td>260</td>
<td>1,000</td>
<td>0.04%</td>
<td>0.11%</td>
</tr>
<tr>
<td>Town of Ruston</td>
<td>738</td>
<td>1,760</td>
<td>0.11%</td>
<td>0.19%</td>
</tr>
<tr>
<td>City of South Prairie</td>
<td>382</td>
<td>830</td>
<td>0.05%</td>
<td>0.09%</td>
</tr>
<tr>
<td>City of Steilacoom</td>
<td>6,049</td>
<td>6,900</td>
<td>0.86%</td>
<td>0.76%</td>
</tr>
<tr>
<td>City of Sumner</td>
<td>8,504</td>
<td>12,250</td>
<td>1.21%</td>
<td>1.34%</td>
</tr>
<tr>
<td>City of Tacoma³</td>
<td>193,556</td>
<td>255,240</td>
<td>27.62%</td>
<td>27.97%</td>
</tr>
<tr>
<td>City of University Place</td>
<td>29,933</td>
<td>34,000</td>
<td>4.27%</td>
<td>3.73%</td>
</tr>
<tr>
<td>City of Wilkeson</td>
<td>395</td>
<td>550</td>
<td>0.06%</td>
<td>0.06%</td>
</tr>
</tbody>
</table>

1. Actual population from the 2000 U.S. Census.
2. Pierce County portion
3. Not a member of Urban County
4. Population projections for the unincorporated area of the county include the Unincorporated Urban Growth Area (230,380) as well as the Rural Area Allocation (159,400) as adopted in the 2007 Pierce County Comprehensive Plan.
COMMUNITY PROFILE

POPULATION BY AGE

According to the 2000 U.S. Census, the median age of residents in Pierce County (34.1) was less than the median age of residents in the state (35.3). Residents within the Urban County tended to be even younger than in Pierce County as a whole. In 2000, 28.16% of residents in the Urban County were under the age of 17, while 27.19% of the population in Pierce County and 25.68% in the state were under 17. These statistics are predictably reversed with respect to the percentage of the population over 65 years of age. The Urban County had the least number of seniors at 9.11%. Pierce County and the state had 10.22% and 11.23% of seniors, respectively. Figure 1 shows the age distribution of Urban County residents in 2000 by gender.

Figure 1
Age by Gender

Source: 2000 U.S. Census Table P21

RACE AND ETHNICITY

As shown in Table 5, in 2000, the share of the population reporting to be White alone was greater in the Urban County (84.16%) and the state (81.81%) than the share of the same population in Pierce County (78.39%). This is a reflection of the larger percentage of minority populations concentrated in the urban centers of Tacoma and Lakewood, outside the Urban County boundaries. Pierce County (6.59%) and the Urban County (4.42%) each reported to have a higher share of persons reporting to be Black or African American than the state (3.23%) as a whole. Finally, the share of the population reporting to be Asian alone was higher in the state (5.47%) and in the county (5.08%) than in the Urban County (3.50%).
Table 5
Race as a Percentage of Total Population

<table>
<thead>
<tr>
<th></th>
<th>State of Washington</th>
<th>Pierce County</th>
<th>Urban County</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Population %</td>
<td>Population %</td>
<td>Population %</td>
</tr>
<tr>
<td>Total</td>
<td>5,894,121 100.00%</td>
<td>700,820 100.00%</td>
<td>449,053 100.00%</td>
</tr>
<tr>
<td>White alone</td>
<td>4,821,823 81.81%</td>
<td>549,369 78.39%</td>
<td>377,931 84.16%</td>
</tr>
<tr>
<td>Black or African American alone</td>
<td>190,267 3.23%</td>
<td>48,730 6.95%</td>
<td>19,841 4.42%</td>
</tr>
<tr>
<td>American Indian and Alaska Native alone</td>
<td>93,301 1.58%</td>
<td>9,963 1.42%</td>
<td>5,267 1.17%</td>
</tr>
<tr>
<td>Asian alone</td>
<td>322,335 5.47%</td>
<td>35,583 5.08%</td>
<td>15,719 3.50%</td>
</tr>
<tr>
<td>Native Hawaiian and Other Pacific Islander alone</td>
<td>23,953 0.41%</td>
<td>5,922 0.85%</td>
<td>3,054 0.68%</td>
</tr>
<tr>
<td>Some other race alone</td>
<td>228,923 3.88%</td>
<td>15,410 2.20%</td>
<td>7,647 1.70%</td>
</tr>
<tr>
<td>Population of two or more races</td>
<td>213,519 3.62%</td>
<td>35,843 5.11%</td>
<td>19,594 4.36%</td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census, Table P7

Figure 2
Race as a Percentage of Total Population, Washington

State of Washington

Source: 2000 U.S. Census, SF3, Table P7
Figure 3
Race as a Percentage of Total Population, Pierce County

Source: 2000 U.S. Census, SF3, Table P7

Figure 4
Race as a Percentage of Total Population, Urban County

Source: 2000 U.S. Census, SF3, Table P7
**COMMUNITY PROFILE**

Table 6 presents the share of the population reporting to be of Hispanic origin for the state, county, and Urban County. The state had the largest share of population reporting to be of Hispanic origin (7.49%). The Urban County had the smallest proportion of Hispanics at 4.55%, trailing Pierce County as a whole with 5.51%.

<table>
<thead>
<tr>
<th></th>
<th>State of Washington</th>
<th>Pierce County</th>
<th>Urban County</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Population (%</td>
<td>Population (%</td>
<td>Population (%)</td>
</tr>
<tr>
<td>Total</td>
<td>5,894,121 100.00%</td>
<td>700,820 100.00%</td>
<td>449,053 100.00%</td>
</tr>
<tr>
<td>Hispanic or Latino (all races)</td>
<td>441,509 7.49%</td>
<td>38,621 5.51%</td>
<td>20,418 4.55%</td>
</tr>
<tr>
<td>Not Hispanic or Latino (all races)</td>
<td>5,452,612 92.51%</td>
<td>662,199 94.49%</td>
<td>428,635 95.45%</td>
</tr>
</tbody>
</table>

*Source: 2000 U.S. Census, Table P8*

**AREAS OF RACIAL AND ETHNIC CONCENTRATION**

Maps illustrating areas of racial and ethnic concentrations were derived from the 2000 U.S. Decennial Census SF3 data set. Maps of low-income concentration within the Urban County were derived from custom tabulations of 2000 U.S. Census data provided by HUD.

The following maps illustrate U.S. Census block group areas where the percentage of households of a particular racial or ethnic group are at or above the countywide percentage (concentrated) and where the percentage is at or above twice the countywide percentage (highly concentrated) by racial or ethnic group. Five minority racial groups showed areas of concentration: Black/African American, Hispanic origin, Asian, Multi-racial, and Other. Of those, the areas of highest concentration for both Black/African American and Hispanic origin were the census tracts that contain the Joint Fort Lewis and McChord military bases and the census tract for McNeil Island. McNeil Island is home to a federal corrections center and other, smaller correctional facilities. McNeil Island has a resident population of less than 100 households living outside the federal corrections center and other correctional facilities.

**Black/African American**

An area of high concentration of Black/African American residents in the county is a census tract with equal to or more than 13.52% of households reporting their race as Black/African American. An area of concentration of Black/African American households has 6.76% to 13.52% of households reporting as Black/African American.

The areas of highest concentration for Black/African American Urban County residents are the census tracts that contain the military bases and prisons. Only three other census tracts had a high concentration of Black/African American households. These tracts were immediately adjacent to the city limits of Lakewood (2 tracts) and the military bases (1 tract). There are several areas of high concentration of Black/African American households within the city limits of Tacoma and Lakewood, though both cities are outside the Urban County boundaries.

The areas of concentration of Black/African American Urban County residents are surrounding the northernmost census tract of the McChord Air Force Base and in the areas immediately east of the main body of the Fort Lewis Military Reservation, in and around the cities of Gig Harbor, Steilacoom, and University Place, and the areas of Spanaway and Parkland.
Asian
An area of high concentration of Asian residents in the county is a census tract with equal to or more than 10.02% of households reporting their race as Asian. An area of concentration of Asian households has 5.01% to 10.02% of households reporting as Asian.

The areas of highest concentration for Asian Urban County residents are the census tracts in and nearby the cities of Edgewood, Lakewood, Sumner, and University Place and in the area of Parkland. There are also several areas of high concentration of Asian households outside the Urban County within the city limits of Tacoma and Lakewood.

The areas of concentration of Asian Urban County residents are near the northernmost census tract of the McChord Air Force Base and in and around the cities of DuPont, Steilacoom, Fife, Puyallup, and University Place and the areas of Midland, South Hill, Spanaway, and Parkland.

Hispanic Origin
An area of high concentration of Hispanic residents in the county is a census tract with equal to or more than 11.02% of households reporting their race as Hispanic origin. An area of concentration of Hispanic households has 5.51% to 11.02% of households reporting as Hispanic origin.

The areas of highest concentration for Hispanic Urban County residents are the census tracts that contain the military bases and prisons. Only two other Urban County census tracts had a high concentration of Hispanic households. These tracts were in the cities of Fife and Sumner. There are also several areas of high concentration of Hispanic households outside the Urban County within the city limits of Tacoma and Lakewood.

The areas of concentration of Hispanic Urban County residents are the northernmost census tract of the McChord Air Force Base; in the area of North Fort Lewis north of DuPont and South of Steilacoom; in the area south of Fort Lewis near the city of Roy and in the areas immediately east of the main body of the Fort Lewis Military Reservation. There are also areas of concentration of Hispanic residents in and around the cities of Edgewood, Fife, Puyallup, Steilacoom, Sumner, and University Place and the areas of Midland, South Hill, Spanaway, and Parkland.

Multi-racial
An area of high concentration of Multi-racial residents in the county is a census tract with equal to or more than 8.68% of households reporting their race as Multi-racial origin. An area of concentration of Multi-racial households has 4.34% to 8.68% of households reporting as Multi-racial origin.

There are no areas of high concentrations of Multi-racial Urban County residents. The areas of Multi-racial concentrations are the census tracts that contain the military bases and in a band that encompasses the entire northwest portion of the county from the City of Bonney Lake west and the City of Roy north to Puget Sound. There is also a concentration in the very northwest corner of the county.

Other
An area of high concentration of residents identifying their race or ethnicity as Other in the county is a census tract with equal to or more than 4.66% of households reporting their race as Other. An area of concentration of these Other households has 2.33% to 4.66% of households reporting as Other.

Only two Urban County census tracts had a high concentration of households identifying their race as Other. These tracts were in northern Puyallup and near the Nisqually Indian Reservation south of the
City of Roy. There are also a few areas of high concentration of households identifying their race or ethnicity at Other outside the Urban County within the city limits of Tacoma and Lakewood.

Concentrations of residents identifying their race as Other are found scattered throughout the entire western portion of the county and north of Eatonville, from Buckley west to Puget Sound, and north of Eatonville north to the county line.

**Foreign Born**

**Map 6** below demonstrates percentages of foreign-born residents in the county. No census tract has more than 10% of the population who were born outside the country. The areas of concentration for foreign-born Urban County residents are the census tracts that contain the military bases; throughout the northwestern portions of the county from Sumner south to Orting, west to the Nisqually Indian Reservation and northwest along Pierce County’s entire eastern shore of Puget Sound; and in the northern portion of the Key Peninsula north of Gig Harbor.

**General Patterns**

**Map 7** demonstrates the overall percentages of minorities by census tract. In general, minority households are concentrated in and around the military bases and in the north and western portions of the county, particularly in and near the urban centers of Tacoma and Lakewood. The majority of the County’s minority populations live outside the Urban County boundaries.
Map 1
Concentration of African American Population

Legend
- Consortium Cities
- Non-consortium Cities
- County Boundary
- Census Tract
- African American Concentration by Block Group
  - Concentration - 6.76%-13.52%
  - High Concentration - >13.52%

A concentration is defined as a census block group with a greater percentage than that group's overall percentage in Pierce County (6.76%). A high concentration is defined as a census block group with 2x the group’s overall percentage representation in the County (13.52%).


African American Concentration by Census Block Group
Map 2
Concentration of Asian Population

Legend
- Consortium Cities
- Non-consortium Cities
- County Boundary
- Census Tract
- Asian Concentration by Block Group
  - Concentration - 5.01%-10.02%
  - High Concentration - >10.02%

A concentration is defined as a census block group with a greater percentage than that group's overall percentage in Pierce County (5.01%). A high concentration is defined as a census block group with 2x the group’s overall percentage representation in the County (10.02%).
Map 4
Concentration of Multi-Racial Population

Legend
- Consortium Cities
- Non-consortium Cities
- County Boundary
- Census Tract
- Multi-racial Concentration by Block Group
  - Concentration - 4.34%-8.68%
  - High Concentration - >8.68%

A concentration is defined as a census block group with a greater percentage than that group's overall percentage in Pierce County (4.34%). A high concentration is defined as a census block group with 2x the group's overall percentage representation in the County (8.68%).

MAP 5
Concentration of Population with Ethnic/Racial Identification “Other”

Legend
- Consortium Cities
- Non-consortium Cities
- County Boundary
- Census Tract
- Other Minority Concentration by Block Group
  - Concentration - 2.33%-4.66%
  - High Concentration - >4.66%

A concentration is defined as a census block group with a greater percentage than that group’s overall percentage in Pierce County (2.33%). A high concentration is defined as a census block group with 2x the group’s overall percentage representation in the County (4.66%).


Other Minority Concentration by Census Block Group
Map 6
Concentration of Foreign Born Population

Legend
- Consortium Cities
- Non-consortium Cities
- County Boundary
- Census Tract

Percent Foreign Born by Census Tract:
- 0.00% - 5.00%
- 5.01% - 10.00%
- 10.01% - 20.00%

Source: U.S. Census 2000, PMC 2009
HOUSEHOLD PROFILE

The type, size, and composition of a household can affect the type of housing and services that are needed. As shown in Table 7, the Urban County has a larger average household size (2.79 persons) than the county (2.69) or the state (2.59). The Urban County also has a correspondingly smaller proportion of persons living alone (20.08%), as compared to the county (24.35%) and the state (26.17%) and of households headed by seniors (15.85%) relative to the county (17.37%) and the state (18.45%). This data suggests the Urban County should pay particular attention to large family size in the provision of affordable housing and services.

Table 7
Household Composition

<table>
<thead>
<tr>
<th></th>
<th>State of Washington</th>
<th>Pierce County</th>
<th>Urban County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Units</td>
<td>2,451,075</td>
<td>277,060</td>
<td>170,562</td>
</tr>
<tr>
<td>Households</td>
<td>2,271,398</td>
<td>260,800</td>
<td>160,856</td>
</tr>
<tr>
<td>Average Household Size (persons)</td>
<td>2.59</td>
<td>2.69</td>
<td>2.79</td>
</tr>
<tr>
<td>% of Single Persons Living Alone</td>
<td>26.17%</td>
<td>24.35%</td>
<td>20.08%</td>
</tr>
<tr>
<td>% Headed by Person 65 and Older</td>
<td>18.45%</td>
<td>17.37%</td>
<td>15.85%</td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census, Tables P15, P20, P26, P34 and H1

Of the 160,856 households in the Urban County, 119,199 (74.10%) were family households. The County averaged 69.09% family households. Both were higher than the state at 66.00% families. The Urban County’s share of family households versus non-family households was significantly higher than the county as a whole and the state average.

In addition to having a large percentage of family households, the Urban County had the largest proportion of married couple family households at 80.05%. Pierce County as a whole had the lowest percentage of married couple family households 76.4%. The state average for married couple family households was 78.85%. The Urban County had a slightly higher percentage of families with children under 18 (52.85%) than the county (51.98%), both of which were higher than the state (49.53%).

Table 8
Family Household Composition

<table>
<thead>
<tr>
<th></th>
<th>State of Washington</th>
<th>Pierce County</th>
<th>Urban County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Households</td>
<td>1,499,127</td>
<td>180,199</td>
<td>119,199</td>
</tr>
<tr>
<td>% Married</td>
<td>78.85%</td>
<td>76.40%</td>
<td>80.05%</td>
</tr>
<tr>
<td>% Single Parent</td>
<td>13.40%</td>
<td>15.48%</td>
<td>13.33%</td>
</tr>
<tr>
<td>% With Children Under 18</td>
<td>49.53%</td>
<td>51.98%</td>
<td>52.84%</td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census, Tables P15, P20, P26, P34 and H1
SPECIAL NEEDS POPULATION – NON-HOMELESS

Certain groups may have more difficulty finding housing and may require specialized services or assistance. Owing to their special circumstances, they are more likely to have low or moderate incomes. These groups include the elderly, frail elderly, persons with disabilities, large households, female-headed households, persons with substance abuse problems, the homeless, victims of domestic violence, and persons with HIV/AIDS.

SENIORS AND FRAIL ELDERLY

Table 9 provides a summary of the senior population in the Urban County, Pierce County, and the state. The share of senior persons in the Urban County (9.11%) was lower than in the county overall (10.22%) and the state (11.23%). The share of senior households that rent or own in the state was roughly 22% and 78%, respectively, which was similar for Pierce County overall. The Urban County had a significantly higher percentage of senior owners (83.33%) relative to senior renters (16.67%). Seniors as a group were more likely to own their own homes than the general population. Homeownership rates for all ages were 68.04%, 66.45%, and 71.85% for the state, the county, and the Urban County, respectively. The share of seniors with a disability in the Urban County (40.63%) was relatively the same as the state (40.85%). Pierce County overall has a larger percentage of seniors with disabilities at 42.26%.

<table>
<thead>
<tr>
<th>Senior Households</th>
<th>State of Washington</th>
<th>Pierce County</th>
<th>Urban County</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Senior Population</td>
<td>11.23%</td>
<td>10.22%</td>
<td>9.11%</td>
</tr>
<tr>
<td>% Senior Headed Households</td>
<td>18.45%</td>
<td>17.37%</td>
<td>15.85%</td>
</tr>
<tr>
<td>% Housing Units Rented by Seniors</td>
<td>22.21%</td>
<td>22.96%</td>
<td>16.67%</td>
</tr>
<tr>
<td>% Housing Units Owned by Seniors</td>
<td>77.79%</td>
<td>77.04%</td>
<td>83.33%</td>
</tr>
<tr>
<td>% Seniors with a Disability</td>
<td>40.85%</td>
<td>42.26%</td>
<td>40.63%</td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census, Tables P15, P20, P26, and H16

PERSONS WITH DISABILITIES

Disabled persons find it more difficult to find housing that can accommodate their needs than non-disabled persons. Seniors are also more likely to fall into a low-income category, making it more difficult to find new housing that meets their needs and that they can afford. Table 10 presents data from the 2000 Census for persons with disabilities in the county, in the state, and in the Urban County. While over 40% of the senior population had some sort of disability, the general population has a much smaller percentage of disability. The Urban County had a lower disability rate (28.10%) than the county overall (32.10%) and the state (30.10%). The county’s disability rate was higher than the Urban County and the state while having a smaller percentage of seniors (10.22%) than the State (11.23%). If the rate of disability stays constant from 2000, the number of persons with disabilities in 2022 within the Urban County will be 164,535 disabled persons.

The majority of disabilities in the Urban County were physical disabilities (24.48%) and employment disabilities (24.63%). More residents within the Urban County had employment disabilities than in the county overall (23.52%). Over 16% of persons with disabilities were unable to go outside of their homes. The total percentages of disabilities by type do not sum to 100% because respondents may report more than one type of disability. Services to the disabled population can be targeted to
geographic areas with the greatest need. The maps on the following pages demonstrate the concentrations of persons with disabilities by age group.

Table 10  
Disability Status and Types

<table>
<thead>
<tr>
<th></th>
<th>State of Washington</th>
<th>Pierce County</th>
<th>Urban County</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of Population Disabled</td>
<td>30.10%</td>
<td>32.10%</td>
<td>28.10%</td>
</tr>
<tr>
<td>% of Disabled Population – Sensory</td>
<td>12.44%</td>
<td>11.68%</td>
<td>12.27%</td>
</tr>
<tr>
<td>% of Disabled Population – Physical</td>
<td>24.74%</td>
<td>24.43%</td>
<td>24.48%</td>
</tr>
<tr>
<td>% of Disabled Population – Mental</td>
<td>15.64%</td>
<td>15.88%</td>
<td>15.24%</td>
</tr>
<tr>
<td>% of Disabled Population – Self-care</td>
<td>7.32%</td>
<td>7.52%</td>
<td>7.15%</td>
</tr>
<tr>
<td>% of Disabled Population – Go-outside-home</td>
<td>17.18%</td>
<td>16.97%</td>
<td>16.24%</td>
</tr>
<tr>
<td>% of Disabled Population – Employment disability</td>
<td>22.68%</td>
<td>23.52%</td>
<td>24.63%</td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census, Summary File 3, Table P41
Map 8
Concentration of Disabled Population (5-20 Years Old)

A concentration is defined as a census tract with a greater percentage (7.16%) than the group median percentage within the County.


Disabled Concentration 5-20 Year Olds by Census Tract
Map 9
Concentration of Disabled Population (21-64 Years Old)

Legend
- Consortium Cities
- Non-consortium Cities
- County Boundary
- Census Tract

A concentration is defined as a census tract with a greater percentage (19.90%) than the group median percentage within the County.


Disabled Concentration 21-64 Year Olds by Census Tract
Map 10
Concentration of Disabled Population (65 Years and Older)

A concentration is defined as a census tract with a greater percentage (42.44%) than the group median percentage within the County.


Disabled Concentration 65+ Year Olds by Census Tract
LARGE HOUSEHOLDS

A large household is one with five or more persons. In 2000, there were 17,616 households with 5 or more members in the Urban County. Nearly 99% of the Urban County’s large households were families. The Urban County had a greater percentage of large households (10.95%) than the county overall (10.42%) or the state (9.81%)\(^3\). In the Urban County, the majority of large households were owner occupied (71.46%). The county and state, with proportionately smaller percentages of large households, also had a smaller percentage of their large households who own their homes (65.43% and 67.79%, for the county and state, respectively). The percentage of all households who own their homes in the Urban County was 71.85%. Large households within the Urban County had homeownership rates commensurate with all types of households.

In 2000, there were 17,616 large households in the Urban County. Of them, 12,626 owned their homes while 5,042 rented\(^4\). At the same time, there were 90,134 owner-occupied housing units and 15,165 renter units with three or more bedrooms each. Since 2000, the trend has been to build ever larger single-family housing units. The supply of housing units available for ownership and rental is in excess of the number of large owner and rental households, meaning that there is not a shortage of available housing units to meet the needs of large households. However, lower-income large households may be cost burdened by the higher cost of larger housing units.

<table>
<thead>
<tr>
<th>Table 11</th>
<th>Large Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>State of Washington</td>
</tr>
<tr>
<td>Large Households</td>
<td>222,804</td>
</tr>
<tr>
<td>% Large Households</td>
<td>9.81%</td>
</tr>
<tr>
<td>Total in Families</td>
<td>218,106</td>
</tr>
<tr>
<td>% in Families</td>
<td>97.89%</td>
</tr>
<tr>
<td>% Owner Occupied</td>
<td>67.79%</td>
</tr>
<tr>
<td>% Renter Occupied</td>
<td>32.21%</td>
</tr>
<tr>
<td>% of Total Owner Housing Units w/3+ Bedrooms</td>
<td>48.07%</td>
</tr>
<tr>
<td>% of Total Renter Housing Units w/3+ Bedrooms</td>
<td>8.22%</td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census, Summary File 3, Tables P26, H17, and H42.

SINGLE-PARENT HOUSEHOLDS

As shown in Table 12, the number of single-parent households headed by a female was disproportionately greater than male-headed households. In 2000, over two-thirds of single-parent households in the state, county, and Urban County were headed by a female.

\(^3\) U.S. Census 2000 Table P26. Household Type by Household Size.
\(^4\) U.S. Census 2000 Table H17. Tenure by Household Size describes the presence of 52 more large households in Pierce County than Table P26. Household Type by Household Size.
COMMUNITY PROFILE

Table 12
Single-Parent Households

<table>
<thead>
<tr>
<th></th>
<th>State of Washington</th>
<th>Pierce County</th>
<th>Urban County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female-headed Households with Children</td>
<td>146,920</td>
<td>20,534</td>
<td>11,271</td>
</tr>
<tr>
<td>Male-headed Households with Children</td>
<td>53,925</td>
<td>7,363</td>
<td>4,614</td>
</tr>
<tr>
<td>Total Single-parent Households</td>
<td>200,845</td>
<td>27,897</td>
<td>15,885</td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census, Summary File 3, Tables P15, P34, P87 and P90

PERSONS WITH HIV/AIDS

The primary organization serving this population in the county is the Pierce County AIDS Foundation, a nonprofit organization. The mission of the AIDS Foundation is to provide education and service, prevent HIV infection, assist persons affected by HIV/AIDS, address related health problems, and combat associated stigma and discrimination. The Pierce County AIDS Foundation reported the following statistics for the county in 2009:

- Pierce County had the second highest incidence of new HIV infections in Washington State, second only to Seattle-King County.
- Over 1,880 people with HIV/AIDS came to the Pierce County AIDS Foundation for services, and 703 persons were known to have died from complications related to AIDS as of July 31, 2009.
- 35% of the cases of HIV/AIDS in Pierce County were among people of color.
- 20% of all Pierce County AIDS cases were women, a number twice the statewide percentage (10%) of AIDS cases among women.
- Nearly 80% of Pierce County AIDS Foundation clients had incomes of less than $10,000 per year.

INCOME

Income is the most important factor affecting a household’s access to housing and services. Income levels are defined as a percentage of the area median income (AMI). There are two sets of working income categories used by HUD: the CDBG categories and the Section 8 categories (see Table 14). The CDBG categories are defined by the Section 8 limits. For example, the CDBG low-income category is defined as those at or below the Section 8 very low-income limit. Please see Table 14 for a comparison.

The term low and moderate income will mean all those with incomes at or below the Section 8 low-income limit. Above moderate will mean all those with incomes above the Section 8 low-income limit. The percentage of median family income (MFI) will be noted for clarity.
Table 14
Income Limits

<table>
<thead>
<tr>
<th>2009 Section 8 Income Limit</th>
<th>% MFI</th>
<th>Section 8 Income Category</th>
<th>CDBG Income Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤ $20,450</td>
<td>≤ 30%</td>
<td>Extremely Low Income</td>
<td></td>
</tr>
<tr>
<td>≤ $34,050</td>
<td>≤ 50%</td>
<td>Very Low Income</td>
<td>Low Income</td>
</tr>
<tr>
<td>&lt; $54,500</td>
<td>&lt; 80%</td>
<td>Low and Moderate Income</td>
<td></td>
</tr>
<tr>
<td>&gt; $34,050 – $54,500</td>
<td>&gt; 50% – 80%</td>
<td>Low Income</td>
<td>Moderate Income</td>
</tr>
</tbody>
</table>

Source: Median family income for a household of four; HUD, 2009 for the Tacoma, WA, HMSC

Per capita personal income represents the personal income of residents divided by the population of the area. In 2007 Pierce County had a per capita personal income of $37,446 and was ranked seventh highest in the state. In the same period, the per capita personal income for the state was $41,203. In 1997 the per capita person income of Pierce County was $24,139. The 1997–2007 average annual growth rate of per capita personal income was 4.5% for both the state and Pierce County.5,6 Tables 15 and 16 provide summaries of income statistics as reported by the U.S. Census Bureau for Washington and Pierce County. It is important to note that though the per capita income for both the state and the county rose from 1999 to 2007, so did the share of families in poverty.

At the time of the 2000 Census, 10.49% of individuals in Pierce County were below the 1999 poverty line. Washington State had a similar level of poverty at 10.62%. The Urban County has generally higher income levels and lower poverty levels than the county as a whole. In 2000, 7.46% of the Urban County’s residents lived in poverty. Persons below the poverty line represent the group with the highest risk of becoming homeless.

Table 15
Income Characteristics 1999 and 2007

<table>
<thead>
<tr>
<th></th>
<th>State of Washington</th>
<th>Pierce County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Capita Income (1999)</td>
<td>$22,973</td>
<td>$20,948</td>
</tr>
<tr>
<td>Per Capita Income (2007)</td>
<td>$41,203</td>
<td>$37,446</td>
</tr>
<tr>
<td>Percentage of Families Below Poverty Level (1999)</td>
<td>7.33%</td>
<td>7.48%</td>
</tr>
<tr>
<td>Percentage of Families Below Poverty Level (2007)</td>
<td>11.1%</td>
<td>11.4%</td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census, Summary File 3, Table P53 and P89; U.S. Census Bureau, State and County Quickfacts

6 Income data for per capita personal income in 2007 was not available below the County level.
## Table 16
Poverty Status in 1999

<table>
<thead>
<tr>
<th></th>
<th>Washington</th>
<th>Pierce County</th>
<th>Urban County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of Total Population Below 1999 Poverty Level</td>
<td>10.62%</td>
<td>10.49%</td>
<td>7.46%</td>
</tr>
<tr>
<td>Percentage Families Below 1999 Poverty Level</td>
<td>7.33%</td>
<td>7.48%</td>
<td>5.33%</td>
</tr>
<tr>
<td>Percentage Families w/Children Below 1999 Poverty Level</td>
<td>11.16%</td>
<td>11.27%</td>
<td>7.86%</td>
</tr>
<tr>
<td>Total Single-Parent Families with Children Below 1999 Poverty Level</td>
<td>57,142</td>
<td>7,867</td>
<td>3,521</td>
</tr>
<tr>
<td>Percentage Single-Parent Families with Children Below 1999 Poverty Level</td>
<td>26.42%</td>
<td>25.63%</td>
<td>20.32%</td>
</tr>
<tr>
<td>Total Single-Parent Male Householders with Children Below 1999 Poverty Level</td>
<td>8,784</td>
<td>1,133</td>
<td>561</td>
</tr>
<tr>
<td>Percentage Single-Parent Male Householders with Children Below 1999 Poverty Level</td>
<td>14.83%</td>
<td>14.31%</td>
<td>11.55%</td>
</tr>
<tr>
<td>Total Single-Parent Female Householders with Children Below 1999 Poverty Level</td>
<td>48,358</td>
<td>6,734</td>
<td>2,960</td>
</tr>
<tr>
<td>Percentage Single-Parent Female Householders with Children Below 1999 Poverty Level</td>
<td>30.79%</td>
<td>29.57%</td>
<td>23.74%</td>
</tr>
</tbody>
</table>

*Source: 2000 U.S. Census, Summary File 3, Table P87 and P90*

The living wage is defined as wage sufficient to provide the necessities and comforts essential to an acceptable standard of living. The living wage for a family of four living in Pierce County is $58,260/year. A family making the median family income ($68,100 in 2009) should be able to live comfortably in Pierce County. Those families with low and moderate incomes find achieving even a “modest living standard” more difficult.

Approximately 38% of Pierce County households have incomes equal to or less than 80% of area median income. A major concern is the ability of lower-income households to afford a reasonable standard of living, which requires access to well-paying jobs, with the skills and education necessary for those jobs. Self-sufficiency also depends on affordable housing within reasonable distance to jobs, reliable and affordable public transportation for those who cannot afford their own vehicles, and child care and after-school programs for working parents.

The share of female-headed households at or below the poverty line was also much greater than male-headed households at or below poverty. Nearly a quarter of the Urban County’s female-headed households with children lived in poverty. In Pierce County overall and in the state, the number in poverty were significantly higher. The share of single-parent households at or below poverty in the state (26.42%) was much higher than in the Urban County (20.32%), but relatively the same as that of the county (25.63%).

---

7 Merriam-Webster Online Dictionary.
8 Glasmeir, Poverty In America, Living Wage Calculator, www.livingwage.geog.psu.edu
9 Median family income for a household of four; HUD, Section 8 Income Limits 2009, Tacoma HMFA
10 State of the Cities Data Systems Comprehensive Affordability Strategy (SOCDS CHAS) Data: Housing Problems Output for All Households, Pierce County, WA, 2000
Between October 2007 and December 2009, the unemployment rate in Pierce County rose from 4.3% to 9.5%. The number of employed persons has increased from March 2009 when the unemployment rate reached 10.2%.\(^\text{11}\)

Job and life skills training combined with other support services could allow many lower-income individuals to better prepare for the current and future job markets. Financial assistance to businesses that create jobs for lower-income persons will also increase opportunities for economic self-sufficiency.

**EDUCATION**

Both wage earner education level and the economic opportunities they receive can play a critical role in determining the income level of a household. **Table 17** provides a summary of educational attainment for persons over age 25 for the state, Pierce County, and the Urban County. High school level educational attainment is higher among the Urban County jurisdictions than that of the county or state overall. The attainment of some college but no degree was also higher among the Urban County jurisdictions. However, the rates of college degree attainment among residents of the Urban County jurisdictions was actually less than that of the state as a whole and only slightly higher than the county overall. Further, graduate degrees were less prevalent among the Urban County jurisdictions than both the county and state overall.

**Figures 5** through 7 display the share of residents by education level in each jurisdiction.

<table>
<thead>
<tr>
<th>Table 17</th>
<th>Educational Attainment for Persons 25 Years and Older</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>State of Washington</td>
</tr>
<tr>
<td>% No Schooling</td>
<td>0.98%</td>
</tr>
<tr>
<td>% Some Schooling (nursery–11th grade)</td>
<td>8.91%</td>
</tr>
<tr>
<td>% High School (without diploma)</td>
<td>3.02%</td>
</tr>
<tr>
<td>% High School Graduate and Equivalent</td>
<td>24.91%</td>
</tr>
<tr>
<td>% Some College (no degree)</td>
<td>26.41%</td>
</tr>
<tr>
<td>% College Degree (Associate or Bachelor)</td>
<td>26.45%</td>
</tr>
<tr>
<td>% Graduate Degree</td>
<td>9.32%</td>
</tr>
</tbody>
</table>

*Source: 2000 U.S. Census, Summary File 3, Table P37*

---

COMMUNITY PROFILE

Figure 5
Educational Attainment for Persons 25 Years and Older, Washington

Source: 2000 U.S. Census, Summary File 3, Table P37

Figure 6
Educational Attainment for Persons 25 Years and Older, Pierce County

Source: 2000 U.S. Census, Summary File 3, Table P37
COMMUNITY PROFILE

Figure 7
Educational Attainment for Persons 25 Years and Older, Urban County

<table>
<thead>
<tr>
<th>Percentage No Schooling</th>
<th>Percentage Nursery to 11th Grade</th>
<th>Percentage High School, No Diploma</th>
<th>Percentage High School Grad and Equivalency</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.74%</td>
<td>0.50%</td>
<td>7.55%</td>
<td></td>
</tr>
<tr>
<td>30.24%</td>
<td></td>
<td>29.33%</td>
<td></td>
</tr>
<tr>
<td>22.20%</td>
<td></td>
<td>3.44%</td>
<td></td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census, Summary File 3, Table P37

EMPLOYMENT

Table 18 provides a summary of employment statistics (for persons 16 years and older) for the state, Pierce County, and Urban County jurisdictions in 2000. The rate of employment (labor force participation rate) in Pierce County was slightly less than that of the state as a whole. In 2000, the employment rate for the Urban County jurisdictions was slightly higher than the county’s rate. By December 2009, both the state’s and the county’s unemployment rates had equalized at 9.5% due to the recent recession.

Table 18
Employment Statistics

<table>
<thead>
<tr>
<th></th>
<th>State of Washington</th>
<th>Pierce County</th>
<th>Urban County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population (16 year and older) (2000)</td>
<td>5,894,121</td>
<td>700,820</td>
<td>449,053</td>
</tr>
<tr>
<td>Labor Force Participation Rate (2000)</td>
<td>51.37%</td>
<td>50.32%</td>
<td>51.25%</td>
</tr>
<tr>
<td>Total Unemployed (2000)</td>
<td>186,102</td>
<td>21,672</td>
<td>12,298</td>
</tr>
<tr>
<td>Percentage Unemployed (2000)</td>
<td>6.15%</td>
<td>6.14%</td>
<td>5.34%</td>
</tr>
<tr>
<td>Total Unemployed (Dec. 2009)</td>
<td>334,270</td>
<td>38,350</td>
<td>N/A</td>
</tr>
<tr>
<td>Percentage Unemployed (Dec. 2009)</td>
<td>9.5%</td>
<td>9.5%</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census, Summary File 3, Table P43 and Washington Workforce Explorer (www.workforceexplorer.com)
As shown in Table 19, management, professional, and related occupations represent the largest share of occupations for the state, county, and Urban County jurisdictions, followed by sales and office occupations. Persons employed in farming, fishing, and forestry represent the smallest share of the workforce. Washington’s Employment Security Department reports that by December 2009 the highest percentage of workers in Pierce County (18.74%) worked in service provider industries.

Table 19
Occupation as a Percentage of the Workforce

<table>
<thead>
<tr>
<th></th>
<th>State of Washington</th>
<th>Pierce County</th>
<th>Urban County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional and related</td>
<td>35.55%</td>
<td>30.10%</td>
<td>30.32%</td>
</tr>
<tr>
<td>Service</td>
<td>14.89%</td>
<td>16.27%</td>
<td>14.93%</td>
</tr>
<tr>
<td>Sales and office</td>
<td>25.89%</td>
<td>26.77%</td>
<td>27.14%</td>
</tr>
<tr>
<td>Farming, fishing and forestry</td>
<td>1.56%</td>
<td>.54%</td>
<td>.53%</td>
</tr>
<tr>
<td>Construction, extraction and maintenance</td>
<td>9.44%</td>
<td>11.25%</td>
<td>12.10%</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>12.67%</td>
<td>15.08%</td>
<td>14.97%</td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census, Summary File 3, Table P50
With increasing housing costs throughout the region, affordable housing is a major need for target income households. The following discussion identifies housing characteristics, trends, and needs for Urban County jurisdictions.

HOUSING GROWTH

The Washington State Office of Financial Management projects housing units by state and county for inter-census years. The number of housing units in Washington State increased by 386,447 units between the years 2000 and 2009. Table 20 displays housing growth for the state and Pierce County. The county experienced an 18% increase in housing units.

<table>
<thead>
<tr>
<th></th>
<th>State of Washington</th>
<th>Pierce County</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000 Housing Units</td>
<td>2,451,081</td>
<td>277,060</td>
</tr>
<tr>
<td>2009 Housing Units</td>
<td>2,837,528</td>
<td>326,768</td>
</tr>
<tr>
<td>% Change (2000–2009)</td>
<td>15.8%</td>
<td>17.9%</td>
</tr>
</tbody>
</table>

Source: Office of Financial Management, Housing and Housing Change by Structure Type by County, 2000–2009

TENURE

Table 21 provides a summary of housing tenure for the state, county, and Urban County jurisdictions. The Urban County jurisdictions have a significantly higher proportion of owner-occupied households than the county or state as a whole.

<table>
<thead>
<tr>
<th></th>
<th>State of Washington</th>
<th>Pierce County</th>
<th>Urban County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner-occupied</td>
<td>68.04%</td>
<td>66.45%</td>
<td>71.85%</td>
</tr>
<tr>
<td>Renter-occupied</td>
<td>31.96%</td>
<td>33.55%</td>
<td>28.15%</td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census, Summary File 3, Table H7

HOUSING TYPE

Table 22 exhibits the percentage of housing units as a share of total housing units by the number of units in the structure and tenure for the state, county, and Urban County jurisdictions. Demand for owner-occupied housing is primarily met through the supply of single-family detached housing, while renter-occupied housing demand is met through a combination of single-family detached housing and multi-family complexes of more than five units.
Table 22
Tenure by Units in Structure

<table>
<thead>
<tr>
<th>Unit Type and Size by Tenure</th>
<th>State of Washington</th>
<th>Pierce County</th>
<th>Urban County</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percentage</td>
<td>Number</td>
</tr>
<tr>
<td>Owner-occupied</td>
<td>3,917,432</td>
<td>100%</td>
<td>451,419</td>
</tr>
<tr>
<td>Single-family</td>
<td>3,439,218</td>
<td>87.8%</td>
<td>402,018</td>
</tr>
<tr>
<td>Multifamily (2–4 units)</td>
<td>35,004</td>
<td>0.89%</td>
<td>3,077</td>
</tr>
<tr>
<td>Multifamily (5 or more units)</td>
<td>64,920</td>
<td>1.66%</td>
<td>2,474</td>
</tr>
<tr>
<td>Mobile homes</td>
<td>368,973</td>
<td>9.4%</td>
<td>42,952</td>
</tr>
<tr>
<td>Boat, RV, van, etc.</td>
<td>9,317</td>
<td>0.2%</td>
<td>898</td>
</tr>
<tr>
<td>Renter-occupied</td>
<td>1,840,204</td>
<td>100%</td>
<td>9,453</td>
</tr>
<tr>
<td>Single-family</td>
<td>731,600</td>
<td>39.8%</td>
<td>96,671</td>
</tr>
<tr>
<td>Multifamily (2–4 units)</td>
<td>297,313</td>
<td>16.2%</td>
<td>38,787</td>
</tr>
<tr>
<td>Multifamily (5 or more units)</td>
<td>707,372</td>
<td>38.4%</td>
<td>82,684</td>
</tr>
<tr>
<td>Mobile homes</td>
<td>101,781</td>
<td>5.5%</td>
<td>9,453</td>
</tr>
<tr>
<td>Boat, RV, van, etc.</td>
<td>2,138</td>
<td>0.1%</td>
<td>282</td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census, Summary File 3, Table H7

Figure 9
Tenure by Owner

Source: 2000 U.S. Census, Summary File 3, Table H7
VACANCY RATE

Table 23 is a summary of vacancy status in the state, county, and Urban County jurisdictions in 2000. The share of vacant units in the state (7.33%) was significantly higher than in the Urban County jurisdictions. The majority of vacancies are due to “other reasons” for the state as a whole and for the Urban County jurisdictions. The county, however, has a higher rate of rental housing vacancies than in any other category.

Table 23
Vacancy Status

<table>
<thead>
<tr>
<th></th>
<th>State of Washington</th>
<th>Pierce County</th>
<th>Urban County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Vacant Housing Units</td>
<td>179,677</td>
<td>16,260</td>
<td>9,751</td>
</tr>
<tr>
<td>% of Total Housing Units Vacant</td>
<td>7.33%</td>
<td>5.87%</td>
<td>5.71%</td>
</tr>
<tr>
<td>% of Total Vacant Units that are For Rent</td>
<td>29.67%</td>
<td>40.54%</td>
<td>32.41%</td>
</tr>
<tr>
<td>% of Total Vacant Units that are For Sale</td>
<td>17.36%</td>
<td>21.05%</td>
<td>23.26%</td>
</tr>
<tr>
<td>% of Total Vacant Units that are Rented/Sold, Not Occupied</td>
<td>6.71%</td>
<td>7.16%</td>
<td>6.71%</td>
</tr>
<tr>
<td>% of Total Vacant Units that are Vacant for Other Reasons 1</td>
<td>46.26%</td>
<td>31.24%</td>
<td>37.63%</td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census, Summary File 3, Table H8

1 “Other reasons” includes seasonal, recreational, or occupational use, migrant workers, and “other” categories from the Census.
AGE OF HOUSING STOCK

The majority of housing units in Pierce County and the Urban County jurisdictions were built after 1960. The age of housing in the Urban County jurisdictions is generally lower than the county and state overall. The most recent data for the Urban County shows nearly half of the housing units were built between 1980 and 2000. Given the recent building boom in the Urban County, this figure is likely to be understated. Construction in the county from 2000 to 2009 accounts for nearly 10% of the housing units. The Urban County covers most of the county area and includes all of the fastest growing suburbs, again suggesting a very young housing stock.

Table 24
Age of Housing

<table>
<thead>
<tr>
<th></th>
<th>Washington</th>
<th>Pierce County</th>
<th>Urban County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Built 1939 or earlier</td>
<td>285,674</td>
<td>32,714</td>
<td>10,300</td>
</tr>
<tr>
<td>Percentage Built 1939 or earlier</td>
<td>10.75%</td>
<td>10.54%</td>
<td>6.40%</td>
</tr>
<tr>
<td>Total Built 1940–1959</td>
<td>385,757</td>
<td>40,372</td>
<td>17,019</td>
</tr>
<tr>
<td>Percentage Built 1940–1959</td>
<td>16.98%</td>
<td>13.00%</td>
<td>10.58%</td>
</tr>
<tr>
<td>Total Built 1960–1979</td>
<td>744,125</td>
<td>85,408</td>
<td>54,513</td>
</tr>
<tr>
<td>Percentage Built 1960–1979</td>
<td>28.00%</td>
<td>27.51%</td>
<td>33.87%</td>
</tr>
<tr>
<td>Total Built 1980–1994</td>
<td>599,763</td>
<td>72,148</td>
<td>54,252</td>
</tr>
<tr>
<td>Percentage Built 1980–1994</td>
<td>22.57%</td>
<td>23.24%</td>
<td>33.71%</td>
</tr>
<tr>
<td>Total Built 1995–March 2000</td>
<td>256,079</td>
<td>30,158</td>
<td>24,843</td>
</tr>
<tr>
<td>Percentage Built 1995–March 2000</td>
<td>9.63%</td>
<td>9.71%</td>
<td>15.44%</td>
</tr>
<tr>
<td>Total Built April 2000–March 2009</td>
<td>386,447</td>
<td>49,708</td>
<td>N/A</td>
</tr>
<tr>
<td>Percentage Built April 2000–March 2009</td>
<td>14.54%</td>
<td>16.01%</td>
<td>N/A</td>
</tr>
</tbody>
</table>


Table 25 depicts the age of housing units by tenure for the state, county and Urban County. The majority of both renter- and owner-occupied units were constructed since 1960. The Urban County has a significantly newer owner-occupied housing stock than either the county overall or the state. Most of renter occupied units were also built since 1960. A significant proportion of the Urban County rental units (55.49%) were built before 1980, a factor which may indicate the potential need for rehabilitation in some of the rental housing units.
### Age of Housing by Tenure

<table>
<thead>
<tr>
<th>Built Period</th>
<th>State of Washington</th>
<th>Pierce County</th>
<th>Urban County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Built 1939 or earlier</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Renter</td>
<td>99,513</td>
<td>10,758</td>
<td>2,880</td>
</tr>
<tr>
<td>Owner</td>
<td>186,161</td>
<td>21,956</td>
<td>7,420</td>
</tr>
<tr>
<td></td>
<td>12.37%</td>
<td>11.30%</td>
<td>5.96%</td>
</tr>
<tr>
<td>Built 1940 to 1959</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Renter</td>
<td>130,571</td>
<td>14,887</td>
<td>5,745</td>
</tr>
<tr>
<td>Owner</td>
<td>255,186</td>
<td>25,485</td>
<td>11,274</td>
</tr>
<tr>
<td></td>
<td>16.23%</td>
<td>15.64%</td>
<td>11.89%</td>
</tr>
<tr>
<td>Built 1960 to 1979</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Renter</td>
<td>283,282</td>
<td>35,125</td>
<td>18,189</td>
</tr>
<tr>
<td>Owner</td>
<td>460,843</td>
<td>50,283</td>
<td>36,324</td>
</tr>
<tr>
<td></td>
<td>35.22%</td>
<td>36.90%</td>
<td>37.64%</td>
</tr>
<tr>
<td>Built 1980 to March 2000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Renter</td>
<td>291,047</td>
<td>34,407</td>
<td>21,512</td>
</tr>
<tr>
<td>Owner</td>
<td>564,795</td>
<td>67,899</td>
<td>57,583</td>
</tr>
<tr>
<td></td>
<td>36.18%</td>
<td>36.15%</td>
<td>44.51%</td>
</tr>
</tbody>
</table>

*Source: 2000 U.S. Census, Summary File 3, Table H36*

### HOUSING CONDITIONS

Housing age is an important indicator of housing condition within a community because housing is subject to gradual physical or technological deterioration over time. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, depress neighboring property values, and eventually impact the quality of life in a neighborhood. Thus maintaining and improving housing quality is an important goal for a community. Typically, structures older than 30 years begin to show signs of deterioration and require reinvestment to maintain their quality. Unless properly maintained, homes older than 50 years require major renovations to remain in good working order. Housing conditions were assumed based on the age of the structure (structural deficiencies and standards).

According to the 2000 U.S. Census and 2006–2008 American Community Survey 3-Year Estimates, in 2008 Pierce County had an estimated 316,301 housing units. Approximately 50.1% (158,494) of all housing units in Pierce County are 30 years or older. Units of this age can safely be assumed to need or will soon be in need of some form of repair or rehabilitation. Furthermore, 23.1% of Pierce County’s housing stock is 50 years or older, as 73,086 units were constructed prior to 1960.
HOUSING COST

OWNERSHIP

The cost of homeownership decreased an average of 5.8% throughout Pierce County between August 2008 and August 2009. This price depreciation is the continuation of a declining housing market that began in 2006. Over this one-year time period, the median sales price for all cities within Pierce County was $247,335. Table 28 shows that cities like Auburn, Buckley, Eatonville, Gig Harbor, and Tacoma experienced the greatest levels of price depreciation as they had declines of more than 20% in the median sales price between August 2008 and August 2009. Certain cities like DuPont, Edgewood, Sumner, and Orting broke the depreciation trend by posting gains in median sales price. The City of Orting experienced the greatest level of appreciation from August of 2008 to 2009 as it saw an increase 40.4%.

Table 29 provides statistics on the sales transactions closed in Pierce County. All cities within Pierce County posted declines in percentage change in median home sales prices between August 2008 and August 2009. Despite the declines in home sales prices, for a family earning the HUD FY 2009 median family income at $68,100, only 8 out of the 23 cities in Pierce County would offer an affordable median home price.12

---

12 Based on 3% downpayment, 30 year fixed mortgage, interest at 6.25%, 1.25% tax and 0.5% PMI.
## Table 28
### Median Sales and Price per Square Foot,
Pierce County, August 2008–August 2009

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Auburn</td>
<td>$245,000</td>
<td>-$64,000.00</td>
<td>-20.7%</td>
<td>$157</td>
<td>-16.9%</td>
</tr>
<tr>
<td>City of Bonney Lake</td>
<td>$245,547</td>
<td>-$22,391.00</td>
<td>-8.4%</td>
<td>$137</td>
<td>-34.1%</td>
</tr>
<tr>
<td>City of Buckley</td>
<td>$210,275</td>
<td>-$57,887.00</td>
<td>-21.6%</td>
<td>$157</td>
<td>-16.9%</td>
</tr>
<tr>
<td>City of Carbonado</td>
<td>$132,800 Insufficient Data</td>
<td>Insufficient Data</td>
<td>Insufficient Data</td>
<td>$153</td>
<td>Insufficient Data</td>
</tr>
<tr>
<td>City of DuPont</td>
<td>$289,900</td>
<td>$30,900.00</td>
<td>11.9%</td>
<td>$214</td>
<td>33.7%</td>
</tr>
<tr>
<td>City of Eatonville</td>
<td>$180,000</td>
<td>-$68,500.00</td>
<td>-27.6%</td>
<td>$197</td>
<td>14.5%</td>
</tr>
<tr>
<td>City of Edgewood</td>
<td>$375,000</td>
<td>$58,000.00</td>
<td>18.3%</td>
<td>$263</td>
<td>3.5%</td>
</tr>
<tr>
<td>City of Fife</td>
<td>$262,270</td>
<td>-$38,572.00</td>
<td>-12.8%</td>
<td>$157</td>
<td>-24.2%</td>
</tr>
<tr>
<td>City of Fircrest</td>
<td>$257,000 Insufficient Data</td>
<td>Insufficient Data</td>
<td>Insufficient Data</td>
<td>$155</td>
<td>Insufficient Data</td>
</tr>
<tr>
<td>City of Gig Harbor</td>
<td>$254,668</td>
<td>-$66,832.00</td>
<td>-20.8%</td>
<td>$183</td>
<td>-9.4%</td>
</tr>
<tr>
<td>City of Lakewood</td>
<td>$208,300</td>
<td>-$26,700.00</td>
<td>-11.4%</td>
<td>$148</td>
<td>-8.6%</td>
</tr>
<tr>
<td>City of Milton</td>
<td>$300,000 Insufficient Data</td>
<td>Insufficient Data</td>
<td>Insufficient Data</td>
<td>$368</td>
<td>Insufficient Data</td>
</tr>
<tr>
<td>City of Orting</td>
<td>$336,860</td>
<td>$96,860.00</td>
<td>40.4%</td>
<td>$130</td>
<td>-29.3%</td>
</tr>
<tr>
<td>City of Pacific</td>
<td>$271,000</td>
<td>-$4,000.00</td>
<td>-1.5%</td>
<td>$138</td>
<td>-13.2%</td>
</tr>
<tr>
<td>City of Puyallup</td>
<td>$234,400</td>
<td>-$21,950.00</td>
<td>-8.6%</td>
<td>$139</td>
<td>-16.3%</td>
</tr>
<tr>
<td>City of Roy</td>
<td>$215,000</td>
<td>-$25,767.00</td>
<td>-10.7%</td>
<td>$135</td>
<td>-20.1%</td>
</tr>
<tr>
<td>City of Ruston</td>
<td>$315,000 Insufficient Data</td>
<td>Insufficient Data</td>
<td>Insufficient Data</td>
<td>$291</td>
<td>Insufficient Data</td>
</tr>
<tr>
<td>City of South Prairie</td>
<td>$209,900 Insufficient Data</td>
<td>Insufficient Data</td>
<td>Insufficient Data</td>
<td>$166</td>
<td>Insufficient Data</td>
</tr>
<tr>
<td>City of Steilacoom</td>
<td>$297,950</td>
<td>-$9,050.00</td>
<td>-2.9%</td>
<td>$167</td>
<td>-23.7%</td>
</tr>
<tr>
<td>City of Sumner</td>
<td>$265,000</td>
<td>$25,000.00</td>
<td>10.4%</td>
<td>$144</td>
<td>-26.2%</td>
</tr>
<tr>
<td>City of Tacoma</td>
<td>$171,388</td>
<td>-$46,112.00</td>
<td>-21.2%</td>
<td>$156</td>
<td>-14.8%</td>
</tr>
<tr>
<td>City of University Place</td>
<td>$252,450</td>
<td>-$34,550.00</td>
<td>-12.0%</td>
<td>$201</td>
<td>14.9%</td>
</tr>
<tr>
<td>City of Wilkeson</td>
<td>$159,016 Insufficient Data</td>
<td>Insufficient Data</td>
<td>Insufficient Data</td>
<td>$120</td>
<td>Insufficient Data</td>
</tr>
</tbody>
</table>

*Source: Trulia.com, week of August 24, 2009*
## Table 29
Home Sales and Foreclosures, Pierce County, August 2008–August 2009

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Auburn</td>
<td>-67.1%</td>
<td>579</td>
<td>477</td>
<td>$72,699</td>
</tr>
<tr>
<td>City of Bonney Lake</td>
<td>-81.0%</td>
<td>283</td>
<td>226</td>
<td>$72,862</td>
</tr>
<tr>
<td>City of Buckley</td>
<td>-75.0%</td>
<td>122</td>
<td>60</td>
<td>$62,395</td>
</tr>
<tr>
<td>City of Carbonado</td>
<td>Insufficient Data</td>
<td>8</td>
<td>3</td>
<td>$39,406</td>
</tr>
<tr>
<td>City of DuPont</td>
<td>-58.3%</td>
<td>125</td>
<td>22</td>
<td>$86,022</td>
</tr>
<tr>
<td>City of Eatonville</td>
<td>-76.9%</td>
<td>136</td>
<td>61</td>
<td>$53,412</td>
</tr>
<tr>
<td>City of Edgewood</td>
<td>-69.2%</td>
<td>99</td>
<td>41</td>
<td>$111,274</td>
</tr>
<tr>
<td>City of Fife</td>
<td>-63.6%</td>
<td>36</td>
<td>110</td>
<td>$77,824</td>
</tr>
<tr>
<td>City of Fircrest</td>
<td>-93.7%</td>
<td>33</td>
<td>22</td>
<td>$76,260</td>
</tr>
<tr>
<td>City of Gig Harbor</td>
<td>-79.0%</td>
<td>774</td>
<td>322</td>
<td>$75,568</td>
</tr>
<tr>
<td>City of Lakewood</td>
<td>-74.6%</td>
<td>229</td>
<td>188</td>
<td>$61,809</td>
</tr>
<tr>
<td>City of Milton</td>
<td>-92.9%</td>
<td>45</td>
<td>38</td>
<td>$89,019</td>
</tr>
<tr>
<td>City of Orting</td>
<td>-72.4%</td>
<td>123</td>
<td>113</td>
<td>$99,957</td>
</tr>
<tr>
<td>City of Pacific</td>
<td>-60.0%</td>
<td>31</td>
<td>50</td>
<td>$80,414</td>
</tr>
<tr>
<td>City of Puyallup</td>
<td>-76.6%</td>
<td>825</td>
<td>735</td>
<td>$69,554</td>
</tr>
<tr>
<td>City of Roy</td>
<td>-66.7%</td>
<td>113</td>
<td>63</td>
<td>$63,797</td>
</tr>
<tr>
<td>City of Ruston</td>
<td>Insufficient Data</td>
<td>18</td>
<td>6</td>
<td>$93,470</td>
</tr>
<tr>
<td>City of South Prairie</td>
<td>Insufficient Data</td>
<td>4</td>
<td>3</td>
<td>$62,284</td>
</tr>
<tr>
<td>City of Steilacoom</td>
<td>-72.7%</td>
<td>51</td>
<td>17</td>
<td>$88,411</td>
</tr>
<tr>
<td>City of Sumner</td>
<td>-84.3%</td>
<td>123</td>
<td>109</td>
<td>$78,634</td>
</tr>
<tr>
<td>City of Tacoma</td>
<td>-79.0%</td>
<td>1,545</td>
<td>1,750</td>
<td>$50,856</td>
</tr>
<tr>
<td>City of University Place</td>
<td>-83.6%</td>
<td>187</td>
<td>98</td>
<td>$74,910</td>
</tr>
<tr>
<td>City of Wilkeson</td>
<td>-75.0%</td>
<td>6</td>
<td>0</td>
<td>$47,185</td>
</tr>
</tbody>
</table>

Source: Trulia.com, week of August 24, 2009

## RENTERS

This section analyzes and discusses the rental housing market in Pierce County, including results from a rental survey and a summary of County Fair Market Rents. **Table 30** displays the results of a survey of multifamily rental listings and **Table 31** shows the results for single-family listings. Both tables were generated by using data from online advertisements for listings in Pierce County.
As shown in Table 30, the median asking price of observed rental listings for studio apartments is $580, for one-bedroom apartments $699, for two-bedroom apartments $770, and for three-bedroom apartments $1,180. Puyallup has the highest asking price for small apartments (one and two bedrooms) and DuPont the highest for larger apartments (three and four bedrooms). Overall, DuPont has the highest median asking rent for all multifamily listings.

Table 30
Median Multifamily Advertised Asking Rents, Pierce County, January 2010

<table>
<thead>
<tr>
<th>Community</th>
<th>Studio Median Rent</th>
<th>Studio Observed</th>
<th>One Bedroom Median Rent</th>
<th>One Bedroom Observed</th>
<th>Two Bedrooms Median Rent</th>
<th>Two Bedrooms Observed</th>
<th>Three Bedrooms Median Rent</th>
<th>Three Bedrooms Observed</th>
<th>Median for all Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tacoma</td>
<td>$575</td>
<td>5</td>
<td>$660</td>
<td>21</td>
<td>$750</td>
<td>21</td>
<td>--none--</td>
<td>--none--</td>
<td>$699</td>
</tr>
<tr>
<td>Spanaway</td>
<td>--none--</td>
<td></td>
<td>$605</td>
<td>7</td>
<td>$770</td>
<td>11</td>
<td>--none--</td>
<td>--none--</td>
<td>$738</td>
</tr>
<tr>
<td>Bonney Lake</td>
<td>$500</td>
<td>1</td>
<td>$750</td>
<td>5</td>
<td>$783</td>
<td>6</td>
<td>--none--</td>
<td>--none--</td>
<td>$758</td>
</tr>
<tr>
<td>DuPont</td>
<td>$500</td>
<td>3</td>
<td>$563</td>
<td>2</td>
<td>$1,300</td>
<td>5</td>
<td>$1,285</td>
<td>4</td>
<td>$913</td>
</tr>
<tr>
<td>Puyallup</td>
<td>$680</td>
<td>6</td>
<td>$774</td>
<td>24</td>
<td>$735</td>
<td>18</td>
<td>$1,077</td>
<td>10</td>
<td>$777</td>
</tr>
<tr>
<td>Gig Harbor</td>
<td>$585</td>
<td>3</td>
<td>$770</td>
<td>12</td>
<td>$835</td>
<td>18</td>
<td>$1,020</td>
<td>5</td>
<td>$833</td>
</tr>
<tr>
<td>Area Median</td>
<td>$580</td>
<td>18</td>
<td>$699</td>
<td>71</td>
<td>$770</td>
<td>79</td>
<td>$1,180</td>
<td>19</td>
<td></td>
</tr>
</tbody>
</table>

Source: PMC Rental Survey, January 2010

According to HUD’s definition of affordable (30% or less of gross income spent on housing), the annual income needed to afford a studio apartment is $23,200, a one-bedroom apartment $27,960, a two-bedroom apartment $30,800, and a three-bedroom apartment $47,200. The area median income is $68,100. A three bedroom apartment in Pierce County is affordable to a household making more than 76% of the median income. Studio, one-bedroom and two-bedroom apartments are affordable to low and moderate income households.

Table 31
Median Single-Family Rental Listings, Pierce County

<table>
<thead>
<tr>
<th>Community</th>
<th>One Bedroom Median Rent</th>
<th>One Bedroom Observed</th>
<th>Two Bedrooms Median Rent</th>
<th>Two Bedrooms Observed</th>
<th>Three Bedrooms Median Rent</th>
<th>Three Bedrooms Observed</th>
<th>Four or More Bedrooms Median Rent</th>
<th>Four or More Bedrooms Observed</th>
<th>Median for all Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tacoma</td>
<td>$625</td>
<td>1</td>
<td>$910</td>
<td>10</td>
<td>$1,100</td>
<td>6</td>
<td>$1,200</td>
<td>13</td>
<td>$1,048</td>
</tr>
<tr>
<td>Spanaway</td>
<td>$600</td>
<td>4</td>
<td>$908</td>
<td>10</td>
<td>$1,250</td>
<td>31</td>
<td>$1,348</td>
<td>6</td>
<td>$1,200</td>
</tr>
<tr>
<td>Bonney Lake</td>
<td>--none--</td>
<td></td>
<td>$975</td>
<td>7</td>
<td>$1,273</td>
<td>26</td>
<td>$1,450</td>
<td>9</td>
<td>$1,273</td>
</tr>
<tr>
<td>DuPont</td>
<td>--none--</td>
<td></td>
<td>$1,363</td>
<td>6</td>
<td>$1,400</td>
<td>8</td>
<td>$1,975</td>
<td>5</td>
<td>$1,499</td>
</tr>
<tr>
<td>Puyallup</td>
<td>$757</td>
<td>2</td>
<td>$1,023</td>
<td>6</td>
<td>$1,250</td>
<td>10</td>
<td>$1,560</td>
<td>8</td>
<td>$1,250</td>
</tr>
<tr>
<td>Gig Harbor</td>
<td>--none--</td>
<td></td>
<td>$973</td>
<td>12</td>
<td>$1,295</td>
<td>15</td>
<td>$1,725</td>
<td>10</td>
<td>$1,295</td>
</tr>
<tr>
<td>Area Median</td>
<td>$625</td>
<td>7</td>
<td>$950</td>
<td>51</td>
<td>$1,258</td>
<td>96</td>
<td>$1,500</td>
<td>51</td>
<td></td>
</tr>
</tbody>
</table>

Source: PMC Rental Survey, January 2010
As shown in Table 31, the median asking price of observed rental listings for single-family one-bedroom homes is $625, for two-bedroom $950, for three-bedroom $1,258, and for four or more bedrooms is $1,500. DuPont and Puyallup have the highest median asking rents for smaller single-family homes (one and two bedrooms). DuPont also has the highest median asking rents for larger single-family homes (three or more bedrooms) and is the community with the highest overall median asking rent.

According to HUD’s definition of affordable (30% or less of gross income spent on housing), the annual income needed to afford a single-family home with one bedroom is $25,000, a two-bedroom $38,000, a three-bedroom $50,320, and a four-bedroom $60,000. The area median income is $68,100. A four bedroom home in Pierce County is affordable to a household earning more than 88% of the median income. A household earning 74% of the median income can afford to rent to or three bedroom homes. One and two bedroom homes are affordable to rent by most low and moderate income households.

The U.S. Department of Housing and Urban Development publishes annual Fair Market Rents (FMR), which include an estimated utility cost, and the annual income required to afford them. Table 32 shows the Fair Market Rents for 2010 for Pierce County.

Table 32
2010 Fair Market Rents, Pierce County

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Fair Market Rent</th>
<th>Annual Income to Afford</th>
</tr>
</thead>
<tbody>
<tr>
<td>Efficiency (studio)</td>
<td>$665</td>
<td>$26,600</td>
</tr>
<tr>
<td>One bedroom</td>
<td>$776</td>
<td>$31,040</td>
</tr>
<tr>
<td>Two bedrooms</td>
<td>$968</td>
<td>$38,720</td>
</tr>
<tr>
<td>Three bedrooms</td>
<td>$1,410</td>
<td>$56,400</td>
</tr>
<tr>
<td>Four bedrooms</td>
<td>$1,587</td>
<td>$63,480</td>
</tr>
</tbody>
</table>

Source: Final FY 2010 Fair Market Rent Documentation System, HUD User

HOUSING PROBLEMS AND AFFORDABILITY

According to HUD, a household which pays more than 30% of its income on housing is defined as having a housing cost burden (overpayment). Overpayment is a concern for target-income households since they may be forced to live in overcrowded situations or cut other necessary expenditures, such as health care, in order to afford housing. The US Census definition of housing cost includes not only monthly rent and mortgage payments but also utilities, taxes, insurance and HOA fees.

The assessment of Pierce County’s housing problems relies on custom tabulations of U.S. Decennial Census data provided by HUD. These tabulations are referred to as the “CHAS” tables. The data used in this document were provided using HUD’s “State of the Cities Data System” (SOCDS) using data from the 2000 U.S. Decennial Census. These data are presented in two tables, one analyzing housing problems by households and the other affordability by housing units.

The CHAS housing problems table presents the number of households paying more than 30% and 50% of gross income for housing by tenure, household type, and income category. This cost of housing as a percentage of gross income is referred to as the housing “cost burden.” According to HUD, a household which has a housing cost burden over 30% has a “high” housing cost burden. Those with a cost burden over 50% have a “severe” cost burden.
Tables 33 and 34 “Household by Type, Income, and Housing Problem” show owner and renter households that are experiencing housing problems and those overpaying for housing. The tables show this information for each income category and by household type. Households with extremely low incomes (<30% AMI) experience some form of housing problem nearly 80% of the time. Those households that suffer from an extreme cost burden (50% or more of the household income goes toward housing costs) represent 64.3% percent of all extremely low-income households.

### Table 33

**Household by Type, Income, and Housing Problem**

**Owner and Total Households, Pierce County**

<table>
<thead>
<tr>
<th>Household by Type, Income, &amp; Housing Problem</th>
<th>Elderly (1 &amp; 2 Persons)</th>
<th>Small Related (2 to 4 Persons)</th>
<th>Large Related (5 or More Persons)</th>
<th>All Other Households</th>
<th>Total Owners</th>
<th>Total Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low Income</td>
<td>3,557</td>
<td>2,229</td>
<td>523</td>
<td>1,765</td>
<td>8,074</td>
<td>26,261</td>
</tr>
<tr>
<td>% with any housing problems</td>
<td>71.6%</td>
<td>81.8%</td>
<td>93.3%</td>
<td>71.1%</td>
<td>75.7%</td>
<td>79.9%</td>
</tr>
<tr>
<td>% Cost Burden</td>
<td>71.1%</td>
<td>81.2%</td>
<td>84.7%</td>
<td>70.0%</td>
<td>74.5%</td>
<td>78.0%</td>
</tr>
<tr>
<td>% Extreme Cost Burden</td>
<td>53.4%</td>
<td>73.1%</td>
<td>72.3%</td>
<td>59.5%</td>
<td>61.4%</td>
<td>64.3%</td>
</tr>
<tr>
<td>Low Income</td>
<td>5,375</td>
<td>2,909</td>
<td>860</td>
<td>1,417</td>
<td>10,561</td>
<td>26,807</td>
</tr>
<tr>
<td>% with any housing problems</td>
<td>46.7%</td>
<td>81.4%</td>
<td>93.6%</td>
<td>75.7%</td>
<td>64.0%</td>
<td>72.4%</td>
</tr>
<tr>
<td>% Cost Burden</td>
<td>46.7%</td>
<td>79.5%</td>
<td>87.8%</td>
<td>75.4%</td>
<td>62.9%</td>
<td>68.8%</td>
</tr>
<tr>
<td>% Extreme Cost Burden</td>
<td>23.1%</td>
<td>55.0%</td>
<td>49.4%</td>
<td>49.7%</td>
<td>37.6%</td>
<td>28.4%</td>
</tr>
<tr>
<td>Moderate Income</td>
<td>8,383</td>
<td>8,570</td>
<td>2,864</td>
<td>2,983</td>
<td>22,800</td>
<td>46,353</td>
</tr>
<tr>
<td>% with any housing problems</td>
<td>28.1%</td>
<td>68.3%</td>
<td>71.0%</td>
<td>68.2%</td>
<td>53.8%</td>
<td>46.3%</td>
</tr>
<tr>
<td>% Cost Burden</td>
<td>27.9%</td>
<td>67.0%</td>
<td>60.4%</td>
<td>67.5%</td>
<td>51.8%</td>
<td>40.8%</td>
</tr>
<tr>
<td>% Extreme Cost Burden</td>
<td>10.8%</td>
<td>23.7%</td>
<td>16.8%</td>
<td>27.6%</td>
<td>18.6%</td>
<td>10.7%</td>
</tr>
<tr>
<td>Above Moderate Income</td>
<td>21,614</td>
<td>72,265</td>
<td>13,360</td>
<td>16,934</td>
<td>124,173</td>
<td>161,170</td>
</tr>
<tr>
<td>% with any housing problems</td>
<td>11.4%</td>
<td>17.7%</td>
<td>26.5%</td>
<td>27.5%</td>
<td>18.9%</td>
<td>17.3%</td>
</tr>
<tr>
<td>% Cost Burden</td>
<td>11.2%</td>
<td>16.3%</td>
<td>17.0%</td>
<td>27.0%</td>
<td>17.0%</td>
<td>14.1%</td>
</tr>
<tr>
<td>% Extreme Cost Burden</td>
<td>2.3%</td>
<td>1.6%</td>
<td>1.3%</td>
<td>3.9%</td>
<td>2.0%</td>
<td>1.6%</td>
</tr>
<tr>
<td>All Households</td>
<td>38,929</td>
<td>85,973</td>
<td>17,607</td>
<td>23,099</td>
<td>165,608</td>
<td>260,591</td>
</tr>
<tr>
<td>% with any housing problems</td>
<td>25.4%</td>
<td>26.6%</td>
<td>39.0%</td>
<td>39.0%</td>
<td>29.4%</td>
<td>34.4%</td>
</tr>
<tr>
<td>% Cost Burden</td>
<td>25.2%</td>
<td>25.2%</td>
<td>29.5%</td>
<td>38.5%</td>
<td>27.5%</td>
<td>30.9%</td>
</tr>
<tr>
<td>% Extreme Cost Burden</td>
<td>11.7%</td>
<td>7.4%</td>
<td>8.3%</td>
<td>14.0%</td>
<td>9.4%</td>
<td>12.3%</td>
</tr>
</tbody>
</table>

### Table 34
**Household by Type, Income, and Housing Problem**  
**Renter and Total Households, Pierce County**

<table>
<thead>
<tr>
<th>Household by Type, Income, &amp; Housing Problem</th>
<th>Elderly (1 &amp; 2 Persons)</th>
<th>Small Related (2 to 4 Persons)</th>
<th>Large Related (5 or More Persons)</th>
<th>All Other Households</th>
<th>Total Renters</th>
<th>Total Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low Income</td>
<td>3,418</td>
<td>6,565</td>
<td>1,455</td>
<td>6,749</td>
<td>18,187</td>
<td>26,261</td>
</tr>
<tr>
<td>% with any housing problems</td>
<td>66.2%</td>
<td>88.2%</td>
<td>92.4%</td>
<td>81.0%</td>
<td>81.7%</td>
<td>79.9%</td>
</tr>
<tr>
<td>% Cost Burden</td>
<td>65.0%</td>
<td>85.5%</td>
<td>84.9%</td>
<td>79.8%</td>
<td>79.5%</td>
<td>78.0%</td>
</tr>
<tr>
<td>% Extreme Cost Burden</td>
<td>52.4%</td>
<td>70.4%</td>
<td>60.5%</td>
<td>68.6%</td>
<td>65.5%</td>
<td>64.3%</td>
</tr>
<tr>
<td>Low Income</td>
<td>2,657</td>
<td>6,935</td>
<td>1,949</td>
<td>4,705</td>
<td>16,246</td>
<td>26,807</td>
</tr>
<tr>
<td>% with any housing problems</td>
<td>78.9%</td>
<td>75.7%</td>
<td>83.1%</td>
<td>78.2%</td>
<td>77.8%</td>
<td>72.4%</td>
</tr>
<tr>
<td>% Cost Burden</td>
<td>78.6%</td>
<td>70.2%</td>
<td>60.7%</td>
<td>77.5%</td>
<td>72.5%</td>
<td>68.8%</td>
</tr>
<tr>
<td>% Extreme Cost Burden</td>
<td>36.5%</td>
<td>18.5%</td>
<td>13.8%</td>
<td>23.9%</td>
<td>22.5%</td>
<td>28.4%</td>
</tr>
<tr>
<td>Moderate Income</td>
<td>2,644</td>
<td>10,634</td>
<td>2,535</td>
<td>7,740</td>
<td>23,553</td>
<td>46,353</td>
</tr>
<tr>
<td>% with any housing problems</td>
<td>45.7%</td>
<td>35.5%</td>
<td>57.8%</td>
<td>35.5%</td>
<td>39.1%</td>
<td>46.3%</td>
</tr>
<tr>
<td>% Cost Burden</td>
<td>43.8%</td>
<td>26.3%</td>
<td>22.9%</td>
<td>32.9%</td>
<td>30.1%</td>
<td>40.8%</td>
</tr>
<tr>
<td>% Extreme Cost Burden</td>
<td>14.3%</td>
<td>1.6%</td>
<td>1.4%</td>
<td>1.9%</td>
<td>3.1%</td>
<td>10.7%</td>
</tr>
<tr>
<td>Above Moderate Income</td>
<td>2,924</td>
<td>17,329</td>
<td>3,180</td>
<td>13,564</td>
<td>36,997</td>
<td>161,170</td>
</tr>
<tr>
<td>% with any housing problems</td>
<td>19.5%</td>
<td>9.9%</td>
<td>37.6%</td>
<td>6.3%</td>
<td>11.7%</td>
<td>17.3%</td>
</tr>
<tr>
<td>% Cost Burden</td>
<td>17.2%</td>
<td>2.7%</td>
<td>2.5%</td>
<td>4.0%</td>
<td>4.3%</td>
<td>14.1%</td>
</tr>
<tr>
<td>% Extreme Cost Burden</td>
<td>5.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.3%</td>
<td>0.5%</td>
<td>1.6%</td>
</tr>
<tr>
<td>All Households</td>
<td>11,643</td>
<td>41,463</td>
<td>9,119</td>
<td>32,758</td>
<td>94,983</td>
<td>260,591</td>
</tr>
<tr>
<td>% with any housing problems</td>
<td>52.7%</td>
<td>39.9%</td>
<td>61.7%</td>
<td>38.9%</td>
<td>43.2%</td>
<td>34.4%</td>
</tr>
<tr>
<td>% Cost Burden</td>
<td>51.3%</td>
<td>33.2%</td>
<td>33.8%</td>
<td>37.0%</td>
<td>36.8%</td>
<td>30.9%</td>
</tr>
<tr>
<td>% Extreme Cost Burden</td>
<td>28.2%</td>
<td>14.7%</td>
<td>13.0%</td>
<td>18.1%</td>
<td>17.4%</td>
<td>12.3%</td>
</tr>
</tbody>
</table>


Tables 35 and 36 “Housing Units by Affordability” show housing units by affordability to each income category for renters and owners. The tables also show within each affordability category: the number of units actually occupied by a household having that income, the number experiencing some housing problem, and the number vacant. Additional detail is provided by unit size.
### Table 35

**Household Units by Affordability**  
**Owner-Occupied and Total Households, Pierce County**

<table>
<thead>
<tr>
<th>Housing Units by Affordability</th>
<th>Owned or for-sale units by # of bedrooms</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0–1</td>
</tr>
<tr>
<td><strong>Extremely Low-Income Affordable Owner-Occupied Homes</strong></td>
<td></td>
</tr>
<tr>
<td># occupied units</td>
<td>N/A</td>
</tr>
<tr>
<td>% occupants extremely low income</td>
<td>N/A</td>
</tr>
<tr>
<td>% built before 1970</td>
<td>N/A</td>
</tr>
<tr>
<td>% some problem</td>
<td>N/A</td>
</tr>
<tr>
<td># vacant for sale</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Low-Income Affordable Owner-Occupied Homes</strong></td>
<td></td>
</tr>
<tr>
<td># occupied units</td>
<td>1,520</td>
</tr>
<tr>
<td>% occupants low income</td>
<td>39.1%</td>
</tr>
<tr>
<td>% built before 1970</td>
<td>43.4%</td>
</tr>
<tr>
<td>% some problem</td>
<td>16.1%</td>
</tr>
<tr>
<td># vacant for sale</td>
<td>85</td>
</tr>
<tr>
<td><strong>Moderate-Income Affordable Owner-Occupied Homes</strong></td>
<td></td>
</tr>
<tr>
<td># occupied units</td>
<td>1,175</td>
</tr>
<tr>
<td>% occupants moderate income</td>
<td>54.5%</td>
</tr>
<tr>
<td>% built before 1970</td>
<td>71.9%</td>
</tr>
<tr>
<td>% some problem</td>
<td>9.4%</td>
</tr>
<tr>
<td># vacant for sale</td>
<td>60</td>
</tr>
<tr>
<td><strong>Above Moderate-Income Affordable Owner-Occupied Homes</strong></td>
<td></td>
</tr>
<tr>
<td># occupied units</td>
<td>4,070</td>
</tr>
<tr>
<td># vacant for sale</td>
<td>185</td>
</tr>
</tbody>
</table>

Table 36
Household Units by Affordability
Renter and Total Households, Pierce County

<table>
<thead>
<tr>
<th>Housing Units by Affordability</th>
<th>Renters by # of bedrooms</th>
<th>Renters by # of bedrooms</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0–1</td>
<td>2</td>
</tr>
<tr>
<td>Extremely Low-Income Affordable Rental Units</td>
<td></td>
<td></td>
</tr>
<tr>
<td># occupied units</td>
<td>3,280</td>
<td>3,020</td>
</tr>
<tr>
<td>% occupants extremely low income</td>
<td>65.7%</td>
<td>30.0%</td>
</tr>
<tr>
<td>% built before 1970</td>
<td>48.5%</td>
<td>53.0%</td>
</tr>
<tr>
<td>% some problem</td>
<td>32.9%</td>
<td>26.3%</td>
</tr>
<tr>
<td># vacant for rent</td>
<td>215</td>
<td>240</td>
</tr>
<tr>
<td>Low-Income Affordable Rental Units</td>
<td></td>
<td></td>
</tr>
<tr>
<td># occupied units</td>
<td>13,010</td>
<td>12,005</td>
</tr>
<tr>
<td>% occupants low income</td>
<td>55.6%</td>
<td>43.2%</td>
</tr>
<tr>
<td>% built before 1970</td>
<td>54.2%</td>
<td>45.1%</td>
</tr>
<tr>
<td>% some problem</td>
<td>51.0%</td>
<td>41.6%</td>
</tr>
<tr>
<td># vacant for rent</td>
<td>1,285</td>
<td>1,350</td>
</tr>
<tr>
<td>Moderate-Income Affordable Rental Units</td>
<td></td>
<td></td>
</tr>
<tr>
<td># occupied units</td>
<td>13,355</td>
<td>21,395</td>
</tr>
<tr>
<td>% occupants moderate income</td>
<td>64.6%</td>
<td>51.7%</td>
</tr>
<tr>
<td>% built before 1970</td>
<td>30.9%</td>
<td>28.4%</td>
</tr>
<tr>
<td>% some problem</td>
<td>53.1%</td>
<td>39.9%</td>
</tr>
<tr>
<td># vacant for rent</td>
<td>790</td>
<td>1,240</td>
</tr>
<tr>
<td>Above Moderate-Income Affordable Rental Units</td>
<td></td>
<td></td>
</tr>
<tr>
<td># occupied units</td>
<td>3,030</td>
<td>2,445</td>
</tr>
<tr>
<td># vacant for rent</td>
<td>110</td>
<td>100</td>
</tr>
</tbody>
</table>


OWNER HOUSEHOLDS

Household Type

Approximately 28% of owner households in the county have high cost burdens. Approximately 9% have a severe cost burden. Elderly one- and two-person owner households tend to experience a slightly higher degree of severe cost burden (11.7%), although this rate is lower than the same rate for all households. The rate of high cost burden is 25.2%. Large owner households (five or more persons) experience a cost burden at a lower rate than all owner households as do small related (two to four persons) households.
**Income Groups**

Low-income owner households (>50% to ≤80% AMI) experience a high cost burden at a higher rate (62.9%) than do all households countywide (37.6%). The severe cost burden is over four times as high for low-income owners (37.6%) as for all owners (9.4%). Extremely low-income households (≤30% AMI) are even more cost burdened (74.5% high, 61.4% severe). The rate of cost burden for owner households with incomes above low income (>80% AMI) is lower than the overall population (17% high, 2% severe).

**RENTER HOUSEHOLDS**

**Household Type**

Overall, approximately 37% of renter households in the county have a high cost burden. About 18% have a severe cost burden. Elderly one- and two-person renter households tend to experience a higher degree of high cost burden (51.3%) and severe cost burden (28.2%) countywide. Large renter households (five or more persons) experience cost burdens at roughly the same rate (33.8%) as small related (two to four persons) households (33.2%).

**Income Groups**

Low-income renter households (>50% to ≤80% AMI) experience a high cost burden at close to the same rate (72.5%) as do all renter households countywide. The severe cost burden is significantly lower (22.5%). Extremely low-income renter households (≤30% AMI) experience cost burdens much higher than all renters (79.9% and 36.8%, respectively). The extremely low-income population has a rate of severe cost burden (65.5%) nearly four times that of all renters. The rate of high cost burden for renter households with incomes above moderate income (>80% AMI) is 4.3%.

**OUT OF REACH**

HUD’s National Low-Income Housing Coalition “Out of Reach, 2007–08” studied housing affordability nationwide. The study found that, in Pierce County, the Fair Market Rent (FMR) has increased by more than 28% for all rental units since 2000. Monthly costs in 2008 were $678 for a one-bedroom unit and $1,385 for a four-bedroom unit. The estimated median renter household income for Pierce County in 2008 was $36,620. At this level of income, 45% of households are unable to afford the two-bedroom unit at FMR. This is slightly higher than the state wherein 43% of households with a median renter household income of $37,634 could not afford a FMR two-bedroom unit.

When looking at affordability for households earning minimum wage of $8.07 an hour, housing affordability becomes even more difficult to achieve. Households earning minimum wage can afford a maximum rent of $420 a month; 2008 FMR for a zero-bedroom unit in Pierce County is $581 a month. In Pierce County, renters earning minimum wage would have to spend 201% of their income to cover the costs of an FMR two-bedroom unit. Translated into an hourly workweek, a renter making minimum wage would need to work 81 hours per week to afford the rent on a two-bedroom unit. Subsidy and other forms of housing assistance remain critical components to providing affordable housing options to low-income households throughout Pierce County.

**OVERCROWDING**

*Table 37* illustrates the share of households by person per room for owners and renters in the state, county, and Urban County jurisdictions. Households with more than 1 person per room are considered...
overcrowded. Households with more than 1.5 persons per room are considered severely overcrowded. As shown in Table 37, renter-occupied households have a higher incidence of overcrowding than owner-occupied households. Less than 3% of owner-occupied households in the Urban County experience any type of overcrowding. Less than 1% of owner-occupied households in the Urban County jurisdictions experience severe overcrowding. Renters are far more likely to experience overcrowding. Almost 8% of Urban County renters experience overcrowding, with 3% experiencing severe overcrowding.

### Table 37
Persons per Room by Tenure

<table>
<thead>
<tr>
<th></th>
<th>Washington</th>
<th>Pierce County</th>
<th>Urban County</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Owner occupied</strong></td>
<td>1,466,985</td>
<td>165,623</td>
<td>112,601</td>
</tr>
<tr>
<td>Percentage 1.00 or fewer occupants per room</td>
<td>97.21%</td>
<td>97.49%</td>
<td>97.68%</td>
</tr>
<tr>
<td>Percentage 1.01 to 1.50 occupants per room</td>
<td>1.73%</td>
<td>1.81%</td>
<td>1.74%</td>
</tr>
<tr>
<td>Percentage 1.51 to 2.00 occupants per room</td>
<td>0.76%</td>
<td>0.53%</td>
<td>0.47%</td>
</tr>
<tr>
<td>Percentage 2.01 or more occupants per room</td>
<td>0.29%</td>
<td>0.17%</td>
<td>0.12%</td>
</tr>
<tr>
<td><strong>Renter occupied</strong></td>
<td>804,413</td>
<td>95,177</td>
<td>48,326</td>
</tr>
<tr>
<td>Percentage 1.00 or fewer occupants per room</td>
<td>90.73%</td>
<td>90.89%</td>
<td>92.06%</td>
</tr>
<tr>
<td>Percentage 1.01 to 1.50 occupants per room</td>
<td>4.52%</td>
<td>4.91%</td>
<td>4.85%</td>
</tr>
<tr>
<td>Percentage 1.51 to 2.00 occupants per room</td>
<td>3.25%</td>
<td>3.06%</td>
<td>2.33%</td>
</tr>
<tr>
<td>Percentage 2.01 or more occupants per room</td>
<td>1.50%</td>
<td>1.14%</td>
<td>0.76%</td>
</tr>
<tr>
<td><strong>All households</strong></td>
<td>2,271,398</td>
<td>260,800</td>
<td>160,927</td>
</tr>
<tr>
<td>Percentage 1.00 or fewer occupants per room</td>
<td>94.92%</td>
<td>95.08%</td>
<td>95.99%</td>
</tr>
<tr>
<td>Percentage 1.01 to 1.50 occupants per room</td>
<td>2.72%</td>
<td>2.94%</td>
<td>2.67%</td>
</tr>
<tr>
<td>Percentage 1.51 to 2.00 occupants per room</td>
<td>1.64%</td>
<td>1.45%</td>
<td>1.03%</td>
</tr>
<tr>
<td>Percentage 2.01 or more occupants per room</td>
<td>0.72%</td>
<td>0.52%</td>
<td>0.31%</td>
</tr>
</tbody>
</table>

*Source: 2000 U.S. Census, Summary File 3, Table H20*

### LICENSED COMMUNITY CARE FACILITIES

There are many different types of licensed care facilities in Pierce County. Table 38 provides a summary of the number of state licensed care facilities by type and their capacity within the Urban County. There may also be other facilities within the Urban County not accounted for in Table 38.
Table 38
Community Care Facilities

<table>
<thead>
<tr>
<th>Type of Facility</th>
<th>Location</th>
<th>Total Number of Facilities by Type</th>
<th>Capacity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nursing Homes</td>
<td>Gig Harbor (2), McKenna (1), Puyallup (4), University Place (1)</td>
<td>8</td>
<td>914</td>
</tr>
<tr>
<td>Assisted Living Facilities</td>
<td>Buckley (2), DuPont (1), Eatonville (1), Gig Harbor (6), Graham (1), Milton (1), Orting (1), Puyallup (6), Sumner (2), University Place (3)</td>
<td>24</td>
<td>1,061</td>
</tr>
<tr>
<td>Adult Family Homes</td>
<td>Bonney Lake (5), Buckley (3), DuPont (1), Eatonville (2), Edgewood (3), Fircrest (2), Gig Harbor (19), Graham (9), Lakebay (1), McKenna (1), Milton (2), Orting (1), Puyallup (38), Roy (1), Spanaway (12), Steilacoom (1), Sumner (4), University Place (15)</td>
<td>120</td>
<td>674</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>152</td>
<td>2,649</td>
</tr>
</tbody>
</table>

Source: Washington Department of Social and Health Services, Aging and Disability Services Administration, from http://www.adsa.dshs.wa.gov

PUBLIC HOUSING

The Pierce County Housing Authority (PCHA) manages housing and community development activities including conventional housing or low-rent public housing and the Housing Choice Voucher program (formerly known as Section 8).

The conventional housing program involves housing developments that are managed and maintained by the PCHA. The voucher program involves a tenant-based rental subsidy administered by the agency. Qualified families are selected and certified from a waiting list. A qualified family can utilize the certificate at any decent, sanitary, and safe housing unit (single-family or multifamily) that accepts the vouchers.

The tenant’s portion of the rent is based on 30% of the adjusted family gross income. PCHA pays the landlord the difference between 30% of the family’s adjusted gross income and either the payment standard or the gross rent for the unit, whichever is lower. The payment standard is based on local fair market rents (FMRs). The family may choose a unit with a higher rent and pay the landlord the difference.

As of February 2010, the PCHA managed 2,580 vouchers. These vouchers serve a total of 6,034 individuals. There are currently 2,288 families on the waiting list. The PCHA gives preference for waiting list admission to families that have lost housing or are at risk of losing housing due to the downturn in the economy and to families that qualify for services under the Money Follows the Person initiative. Of the 2,288 families on the waiting list, 79% (1,799 families) are extremely low income, 18% (404 families) are very low income, and 4% (85 families) are low income. Of the 2,288 families on the waiting list, 68% (1,563) have children, 6% (135) are elderly, and 15% (343) have disabled household members.

There are approximately 17,945 publicly funded beds/units available for all populations as described below.

- 440 emergency shelter beds/units for homeless individuals and families
- 282 units of permanent supportive housing for homeless individuals and families
HOUSING MARKET PROFILE

- 314 transitional housing units with services for homeless individuals and families
- 10,761 units of low-income housing serving all populations (non-homeless)
- 6,100 Housing Choice Vouchers (Section 8)

Funding for Housing Choice Voucher assistance (formerly Section 8) originates from the U.S. Department of Housing and Urban Development (HUD). The Pierce County Housing Authority is responsible for administering the project-based properties. There are currently 6,100 housing units in the Urban County that utilize Housing Choice Vouchers to provide rental assistance. Persons using these vouchers are not restricted to the type or location of housing that they may chose to live in, which includes housing units in multifamily complexes and single-family detached housing units.

Approximately 85 apartment complexes offer subsidized or affordable housing units for individuals and/or families throughout Pierce County. These units receive subsidy or affordable housing related funding through the Housing Choice Voucher program, Low-Income Housing Tax Credits, and other affordable housing financing mechanisms. In addition to the complexes offering housing units for families and individuals, there are approximately 45 apartment complexes throughout the county that offer subsidized and/or affordable housing units for the elderly and disabled.

Service providers play a large role in meeting the needs of special needs populations such as the elderly, frail elderly, disabled, and homeless. Table 39 is a list of local service providers and the number of units and beds available for the special needs population.

HUD also funds and administers various affordable housing opportunities for lower-income persons, which include Section 221(d)(3), Section 202, Section 236, and Section 811 housing. However, according to the local office of HUD, there are no HUD-assisted affordable housing complexes or individual housing units located in the Pierce County Urban County.

Table 39
Pierce County Assisted Housing Projects

<table>
<thead>
<tr>
<th>Service Provider</th>
<th>Bed Space</th>
<th>Family Space</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chance for Change, Pioneer Human Services</td>
<td>77</td>
<td>0</td>
</tr>
<tr>
<td>Exodus Housing</td>
<td>11</td>
<td>2</td>
</tr>
<tr>
<td>Family Renewal Shelter</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Guadalupe House</td>
<td>6</td>
<td>0</td>
</tr>
<tr>
<td>Helping Hand House</td>
<td>11</td>
<td>0</td>
</tr>
<tr>
<td>Helping Hand House Transitional</td>
<td>23</td>
<td>0</td>
</tr>
<tr>
<td>Jefferson Square-Tacoma Rescue Mission</td>
<td>41</td>
<td>0</td>
</tr>
<tr>
<td>Korean Women’s Association</td>
<td>19</td>
<td>0</td>
</tr>
<tr>
<td>LASA (Lakewood Area Shelter Association)</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>LASA-Transitional Housing</td>
<td>30</td>
<td>0</td>
</tr>
<tr>
<td>Network Tacoma</td>
<td>34</td>
<td>0</td>
</tr>
<tr>
<td>New Phoebe House</td>
<td>9</td>
<td>0</td>
</tr>
<tr>
<td>Service Provider</td>
<td>Bed Space</td>
<td>Family Space</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>-----------</td>
<td>--------------</td>
</tr>
<tr>
<td>Phoenix Housing Network</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Salvation Army Emergency Lodge</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Shared Housing Services</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>Tacoma Avenue Men’s Shelter</td>
<td>128</td>
<td>0</td>
</tr>
<tr>
<td>Tacoma Avenue Women’s Shelter</td>
<td>32</td>
<td>0</td>
</tr>
<tr>
<td>Tacoma Rescue Mission Family Shelter</td>
<td>23</td>
<td>0</td>
</tr>
<tr>
<td>Tacoma Rescue Mission Men’s Shelter</td>
<td>72</td>
<td>0</td>
</tr>
<tr>
<td>The Renaissance House</td>
<td>28</td>
<td>2</td>
</tr>
<tr>
<td>Tyler Square</td>
<td>27</td>
<td>0</td>
</tr>
<tr>
<td>VA Puget Sound Health Care System</td>
<td>35</td>
<td>0</td>
</tr>
<tr>
<td>YWCA Domestic Violence Shelter</td>
<td>50</td>
<td>0</td>
</tr>
<tr>
<td>YWCA Transitional Housing</td>
<td>20</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>689</strong></td>
<td><strong>4</strong></td>
</tr>
</tbody>
</table>

**PHYSICAL NEEDS OF PUBLIC HOUSING**

The Pierce County Housing Authority has a capital improvement program to meet the physical needs of public housing. The details of those efforts and the amount of funding for specific efforts are included in the annual PHA Plan. Capital needs exceed $250,000.

The Pierce County Housing Authority has adopted the following strategies to meet the physical needs of public housing.

- Demolish or dispose of public housing/convert public housing to voucher.
- Maintain, enhance, and expand the existing stock of owner- and renter-occupied housing.
- Maintain, enhance, and expand the supply of special needs housing.
- Maintain, enhance, and expand the supply of facilities for the homeless.
MORTGAGE LENDING
(HMDA DATA)
MORTGAGE LENDING (HMDA DATA)

The Home Mortgage Disclosure Act (HMDA), enacted by Congress in 1975 and implemented by the Federal Reserve Board’s Regulation C, requires lending institutions to report public loan data. The Federal Financing Institutions Examination Council maintains a national database of lending information under the federal Home Mortgage Disclosure Act. Recognizing that a key aspect of fair housing choice is equal access to financing for the purchase or improvement of a home, in 1977 Congress enacted the Community Reinvestment Act (CRA). The purpose of the CRA is to improve access to credit for all members of all communities. The CRA was intended to encourage regulated financial institutions to help meet the credit needs of entire communities, including low- and moderate-income persons and neighborhoods. Depending on the type of institution and total assets, a lender may be examined by different supervising agencies for its CRA performance.

In tandem with the Home Mortgage Disclosure Act, financial institutions with assets exceeding $10 million are required to submit detailed information on the disposition of home loans by applicant characteristics. This section of the AI evaluates HMDA data with respect to lending patterns. Unfavorable results of the evaluation of lending patterns do not necessarily mean lending discrimination has occurred, though they identify systematic shortfalls in home lending credit to specific subpopulations and communities. As part of this AI, the Urban County analyzed the most recent HMDA data set for lending patterns (2008 Loan Application Register (LAR) & Transmittal Sheet (TS) raw data). Data were reviewed for loan applications to purchase homes in the 2000 U.S. Decennial Census tracts that fall within the 2008 boundaries of Pierce County. (Please see the HMDA maps in Appendix A for tract numbers and boundaries.) The resulting data set contains 64,900 records.

The total count of records includes applications for different loan purposes including purchase, improvement, and refinance. This analysis of fair lending practices focuses on loan requests for the purpose of purchasing a home to be occupied by the owner as a principal dwelling. Of the 64,900 total records, 17,232 represent requests for new loans to purchase a home to be occupied by the owner as a principal dwelling. Multiple applications by the same household may be present in the data set. Since the data set is anonymous, it does not contain a variable that can be used to filter out duplicates.

MAJOR LENDERS SERVING PIERCE COUNTY

In 2008, 346 mortgage lenders received applications for primary home mortgage loans in Pierce County. Of those 346, 14 mortgage lenders received nearly 57% of conventional mortgage applications to purchase a home to be occupied by the owner as a principal dwelling in the county. Table 40 includes these lenders and the percentage share of applications that each received.
### Table 40
**Primary Owner-Occupant Mortgage Applications**
Pierce County Major Lending Institutions, 2008

<table>
<thead>
<tr>
<th>Institution</th>
<th>Number of Applications</th>
<th>Share of Applications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wells Fargo Bank</td>
<td>1,465</td>
<td>11.8%</td>
</tr>
<tr>
<td>Countrywide Bank</td>
<td>985</td>
<td>8.0%</td>
</tr>
<tr>
<td>Pierce Commercial Bank</td>
<td>717</td>
<td>5.8%</td>
</tr>
<tr>
<td>Bank of America</td>
<td>682</td>
<td>5.5%</td>
</tr>
<tr>
<td>Whidbey Island Bank</td>
<td>560</td>
<td>4.5%</td>
</tr>
<tr>
<td>National City Bank</td>
<td>421</td>
<td>3.4%</td>
</tr>
<tr>
<td>Boeing Employees’ Credit Union</td>
<td>328</td>
<td>2.7%</td>
</tr>
<tr>
<td>Seattle Bank</td>
<td>337</td>
<td>2.7%</td>
</tr>
<tr>
<td>Venture Bank</td>
<td>310</td>
<td>2.5%</td>
</tr>
<tr>
<td>Eagle Home Mortgage, LLC</td>
<td>276</td>
<td>2.2%</td>
</tr>
<tr>
<td>USAA Federal Savings Bank</td>
<td>270</td>
<td>2.2%</td>
</tr>
<tr>
<td>First Tennessee Bank</td>
<td>230</td>
<td>1.9%</td>
</tr>
<tr>
<td>City Bank</td>
<td>194</td>
<td>1.6%</td>
</tr>
<tr>
<td>Windermere Mortgage Services</td>
<td>186</td>
<td>1.5%</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td><strong>6,961</strong></td>
<td><strong>56.2%</strong></td>
</tr>
<tr>
<td><strong>All Others</strong></td>
<td><strong>5,415</strong></td>
<td><strong>43.8%</strong></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>12,376</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

*Source: Home Mortgage Disclosure Act, 2008 LAR and TS Raw Data*

This report analyzed the following HMDA data action types:

1) loan originated
2) application approved but not accepted
3) application denied by a financial institution
4) application withdrawn by applicant
5) file closed for incompleteness

In order to report and analyze the frequency of lending action types, the Urban County created histograms for each race and ethnicity. Histograms are scaled to be roughly equal in size. They are then compared to reveal differences in lending patterns within the different groups. The action types are organized to illustrate the following outcomes in each histogram:

- **Originations:** action type 1
- **Failures:** action types 2, 4, and 5
- **Denials:** action type 3
MORTGAGE LENDING (HMDA DATA)

- Total applications: action types 1, 2, 3, 4, and 5

In the overall data set, approximately 1 in 7 of applications are denied and 1 in 5 fail, meaning that over a third of applications filed do not result in a loan origination. About two-thirds of all applications do result in a loan origination.

![Figure 11: All Loan Applications](chart)

Figure 11
All Loan Applications

For loan actions reported in 2008, the average gross annual income of applicants whose applications were denied was $83,492. The median income in Pierce County in 2008 was $58,217. Of the 1,978 denied applicants, 548 (28%) reported a gross annual income less than $50,000, 761 (38%) between $51,000 and $80,000, and 669 (34%) more than $81,000.

The average loan request for denied applications was $251,269. Of denied mortgage loan requests, 333 (17%) were for loans of $150,000 and less, 868 (44%) were for loans between $151,000 and $250,000, and 777 (30%) were for requests greater than $251,000. The median sales price of a home (of any type) in Pierce County in 2008 was $241,445.\(^\text{13}\) Denied applications tended to skew toward the median and higher than median home prices. The fact that denied applicants’ incomes were proportional to the overall county income distribution and that denials occurred for homes around or above the median sales price for the county suggests that low- and moderate-income residents were not the target of overt discrimination based on income, though they may have attempted to purchase more home than the banks deemed they could afford.

\(^{13}\) Median sales price for homes of any type for all Pierce County zip codes for the period from November 2008 to December 2009 from Trulia (www.trulia.com).
MORTGAGE LENDING (HMDA DATA)

MORTGAGE LENDING BY RACE AND ETHNICITY

The analysis of mortgage lending by ethnicity reviewed loan activity based on the race or ethnicity of the primary applicant. Table 41 summarizes loan activity by race. As shown, persons reporting race as White make up the majority (74.8%) of loan applications in the county, followed by those reporting as Other (11.8%), as Asian (5.4%), as Black or African American (5.3%), as Native Hawaiian or Other Pacific Islander (1.8%), and as American Indian or Alaska Native (1.0%). The loan applicant pool is largely representative of the County’s population. Whites make up about 78.39% of the County population, followed by those with two or more races or Other (7.21%), Black or African American (6.95%), Hispanics (5.51%), Asians (5.08%), American Indian or Alaska Natives (1.42%) and Native Hawaiian or Other Pacific Islander (0.85%).

Figures 12 and 13 represent the share of loan applications by race and the share of the 2000 population by race. The share of loan applications for each race is roughly representational of the share of population by race.
As presented in Table 41, 8,013 applications (65%) result in origination, 2,484 applications (20%) result in failure, and 1,978 applications (15%) result in denial. This means that 36% of all loan applications do not result in origination.

Table 41
Pierce County Lending Action by Race, 2008

<table>
<thead>
<tr>
<th>Race</th>
<th>Origination</th>
<th>Failure</th>
<th>Denial</th>
<th>Total Applications</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Number</td>
<td>Number</td>
<td>Number</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>70</td>
<td>29</td>
<td>25</td>
<td>124</td>
</tr>
<tr>
<td>Asian</td>
<td>417</td>
<td>142</td>
<td>106</td>
<td>665</td>
</tr>
<tr>
<td>Black or African American</td>
<td>367</td>
<td>135</td>
<td>148</td>
<td>650</td>
</tr>
<tr>
<td>Native Hawaiian or Other Pacific Islander</td>
<td>133</td>
<td>46</td>
<td>44</td>
<td>223</td>
</tr>
<tr>
<td>White</td>
<td>6,146</td>
<td>1,790</td>
<td>1,318</td>
<td>9,254</td>
</tr>
<tr>
<td>Other</td>
<td>880</td>
<td>342</td>
<td>238</td>
<td>1,460</td>
</tr>
<tr>
<td>Total</td>
<td>8,013</td>
<td>2,484</td>
<td>1,978</td>
<td>12,376</td>
</tr>
</tbody>
</table>

Source: Home Mortgage Disclosure Act, 2008 LAR and TS Raw Data

Table 42 summarizes loan activity by ethnicity. As shown, persons reporting ethnicity as Not Hispanic or Latino make up the majority (83%) of loan applications, followed by those reporting as “Other” (12%), and Hispanic or Latino (5%).
### Table 42
Pierce County Lending Action by Ethnicity, 2008

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Origination Number</th>
<th>Origination Share</th>
<th>Failure Number</th>
<th>Failure Share</th>
<th>Denial Number</th>
<th>Denial Share</th>
<th>Total Applications Number</th>
<th>Total Applications Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hispanic or Latino</td>
<td>353</td>
<td>2.9%</td>
<td>134</td>
<td>1.1%</td>
<td>129</td>
<td>1.0%</td>
<td>616</td>
<td>5.0%</td>
</tr>
<tr>
<td>Not Hispanic or Latino</td>
<td>6,777</td>
<td>54.8%</td>
<td>2,013</td>
<td>16.3%</td>
<td>1,479</td>
<td>12.0%</td>
<td>10,269</td>
<td>83.0%</td>
</tr>
<tr>
<td>Other or no information</td>
<td>883</td>
<td>7.1%</td>
<td>337</td>
<td>2.7%</td>
<td>271</td>
<td>2.2%</td>
<td>1,491</td>
<td>12.0%</td>
</tr>
<tr>
<td>Total</td>
<td>8,013</td>
<td>64.7%</td>
<td>2,484</td>
<td>20.1%</td>
<td>1,978</td>
<td>15.2%</td>
<td>12,376</td>
<td>100%</td>
</tr>
</tbody>
</table>

*Source: Home Mortgage Disclosure Act, 2008 LAR and TS Raw Data*
The origination rate for loans to American Indians and Alaska Natives is almost 10% lower than the overall rate of origination for the aggregate population. Roughly, one in five applications is denied and about one-quarter fail. Consequently, in 2008, lenders failed to originate 43.5% of all loan applications by American Indian or Alaska Native applicants.

The average gross income reported in 2008 for the 25 denied American Indian or Alaska Native applicants was $62,000, which was higher than the overall county median income of $58,217. Of the denied applications, 40% of the applicants reported a gross annual income less than $50,000, 36% between $51,000 and $80,000, and 24% more than $81,000. While the median income for these applicants was higher than the overall county median, the majority of the applicants reported incomes at or below the county median income. The average loan request for denied applications was $187,520, less than the county’s median sales price of $241,445. Of the 25 denied mortgage loan requests, 6 were for $150,000 and less, 14 between $151,000 and $250,000, and 5 for requests greater than $251,000. The average denied American Indian or Alaska Native applicant had an income less than the county median income while requesting a home loan in an amount near the median sales price for the county. The low rate of loan originations for American Indian and Alaska Native applications may warrant further research, though it may not indicate discrimination against this group based on race or ethnicity. The low loan origination rate may reflect a simple imbalance of income versus ability to repay the requested loan.

Figure 14
American Indian or Alaskan Native

![Graph showing loan applications, originations, loan failures, and denials for American Indian or Alaskan Native applicants.]

- Total applications: 124
- Originations (56.5%): 70
- Loan "failures" (23.4%): 29
- Denials (20.2%): 25

Of the total applications, 56.5% were originated, 23.4% were loan failures, and 20.2% were denials.
The outcomes of loan actions for Asians closely mirror the outcomes for the aggregate population, with only a slight difference in the share of originations and failures. Of the 106 denied applications for Asian applicants, the average gross income reported in 2008 was $80,245, significantly higher than the county median income of $58,217. Of the 106 denied applicants, 24 (23%) reported a gross annual income less than $50,000, 42 (40%) between $51,000 and $80,000, and 40 (38%) more than $81,000. The average loan request for denied applications was $272,192, also higher than the county median sales price of $241,225. Of denied mortgage loan requests, 8 (8%) were for $150,000 and less, 42 (40%) between $151,000 and $250,000, and 56 (53%) for requests greater than $251,000. The Asian applicants as a group tended to have higher incomes than the county median. They also sought loans for homes that cost more than the county median sales price at higher rates than the overall population. The outcomes for loan actions for Asian applicants closely mirror the aggregate population and do not suggest discrimination against this group based on race or ethnicity.

Figure 15
Asian
BLA C OR AFRICAN AMERICAN

The origination rate is 8% lower for those reporting race as Black or African American than it is for the countywide population. Mostly, the difference in the loan origination rate is due to a higher rate of applications resulting in denial. Nearly 7% more loan applications result in denial than for the countywide population. A large share of loan applications resulting in denial (56% of denied loans) for Black and African American applicants were because of higher than accepted debt-to-income ratios and unfavorable credit histories.

Of the 148 denied applications for Black or African American applicants, the average gross income reported in 2008 was $77,013, a figure significantly higher than the county median income of $58,217. Of the 148 denied applicants, 44 (30%) reported a gross annual income less than $50,000, 53 (36%) between $51,000 and $80,000, and 51 (35%) more than $81,000. The income distribution of the denied Black or African American applicants was similar in relation to the overall county median income. The average loan request for denied applications was $269,987, also higher than the county median sales price of $241,225. Of denied mortgage loan requests, 9 (6%) were for $150,000 and less, 71 (48%) between $151,000 and $250,000, and 68 (46%) for requests greater than $251,000. Black or African American applicants as a group sought loans for homes that cost near or above the county median sales price. The data suggests loan applications may have been denied because of insufficient income to repay the loan.

Figure 16
Black or African American

Total applications (100%) Originations (56.5%) Loan "failures" (20.8%) Denials (22.8%)
HAWAIIAN OR PACIFIC ISLANDER

A smaller share of loan applications for persons reporting race as Hawaiian or Pacific islander result in loan origination than for the countywide population. One in five applications resulted in failure and over one in five applications resulted in denial. Consequently, in 2008, lenders failed to originate 40.3% of all loan applications by Hawaiian or Pacific Islander applicants.

Of the 44 denied applications for Hawaiian or Pacific Islander applicants, the average gross income reported in 2008 was $73,068, significantly higher than the median income of $58,217 reported countywide that year. Of the 44 denied applicants, 11 (25%) reported a gross annual income less than $50,000, 18 (41%) between $51,000 and $80,000, and 15 (34%) more than $81,000. The majority of applicants in this group made near or above the countywide income average. The average loan request for denied applications was $240,046, very close to the median sales price countywide of $241,445. Of denied mortgage loan requests, 6 (14%) were for $150,000 and less, 21 (48%) between $151,000 and $250,000, and 17 (39%) for requests greater than $251,000. This group had an average income higher than countywide income and sought to purchase homes near or above the median sales price of homes in the county. Further research to investigate why this group had a lower than aggregate countywide loan origination rate may be warranted.

Figure 17
Hawaiian or Pacific Islander
A greater share of loan applications for persons reporting race as White result in loan origination than the share of loan applications resulting in origination for the countywide population. The share of applications resulting in failure is slightly less than for the aggregate population, as is the share of loan applications resulting in denial. Applications from White applicants were successfully originated 66.4% of the time, as opposed to 59.9% of the time for the overall applicant pool.

Of the 1,318 denied applications for White applicants, the average gross income reported in 2008 was $85,232, significantly higher than the countywide income of $58,217. Of the 1,318 denied applicants, 382 (29%) reported a gross annual income less than $50,000, 489 (37%) between $51,000 and $80,000, and 447 (34%) more than $81,000. The incomes for White applicants in 2008 were distributed proportionately around the countywide median income. The average loan request for denied applications was $249,868, near the countywide median sales price of $241,445. Of denied mortgage loan requests, 265 (20%) were for $150,000 and less, 547 (42%) between $151,000 and $250,000, and 506 (38%) for requests greater than $251,000. This group had a median income level compared to the countywide income and sought to purchase homes near or above the median sales price of homes in the county. The denial and failure to originate rate for this group was 33.5% compared to the countywide average of 40.1%. This average increases to 41.2% when the White applicant population is removed. Further research into why this group’s loan origination rate is higher may be warranted, though the differences in sample size across race and ethnicity groups (6,146 White applicants versus 8,013 total applicants) may complicate the ability of the County to determine from lending patterns alone whether bias based on race or ethnicity is present.

Figure 18
White
OTHER OR NO INFORMATION

The records that indicated a race of Other or where no race information was provided have slightly lower origination rates than the overall population. Denial rates were similar to the countywide population, and the failure rate was slightly higher.

Of the 238 denied applications for Other or No Information applicants, the average gross income reported in 2008 was $83,453. Of the 238 denied applicants, 65 (27%) reported a gross annual income less than $50,000, 89 (37%) between $51,000 and $80,000, and 84 (35%) more than $81,000. The income of this applicant group was evenly distributed around the countywide median income. The average loan request for denied applications was $246,845. Of denied mortgage loan requests, 48 (20%) were for $150,000 and less, 100 (42%) between $151,000 and $250,000, and 90 (38%) for requests greater than $251,000.

![Figure 19](chart.png)

Other or No Information

<table>
<thead>
<tr>
<th>Category</th>
<th>Total Applications (100%)</th>
<th>Originations (60.3%)</th>
<th>Loan &quot;failures&quot; (23.4%)</th>
<th>Denials (16.3%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total applications</td>
<td>1,460</td>
<td>880</td>
<td>342</td>
<td>238</td>
</tr>
</tbody>
</table>

Figure 19
HISPANIC

Figures 5-10 through 5-12 display lending outcomes for applicants that recorded ethnicity as Hispanic, not Hispanic, and no information provided. The rate of loan failures for Hispanic applicants was 1.7% higher than the countywide population. More significantly, the rate of loan denial was 4.9% higher than the countywide population. A large share of denied loans (48%) was the result of higher than allowed debt-to-income ratios and unfavorable credit history. However, 17% of denied loans were due to unverifiable information on an application or an incomplete credit application.

Of the 129 denied applications for Hispanic applicants, the average gross income reported in 2008 was $82,186, much higher than the countywide median income of $58,217. Of the 129 denied applicants, 42 (33%) reported a gross annual income less than $50,000, 61 (47%) between $51,000 and $80,000, and 26 (20%) more than $81,000. Though the average income for this group was higher than the countywide median income, the actual distribution of income skewed at or below the countywide median income. The average loan request for denied applications was $226,388, below the countywide median sales price of $241,445. Of denied mortgage loan requests, 21 (16%) were for $150,000 and less, 73 (57%) between $151,000 and $250,000, and 35 (27%) for requests greater than $251,000. Hispanic applicants tended to seek loans for homes priced at or near the countywide median sales price. The higher than average loan failure and denial rates for Hispanics was in just under a majority of cases due to a lack of sufficient income to repay the requested loan. The high quantity of denied loans based on unverifiable information or an incomplete credit application warrants further research into whether language or cultural barriers are impacting this group’s ability to purchase homes.

Figure 20
Hispanic

![Bar chart showing total applications, originations, loan "failures", and denials for Hispanic applicants.]

- Total applications: 616
- Originations (57.3%): 353
- Loan "failures" (21.8%): 134
- Denials (20.9%): 129
The analysis of HMDA data by race and ethnicity does not reveal discriminatory lending practices, though American Indians and Alaska Natives, Blacks and African Americans, and Hispanics have lower loan origination rates than the overall population. The lower loan origination rate for American Indians and Alaska Natives is accounted for in higher failure and denial rates, 43% versus the countywide averages of 35.3%. Most loan applications failed for American Indians and Alaska Natives because applicants withdrew their applications and most were denied for unfavorable credit histories and insufficient collateral.
MORTGAGE LENDING (HMDA DATA)

The lower origination rates for Blacks and African Americans and Hispanics are accounted for in higher than average denial rates (22.3% and 20.94%, respectively versus the countywide average of 15.2%). For both subpopulations, the majority of applications that resulted in denial were denied based on higher than allowed debt-to-income ratios and unfavorable credit history.

Loan origination rates might be improved across all racial and ethnic groups by providing education and assistance related to building and maintaining a good credit history as well as the completion of credit applications and the gathering of important documentation. Educational materials need to be multilingual.

MORTGAGE LENDING BY AREA

The same data set used to analyze mortgage lending by race and ethnicity was used to analyze mortgage lending by area. The HMDA data reports loans by the U.S. Census tract area of the home being purchased. The goal is to detect whether there are geographic patterns of differential mortgage credit availability.

Loan applications were analyzed by census tracts and mapped. All areas in the county were mapped by quartile and show the volume and rate of each lending action: origination, denial, and failure. Lending action maps are located in Appendix A.

HMDA data is organized into the 157 census tracts in the county (2000 U.S. census tract boundaries). Nearly 65% of loan applications across all census tracts in the county result in origination, about 20% result in failure, and 16% result in denial. The lending action data tells us that origination is more likely than failure or denial for the county as a whole; however at the census tract level, loan origination rates vary.

Lending actions by number (count) and percentage (rate) are mapped for all census tracts in the county by quartile for each lending action. Lending action maps by quartile are located in Appendix A. Table 43 provides a summary of the quartiles used to group lending actions by count and rate. As shown in Table 43, census tracts with rates of origination less than 58% are considered to be in the lowest quartile of census tracts for loan origination.

As displayed on the “Origination Percent Quartile” map in Appendix A, areas representing the lowest quartile of loan origination are not isolated to particular parts of the county, but are distributed throughout the county. However, the eastern portions of the county (made up of tracts 701.00, 732.00, and 731.19) fall within the lowest quartile for loan origination. This area of the County is sparsely populated with less than 50 people per square mile. Also, Census tract 701 encompasses Mt. Rainer National Park.
Table 43
Pierce County Lending Action Quartiles, 2008

<table>
<thead>
<tr>
<th>Quartile</th>
<th>Origination</th>
<th>Failure</th>
<th>Denial</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Count</td>
<td>Rate</td>
<td>Count</td>
</tr>
<tr>
<td>Lowest Value per Tract</td>
<td>1</td>
<td>28%</td>
<td>0</td>
</tr>
<tr>
<td>First Quartile</td>
<td>27</td>
<td>58%</td>
<td>7</td>
</tr>
<tr>
<td>Second Quartile</td>
<td>42</td>
<td>65%</td>
<td>13</td>
</tr>
<tr>
<td>Third Quartile</td>
<td>59</td>
<td>69%</td>
<td>20</td>
</tr>
<tr>
<td>Highest Value per Tract</td>
<td>324</td>
<td>100%</td>
<td>76</td>
</tr>
</tbody>
</table>

Table 44 presents the 40 Pierce County census tracts that have loan origination rates within the lowest quartile. The table also sets each of the census tracts into context with income (low/moderate income household concentration) and minority characteristics for each tract. Tracts with more than 50% low/moderate income concentrations and/or more than 50% minority concentrations are bolded.

---

14 Rates shown are for tracts that had at least one loan action.
### Table 44
Pierce County Origination Rates and Characteristics for Lowest Loan Origination Quartile Census Tracts, 2008

<table>
<thead>
<tr>
<th>Census Tract</th>
<th>Origination Rate</th>
<th>Count of Originated Loans</th>
<th>Denial Rate</th>
<th>Count of Denied Loans</th>
<th>Low/Moderate Income Concentration (Persons)</th>
<th>Minority Concentration (Persons)</th>
</tr>
</thead>
<tbody>
<tr>
<td>717.04</td>
<td>0.0%</td>
<td>0</td>
<td>33.3%</td>
<td>1</td>
<td>66.7%</td>
<td>57.5%</td>
</tr>
<tr>
<td>718.05</td>
<td>27.3%</td>
<td>6</td>
<td>45.5%</td>
<td>10</td>
<td>74.4%</td>
<td>57.8%</td>
</tr>
<tr>
<td>602</td>
<td>29.0%</td>
<td>9</td>
<td>19.4%</td>
<td>6</td>
<td>26.3%</td>
<td>9.6%</td>
</tr>
<tr>
<td>615</td>
<td>32.6%</td>
<td>14</td>
<td>39.5%</td>
<td>17</td>
<td>60.6%</td>
<td>21.6%</td>
</tr>
<tr>
<td>614</td>
<td>33.3%</td>
<td>3</td>
<td>44.4%</td>
<td>4</td>
<td>76.4%</td>
<td>54.0%</td>
</tr>
<tr>
<td>NA</td>
<td>33.3%</td>
<td>4</td>
<td>25.0%</td>
<td>3</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>616.01</td>
<td>37.5%</td>
<td>6</td>
<td>25.0%</td>
<td>4</td>
<td>83.8%</td>
<td>32.6%</td>
</tr>
<tr>
<td>704.01</td>
<td>42.3%</td>
<td>11</td>
<td>42.3%</td>
<td>11</td>
<td>31.0%</td>
<td>10.4%</td>
</tr>
<tr>
<td>713.05</td>
<td>49.0%</td>
<td>24</td>
<td>30.6%</td>
<td>15</td>
<td>44.8%</td>
<td>15.5%</td>
</tr>
<tr>
<td>717.03</td>
<td>50.0%</td>
<td>3</td>
<td>0%</td>
<td>0</td>
<td>80.0%</td>
<td>53.8%</td>
</tr>
<tr>
<td>718.06</td>
<td>50.0%</td>
<td>4</td>
<td>25.0%</td>
<td>2</td>
<td>81.8%</td>
<td>57.7%</td>
</tr>
<tr>
<td>616.02</td>
<td>50.0%</td>
<td>9</td>
<td>27.8%</td>
<td>5</td>
<td>78.3%</td>
<td>33.3%</td>
</tr>
<tr>
<td>610.02</td>
<td>50.0%</td>
<td>15</td>
<td>11.5%</td>
<td>12</td>
<td>59.8%</td>
<td>29.9%</td>
</tr>
<tr>
<td>603</td>
<td>50.0%</td>
<td>36</td>
<td>26.4%</td>
<td>19</td>
<td>34.0%</td>
<td>12.2%</td>
</tr>
<tr>
<td>715.03</td>
<td>52.3%</td>
<td>23</td>
<td>25.0%</td>
<td>11</td>
<td>50.5%</td>
<td>28.1%</td>
</tr>
<tr>
<td>733.01</td>
<td>52.5%</td>
<td>32</td>
<td>34.4%</td>
<td>21</td>
<td>58.2%</td>
<td>12.6%</td>
</tr>
<tr>
<td>717.07</td>
<td>52.6%</td>
<td>20</td>
<td>28.9%</td>
<td>11</td>
<td>55.0%</td>
<td>26.6%</td>
</tr>
<tr>
<td>731.18</td>
<td>52.6%</td>
<td>40</td>
<td>19.7%</td>
<td>15</td>
<td>24.0%</td>
<td>9.4%</td>
</tr>
<tr>
<td>712.05</td>
<td>53.5%</td>
<td>23</td>
<td>23.3%</td>
<td>10</td>
<td>33.0%</td>
<td>14.4%</td>
</tr>
<tr>
<td>629</td>
<td>53.8%</td>
<td>70</td>
<td>26.9%</td>
<td>35</td>
<td>60.1%</td>
<td>38.5%</td>
</tr>
<tr>
<td>718.04</td>
<td>54.0%</td>
<td>27</td>
<td>18.0%</td>
<td>9</td>
<td>66.4%</td>
<td>50.8%</td>
</tr>
<tr>
<td>705</td>
<td>54.5%</td>
<td>24</td>
<td>18.2%</td>
<td>8</td>
<td>48.3%</td>
<td>12.6%</td>
</tr>
<tr>
<td>716.01</td>
<td>54.9%</td>
<td>28</td>
<td>29.4%</td>
<td>15</td>
<td>65.3%</td>
<td>39.5%</td>
</tr>
<tr>
<td>731.19</td>
<td>55.0%</td>
<td>33</td>
<td>15.0%</td>
<td>9</td>
<td>39.6%</td>
<td>8.8%</td>
</tr>
<tr>
<td>726.01</td>
<td>55.3%</td>
<td>47</td>
<td>22.4%</td>
<td>19</td>
<td>33.5%</td>
<td>10.3%</td>
</tr>
<tr>
<td>713.07</td>
<td>55.4%</td>
<td>41</td>
<td>17.6%</td>
<td>13</td>
<td>32.9%</td>
<td>10.8%</td>
</tr>
<tr>
<td>703.08</td>
<td>55.7%</td>
<td>44</td>
<td>17.7%</td>
<td>14</td>
<td>24.8%</td>
<td>8.8%</td>
</tr>
<tr>
<td>726.02</td>
<td>55.7%</td>
<td>39</td>
<td>20.0%</td>
<td>14</td>
<td>30.6%</td>
<td>6.6%</td>
</tr>
<tr>
<td>624</td>
<td>55.8%</td>
<td>58</td>
<td>21.2%</td>
<td>22</td>
<td>49.1%</td>
<td>27.4%</td>
</tr>
<tr>
<td>734.01</td>
<td>56.0%</td>
<td>61</td>
<td>25.7%</td>
<td>28</td>
<td>37.4%</td>
<td>16.1%</td>
</tr>
<tr>
<td>719.01</td>
<td>56.0%</td>
<td>42</td>
<td>17.3%</td>
<td>13</td>
<td>31.6%</td>
<td>33.3%</td>
</tr>
<tr>
<td>701</td>
<td>56.3%</td>
<td>49</td>
<td>17.2%</td>
<td>15</td>
<td>29.2%</td>
<td>7.1%</td>
</tr>
<tr>
<td>618</td>
<td>56.6%</td>
<td>30</td>
<td>22.6%</td>
<td>12</td>
<td>64.7%</td>
<td>40.1%</td>
</tr>
<tr>
<td>626</td>
<td>56.6%</td>
<td>30</td>
<td>18.9%</td>
<td>10</td>
<td>58.9%</td>
<td>37.2%</td>
</tr>
</tbody>
</table>
### MORTGAGE LENDING (HMDA DATA)

<table>
<thead>
<tr>
<th>Census Tract</th>
<th>Origination Rate</th>
<th>Count of Originated Loans</th>
<th>Denial Rate</th>
<th>Count of Denied Loans</th>
<th>Low/Moderate Income Concentration (Persons)</th>
<th>Minority Concentration (Persons)</th>
</tr>
</thead>
<tbody>
<tr>
<td>732</td>
<td>56.7%</td>
<td>51</td>
<td>21.1%</td>
<td>19</td>
<td>37.8%</td>
<td>8.6%</td>
</tr>
<tr>
<td>632</td>
<td>56.8%</td>
<td>50</td>
<td>15.9%</td>
<td>14</td>
<td>53.0%</td>
<td>30.2%</td>
</tr>
<tr>
<td>634</td>
<td>56.9%</td>
<td>58</td>
<td>7.8%</td>
<td>8</td>
<td>45.0%</td>
<td>36.4%</td>
</tr>
<tr>
<td>730.01</td>
<td>57.4%</td>
<td>58</td>
<td>19.8%</td>
<td>20</td>
<td>38.2%</td>
<td>12.6%</td>
</tr>
<tr>
<td>717.05</td>
<td>57.5%</td>
<td>23</td>
<td>25.0%</td>
<td>10</td>
<td>57.5%</td>
<td>30.7%</td>
</tr>
<tr>
<td>612</td>
<td>57.5%</td>
<td>46</td>
<td>20.0%</td>
<td>16</td>
<td>51.0%</td>
<td>33.0%</td>
</tr>
</tbody>
</table>

**Source:** Home Mortgage Disclosure Act, 2008 LAR and TS Raw Data; 2000 U.S. Census, SF3; HUD Low/Mod Data, 2009.

**Note:** Minority concentration includes those reporting ethnicity as Hispanic.
AFFORDABLE HOUSING RESOURCES IN THE URBAN COUNTY
RESOURCES AND INCENTIVES FOR AFFORDABLE HOUSING

The Urban County utilizes a variety of funding sources to assist in the development, rehabilitation, and preservation of affordable housing. In addition to CDBG, ESG, and HOME funds, the following local, state, and federal housing programs are available to the Urban County. These programs assist the development of affordable housing, preserve at-risk housing, and provide for housing rehabilitation. Additional future funding sources may be related to the federal Housing and Economic Recovery Act of 2008 (HERA) including sources such as the Neighborhood Stabilization Program and Energy Efficiency Community Block Grant funds, the American Recovery and Reinvestment Act of 2009 (ARRA), and other possible stimulus funding and federal financing opportunities.

PIERCE COUNTY HOUSING AUTHORITY

The Pierce County Housing Authority (PCHA) manages housing and community development activities including conventional housing or low-rent public housing and the Housing Choice Voucher program (formerly known as Section 8).

The conventional housing program involves housing developments that are managed and maintained by the PCHA. The voucher program involves a tenant-based rental subsidy administered by the agency. Qualified families are selected and certified from a waiting list. A qualified family can utilize the certificate at any decent, sanitary, and safe housing unit (single-family or multifamily) that accepts the vouchers.

The tenant’s portion of the rent is based on 30% of the adjusted family gross income. PCHA pays the landlord the difference between 30% of the family’s adjusted gross income and either the payment standard or the gross rent for the unit, whichever is lower. The payment standard is based on local fair market rents (FMRs). The family may choose a unit with a higher rent and pay the landlord the difference.

As of February 2010, the PCHA managed 2,580 vouchers. These vouchers serve a total of 6,034 individuals. There are currently 2,222 families on the waitlist.

ASSISTED HOUSING PROJECTS

Funding for Housing Choice Voucher assistance (formerly Section 8) originates from the U.S. Department of Housing and Urban Development (HUD). There are currently 6,100 housing units in the Urban County that utilize Housing Choice Vouchers (Section 8) to provide rental assistance. Persons using these vouchers are not restricted to the type or location of housing that they may chose to live in, which includes housing units in multifamily complexes and single-family detached housing units.

Approximately 85 apartment complexes offer subsidized or affordable housing units for individuals and/or families throughout Pierce County. These units receive subsidy or affordable housing related funding through the Housing Choice Voucher program, Low-Income Housing Tax Credits, and other affordable housing financing mechanisms. In addition to the complexes offering housing units for families and individuals, there are approximately 45 apartment complexes throughout the county that offer subsidized and/or affordable housing units for the elderly and disabled.

HUD also has other subsidy programs to provide affordable housing for low-income, senior and disabled persons including Section 221(d)(3), Section 202, Section 236, and Section 811 housing. However, according to the local office of HUD, there are no HUD subsidized affordable housing complexes or individual housing units located in the Pierce County Urban County.
COMMUNITY REINVESTMENT ACT

The Community Reinvestment Act (CRA), enacted by Congress in 1977, is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods, consistent with safe and sound banking operations. The CRA requires that each insured depository institution’s record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution’s application for deposit facilities, including mergers and acquisitions.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT CONTINUUM OF CARE/MCKINNEY-VENTO (COC)

This federal program provides funding for transitional to permanent housing for persons with children. The program funds acquisition, new construction, rehabilitation, leasing, operating costs, and supportive services.

LOW-INCOME HOUSING TAX CREDIT PROGRAM (LIHTC)

In 1986, Congress created the federal low-income housing tax credit to encourage private investment in the acquisition, rehabilitation, and construction of low-income rental housing.

The state credit is similar to the federal credit, the Washington State Housing Finance Committee allocates both, and state credits are only available to projects receiving federal credits. Ten (10) percent of the federal credits are set aside for non-profit sponsors. Fifteen (15) percent of the per capita Annual Authority, less the prior year’s Forward Credit Commitment, will be set aside for projects located in rural areas, and the committee reserves the right to reserve additional funds for other types of projects or sponsors. To compete for the credit, rental housing developments have to reserve 20% of the total units for affordable rents to households at or below 50% of area median income or 40% percent of the units for affordable rents to households at or below 60% percent area median income. The targeted units must be reserved for the target population for 40 years.

The federal tax credit provides a subsidy over 10 years toward the cost of producing a unit. Developers sell these tax benefits to investors for their net present value and thus provide upfront capital to build the units. Credits can be used to fund the hard and soft costs (excluding land costs) of the acquisition, rehabilitation, or new construction of rental housing. Projects not receiving other federal subsidy receive credit reservations and allocations not to exceed 10% of the lesser of the per capita Annual Authority available in a given year or the total Annual Authority available for that year.

A federal tax credit of 9% per year for 10 years or 4% credit per year for 10 years is available for applicants (high cost areas and qualified census tracts get increased federal credits). The commission may limit the amount of credit reserved or allocated to a project that also receives HUD housing assistance before IRS Form 8609 is issued, based on the administrative guidelines or regulations published by HUD and/or the Internal Revenue Service regarding limitations on combining other government assistance with HUD housing assistance.

STATE SENATE HOUSE BILL 2060

High housing costs in Washington make it difficult, even with federal low-income housing tax credits, to produce affordable rental housing. Therefore, in 2004, the Washington Legislature passed the 2060 Affordable Housing Program to provide assistance to households at or below 50% of the area median income. The fund is paid for through real estate fees paid by developers. It provides funds for acquisition, new construction, rehabilitation, leasing, building operations costs, and rental assistance vouchers.
STATE SENATE HOUSE BILL 2163 (LOCAL 2163 – PIERCE COUNTY)

In 2005, the Washington Legislature passed the Homeless Housing and Assistance bill to guide statewide efforts to reduce homelessness by 50% by July 1, 2015. The provisions require counties to collect fees on certain recorded documents. Sixty (60) percent of the funds are kept locally for distribution to affordable housing programs. Forty (40) percent of the funds are allocated to the state to be included in the Homeless Grant Assistance Program. The Homeless Grant Assistance Program is a competitive grant process that funds acquisition, new construction, rehabilitation, building operations costs, rental assistance vouchers, and supportive services for transitional or permanent housing. Programs receiving this funding must measurably reduce homelessness.

WASHINGTON STATE DEPARTMENT OF COMMERCE TRANSITIONAL HOUSING, OPERATIONS AND RENTAL ASSISTANCE (THOR)

These funds are allocated by the state to provide transitional housing to individuals and to homeless families with children. The funds also assist homeless people secure suitable, affordable, permanent housing.

WASHINGTON STATE DEPARTMENT OF COMMERCE EMERGENCY SHELTER AND PROGRAMS (ESAP)

This program is funded by the state Department of Commerce and administered by Associated Ministries. This program provides funding for shelter services and programs.

BEYOND THE BORDERS

Beyond the Borders is a federally and state funded program that supports mobility of all transit riders, but specifically those who are elderly, young, low-income, and persons with disabilities. The goal of the program is to maximize transport system accessibility.
GOVERNMENT BARRIERS TO FAIR HOUSING CHOICE
GOVERNMENT BARRIERS TO FAIR HOUSING

The role of local government is critical to the assurance of fair housing choice. Local government has the ability to advocate for fair housing, assure the enforcement of fair housing law, and remove barriers to fair housing. Local government can also create obstacles to fair housing choice by having laws, codes, procedures, or practices that limit fair housing choice, have an undue impact on the provision of one or more housing types, or have an undue impact on the ability of certain classes of persons to obtain housing.

There are also certain factors affecting fair housing choice over which local government has no control. These include market forces, the availability of land, environmental concerns, most banks’ lending practices, and the policies of higher jurisdictions. To ameliorate some of these factors, local governments may enact programs to provide incentives that facilitate housing choice.

This section reviews the land use policies and practices of Pierce County Urban County members as they relate to fair housing choice. A particular emphasis is placed on the County’s recent efforts to remove barriers to the provision of affordable housing, emergency shelter, and transitional housing. This section also analyzes constraints on the provision of a variety of housing types and the ability of the Urban County to provide low cost housing.

This section starts with a review of Washington State law. Pierce County and its jurisdictions are subject to state law. The Growth Management Act contains very specific provisions related to land use and housing. Though the Urban County staff does not have a direct input into the County’s and cities’ Comprehensive Land Use Plans, these plans impact the availability of land for affordable housing and represent both constraints and opportunities for the provision and preservation of affordable housing. Therefore, this analysis starts with a review of the planning context within which the Urban County operates.

STATE LAND USE LAW AFFECTING LAND USE POLICIES AND PRACTICES

Washington State land use practice is governed by both the Washington Administrative Code (WAC) and the Revised Code of Washington (RCW). The RCW defines the legal requirements cities and counties must meet. The WAC defines administrative procedures related to the RCW’s legal requirements. In 1990, the Washington State Legislature adopted RCW 36.70A, commonly known as the Growth Management Act (GMA). The GMA requires all local jurisdictions to project their housing needs and to make adequate provisions to meet the housing needs of all economic segments of the community. Jurisdictions must demonstrate, in specific terms, how they plan to meet GMA goals for affordable housing. The overall planning goals for housing in the GMA are as follows:

- Ensure housing for all economic segments of the population of the state.
- Participate in making available a fair share of affordable housing, including affordable housing for people with special needs.
- Promote zoning classifications which allow a variety of residential densities and housing types.
- Encourage preservation of existing housing stock.
- Assure that housing complies with local, state, and federal fair housing laws.

The GMA also encourages the use of innovative land use techniques to promote a variety of housing opportunities, including density bonuses, cluster housing, planned unit developments, and the transfer of development rights.
GOVERNMENT BARRIERS TO FAIR HOUSING CHOICE

COMPREHENSIVE PLAN HOUSING ELEMENT

All of the Urban County jurisdictions are subject to the Growth Management Act. Therefore, each jurisdiction’s Comprehensive Plan must be compliant with the GMA. Jurisdictions that are found to be out of compliance with the GMA face sanctions in the form of lost grant and loan funding from state and federal sources. Specifically, the Washington State Department of Commerce will not release state grant and loan funds from a variety of sources until a jurisdiction meets compliance with the GMA.

Each GMA jurisdiction must approve a Comprehensive Plan every seven years. Comprehensive Plans are land use planning documents that contain several required elements, including land use, housing, transportation, and capital improvements. The housing element must provide policy guidance on the provision of affordable housing. The specific Washington Administrative Code language regarding housing elements follows, with underscore emphasis added to demonstrate affordable housing requirements.

WAC 365-196-410 HOUSING ELEMENT

1) Requirements. Counties and cities must develop a housing element ensuring vitality and character of established residential neighborhoods. The housing element must contain at least the following features:

(a) An inventory and analysis of existing and projected housing needs.

(b) A statement of the goals, policies, and objectives for the preservation, improvement, and development of housing, including single-family residences.

(c) Identification of sufficient land for housing, including, but not limited to, government-assisted housing, housing for low-income families, manufactured housing, multifamily housing, group homes and foster care facilities.

(d) Adequate provisions for existing and projected housing needs of all economic segments of the community.

2) Recommendations for meeting requirements. The housing element shows how a county or city will accommodate anticipated growth, provide a variety of housing types at a variety of densities, provide opportunities for affordable housing for all economic segments of the community, and ensure the vitality of established residential neighborhoods. The following components should appear in the housing element:

(e) Housing goals and policies.

(i) The goals and policies serve as a guide to the creation and adoption of development regulations and may also guide the exercise of discretion in the permitting process.

(ii) The housing goals and policies of counties and cities should be consistent with county-wide planning policies and, where applicable, multicounty planning policies.

(iii) Housing goals and policies should address at least the following:

A. Affordable housing;

B. Preservation of neighborhood character; and
PROVISION OF A VARIETY OF HOUSING TYPES ALONG WITH A VARIETY OF DENSITIES.

Housing goals and policies should be written to allow the evaluation of progress toward achieving the housing element's goals and policies.

Housing inventory.

The purpose of the required inventory is to gauge the availability of existing housing for all economic segments of the community.

The inventory should identify the amount of various types of housing that exist in a community. The act does not require that a housing inventory be in a specific form. Counties and cities should consider WAC 365-196-050 (3) and (4) when determining how to meet the housing inventory requirement and may rely on existing data.

The housing inventory may show the affordability of different types of housing. It may provide data about the median sales prices of homes and average rental prices.

The housing inventory may include information about other types of housing available within the jurisdiction such as:

A. The number of beds available in group homes, nursing homes and/or assisted living facilities;

B. The number of dwelling units available specifically for senior citizens;

C. The number of government-assisted housing units for lower-income households.

Housing needs analysis.

The purpose of the needs analysis is to estimate the type and densities of future housing needed to serve all economic segments of the community. The housing needs analysis should compare the number of housing units identified in the housing inventory to the projected growth or other locally identified housing needs.

The definition of housing needs should be addressed in a regional context and may use existing data.

The analysis should be based on the most recent twenty-year population allocation.

The analysis should analyze consistency with county-wide planning policies, and where applicable, multicounty planning policies, related to housing for all economic segments of the population.

Housing targets or capacity.

The housing needs analysis should identify the number and types of new housing units needed to serve the projected growth and the income ranges within it. This should be used to designate sufficient land capacity suitable for development in the land use element.
(ii) Counties and cities may also use other considerations to identify housing needs, which may include:

A. Workforce housing which is often defined as housing affordable to households earning between eighty to one hundred twenty percent of the median household income.

B. Jobs-to-housing balance, which is the number of jobs in a city or county relative to the number of housing units.

C. Reasonable measures to address inconsistencies found in buildable lands reports prepared under RCW 36.70A.215.

D. Housing needed to address an observed pattern of a larger quantity of second homes in destination communities.

(iii) The targets established in the housing element will serve as benchmarks to evaluate progress and guide decisions regarding development regulations.

(i) Affordable housing. RCW 36.70A.070 requires counties and cities, in their housing element, to make adequate provisions for existing and projected needs for all economic segments of the community.

(i) Determining what housing units are affordable.

A. In the case of dwelling units for sale, affordable housing has mortgages, amortization, taxes, insurance and condominium or association fees, if any, that consume no more than thirty percent of the owner's gross annual household income.

B. In the case of dwelling units for rent, affordable housing has rent and utility costs, as defined by the county or city, that cost no more than thirty percent of the tenant's gross annual household income.

C. Income ranges used when considering affordability. When planning for affordable housing, counties or cities should use income ranges consistent with the applicable county-wide or multicounty planning policies. If no such terms exist, counties or cities should consider using the United States Department of Housing and Urban Development (HUD) definitions found in 24 C.F.R. 91.5, which are used to draft consolidated planning documents required by HUD. The following definitions are from 24 C.F.R. 91.5:

I. Median income refers to median household income.

II. Extremely low-income refers to a household whose income is at or below thirty percent of the median income, adjusted for household size, for the county where the housing unit is located.

III. Low-income refers to a household whose income is between thirty percent and fifty percent of the median income, adjusted for household size, for the county where the housing unit is located.
IV. Moderate-income refers to a household whose income is between fifty percent and eighty percent of the median income where the housing unit is located.

V. Middle-income refers to a household whose income is between eighty percent and ninety-five percent of the median income for the area where the housing unit is located.

(ii) Affordable housing requires planning from a regional perspective. County-wide planning policies must address affordable housing and its distribution among counties and cities. A county's or city's obligation to plan for affordable housing within a regional context is determined by the applicable county-wide planning policies. Counties and cities should review county-wide affordable housing policies when developing the housing element to maintain consistency.

(iii) Counties and cities should consider the ability of the market to address housing needs for all economic segments of the population. Counties and cities may help to address affordable housing by identifying and removing any regulatory barriers limiting the availability of affordable housing.

(iv) Counties and cities may help to address affordable housing needs by increasing development capacity. In such an event, a county or city affordable housing section should:

A. Identify certain land use designations within a geographic area where increased residential development may help achieve affordable housing policies and targets;

B. As needed, identify policies and subsequent development regulations that may increase residential development capacity;

C. Determine the number of additional housing units these policies and development regulations may generate; and

D. Establish a target that represents the minimum amount of affordable housing units that it seeks to generate.

(j) Implementation plan.

(i) The housing element should identify strategies designed to help meet the needs identified for all economic segments of the population within the planning area. It should include, but not be limited to, the following:

A. Consideration of the range of housing choices to be encouraged including, but not limited to, multifamily housing, mixed uses, manufactured houses, accessory dwelling units, and detached houses;

B. Consideration of various lot sizes and densities, and of clustering and other design configurations;

C. Identification of a sufficient amount of appropriately zoned land to accommodate the identified housing needs over the planning period; and
GOVERNMENT BARRIERS TO FAIR HOUSING CHOICE

D. Evaluation of the capacity of local public and private entities and the availability of financing to produce housing to meet the identified need.

(ii) The housing element should also address how the county or city will provide for group homes, foster care facilities, and facilities for other populations with special needs. The housing element should provide for an equitable distribution of these facilities among neighborhoods within the county or city.

(iii) The housing element should identify strategies designed to ensure the vitality and character of existing neighborhoods. It should show how growth and change will preserve or improve existing residential qualities. The housing element may not focus on one requirement (e.g., preserving existing housing) to the exclusion of the other requirements (e.g., affordable housing) in RCW 36.70A.070(2). It should explain how various needs are reconciled.

(iv) The housing element should include provisions to monitor the performance of its housing strategy. A monitoring program may include the following:

A. The collection and analysis of information about the housing market;

B. Data about the supply of developable residential building lots at various land-use densities and the supply of rental and for-sale housing at various price levels;

C. A comparison of actual housing development to the targets, policies and goals contained in the housing element;

D. Identification of thresholds at which steps should be taken to adjust and revise goals and policies; and

E. A description of the types of adjustments and revisions that the county or city may consider.

[Statutory Authority: RCW 36.70A.050 and 36.70A.190. 10-03-085, § 365-196-410, filed 1/19/10, effective 2/19/10.]

RCW 36.70A.200 SITING OF ESSENTIAL FACILITIES

The Washington State Growth Management Act prevents barriers to the siting of essential facilities. Specifically, RCW 36.70A.200.1 requires all GMA cities and counties, including the Pierce County Urban County, to include a process for identifying and siting essential public facilities. In relation to housing, essential public facilities include inpatient facilities, including substance abuse facilities, mental health facilities, group homes, and secure community transition facilities. The statute disallows any comprehensive plan from precluding the siting of essential public facilities (RCW 36.70A.200.5). Additionally, the statute denies anyone the right to bring a cause of action for civil damages based on the good faith actions of any county or city to provide for the siting of secure community transition facilities (RCW 36.70A.200.6).

RCW 49.60.030 FREEDOM FROM DISCRIMINATION – DECLARATION OF CIVIL RIGHTS

Washington State RCW 49.60.030 grants all persons the right to be free from discrimination because of race, creed, color, national origin, sex, honorably discharged veteran or military status, sexual orientation, or the presence of any sensory, mental, or physical disability. Additionally, all persons have the right to engage in real estate transactions without discrimination. In the case of real estate transactions, the state precludes discrimination on the basis of all the above as well as against families with children.
RCW 49.60.222 UNFAIR PRACTICES WITH RESPECT TO REAL ESTATE TRANSACTIONS, FACILITIES, OR SERVICES

RCW 49.60.222 prohibits unfair practices related to housing based on many forms of discrimination. The text of the statute is as follows:

1) It is an unfair practice for any person, whether acting for himself, herself, or another, because of sex, marital status, sexual orientation, race, creed, color, national origin, families with children status, honorably discharged veteran or military status, the presence of any sensory, mental, or physical disability, or the use of a trained dog guide or service animal by a person with a disability:

   (a) To refuse to engage in a real estate transaction with a person;

   (b) To discriminate against a person in the terms, conditions, or privileges of a real estate transaction or in the furnishing of facilities or services in connection therewith;

   (c) To refuse to receive or to fail to transmit a bona fide offer to engage in a real estate transaction from a person;

   (d) To refuse to negotiate for a real estate transaction with a person;

   (e) To represent to a person that real property is not available for inspection, sale, rental, or lease when in fact it is so available, or to fail to bring a property listing to his or her attention, or to refuse to permit the person to inspect real property;

   (f) To discriminate in the sale or rental, or to otherwise make unavailable or deny a dwelling, to any person; or to a person residing in or intending to reside in that dwelling after it is sold, rented, or made available; or to any person associated with the person buying or renting;

   (g) To make, print, circulate, post, or mail, or cause to be so made or published a statement, advertisement, or sign, or to use a form of application for a real estate transaction, or to make a record or inquiry in connection with a prospective real estate transaction, which indicates, directly or indirectly, an intent to make a limitation, specification, or discrimination with respect thereto;

   (h) To offer, solicit, accept, use, or retain a listing of real property with the understanding that a person may be discriminated against in a real estate transaction or in the furnishing of facilities or services in connection therewith;

   (i) To expel a person from occupancy of real property;

   (j) To discriminate in the course of negotiating, executing, or financing a real estate transaction whether by mortgage, deed of trust, contract, or other instrument imposing a lien or other security in real property, or in negotiating or executing any item or service related thereto including issuance of title insurance, mortgage insurance, loan guarantee, or other aspect of the transaction. Nothing in this section shall limit the effect of RCW 49.60.176 relating to unfair practices in credit transactions; or
(k) To attempt to do any of the unfair practices defined in this section.

2) For the purposes of this chapter discrimination based on the presence of any sensory, mental, or physical disability or the use of a trained dog guide or service animal by a person who is blind, deaf, or physically disabled includes:

(a) A refusal to permit, at the expense of the person with a disability, reasonable modifications of existing premises occupied or to be occupied by such person if such modifications may be necessary to afford such person full enjoyment of the dwelling, except that, in the case of a rental, the landlord may, where it is reasonable to do so, condition permission for a modification on the renter agreeing to restore the interior of the dwelling to the condition that existed before the modification, reasonable wear and tear excepted;

(b) To refuse to make reasonable accommodation in rules, policies, practices, or services when such accommodations may be necessary to afford a person with the presence of any sensory, mental, or physical disability and/or the use of a trained dog guide or service animal by a person who is blind, deaf, or physically disabled equal opportunity to use and enjoy a dwelling; or

(c) To fail to design and construct covered multifamily dwellings and premises in conformance with the federal fair housing amendments act of 1988 (42 U.S.C. Sec. 3601 et seq.) and all other applicable laws or regulations pertaining to access by persons with any sensory, mental, or physical disability or use of a trained dog guide or service animal. Whenever the requirements of applicable laws or regulations differ, the requirements which require greater accessibility for persons with any sensory, mental, or physical disability shall govern.

Nothing in (a) or (b) of this subsection shall apply to: (i) A single-family house rented or leased by the owner if the owner does not own or have an interest in the proceeds of the rental or lease of more than three such single-family houses at one time, the rental or lease occurred without the use of a real estate broker or salesperson, as defined in RCW 18.85.010, and the rental or lease occurred without the publication, posting, or mailing of any advertisement, sign, or statement in violation of subsection (1)(g) of this section; or (ii) rooms or units in dwellings containing living quarters occupied or intended to be occupied by no more than four families living independently of each other if the owner maintains and occupies one of the rooms or units as his or her residence.

3) Notwithstanding any other provision of this chapter, it shall not be an unfair practice or a denial of civil rights for any public or private educational institution to separate the sexes or give preference to or limit use of dormitories, residence halls, or other student housing to persons of one sex or to make distinctions on the basis of marital or families with children status.

4) Except pursuant to subsection (2)(a) of this section, this section shall not be construed to require structural changes, modifications, or additions to make facilities accessible to a person with a disability except as otherwise required by law. Nothing in this section affects the rights, responsibilities, and remedies of landlords and tenants pursuant to chapter 59.18 or 59.20 RCW, including the right to post and enforce reasonable rules of conduct and safety for all tenants and their guests, provided that chapters 59.18 and 59.20 RCW are only affected to the extent they are inconsistent with the nondiscrimination requirements of this chapter. Nothing in this section limits
the applicability of any reasonable federal, state, or local restrictions regarding the maximum number of occupants permitted to occupy a dwelling.

5) Notwithstanding any other provision of this chapter, it shall not be an unfair practice for any public establishment providing for accommodations offered for the full enjoyment of transient guests as defined by RCW 9.91.010(1)(c) to make distinctions on the basis of families with children status. Nothing in this section shall limit the effect of RCW 49.60.215 relating to unfair practices in places of public accommodation.


7) Nothing in this chapter shall apply to real estate transactions involving the sharing of a dwelling unit, or rental or sublease of a portion of a dwelling unit, when the dwelling unit is to be occupied by the owner or sublessee. For purposes of this section, "dwelling unit" has the same meaning as in RCW 59.18.030.

MANUFACTURED HOUSING

In 2004, the Washington State Legislature passed SB 6593, effective July 1, 2005. SB 6593 requires that, to protect consumers’ choices in housing, cities and counties must regulate manufactured homes built to federal manufactured housing construction standards no differently than they regulate other types of homes. Section 1 of SB 6593 states the legislative intent of the bill was to provide for affordable homeownership and rental housing. Cities and counties have the power to impose restrictions on the siting of manufactured homes. They may require the home to be new, set on a permanent foundation, comply with any local design standards that might apply to all other homes in the neighborhood, be thermally equivalent to the state energy code, and/or otherwise meet requirements for a designated manufactured home in RCW 35.63.160. A designated manufactured home must include at least two sections. Therefore, cities and counties may still treat single-wide homes differently than other housing types. In 2008, the legislature amended SB 6593 to prohibit cities and counties from restricting the placement of any mobile or manufactured home of any age or size in an existing mobile home park or manufactured housing community. Under EHB 1227, in 2009, the legislature further limited the authority of cities and counties by prohibiting them from passing ordinances that prevent the entry or require the removal of a recreational vehicle used as a primary residence within existing mobile home or manufactured home communities.

WASHINGTON STATE BUILDING CODE

On November 12, 2009, the Washington State Building Code Council (SBCC) adopted the 2009 International Building, Residential, Mechanical, and Fire Codes and the 2009 Uniform Plumbing Code. All jurisdictions within Washington State are automatically required to follow the new codes, as amended by the state and individual jurisdictions. The 2009 codes, with state amendments, will become effective July 1, 2010. The ICC/ANSI A117.1, Accessible and Usable Buildings and Facilities, is a nationally


REGIONAL PLANNING

The Puget Sound Regional Council (PSRC) is an association of cities, towns, counties, ports, and state agencies that serves as a forum for developing policies and making decisions about regional growth management and environmental, economic, and transportation issues in the four-county central Puget Sound region. The PSRC is the four-county region’s Metropolitan Planning Organization (MPO) and the Regional Transportation Planning Organization (RTPO) for Pierce, King, and Snohomish counties. The PSRC General Assembly passed a new regional plan, VISION 2040, in April 2008. In 2009, PSRC approved a new regional transportation plan, Destination 2040, which defines where transportation improvements will be funded through state and federal sources. PSRC’s Regional Project Evaluation Committee (RPEC) is a group of elected officials from jurisdictions all over the four-county region that determines the winners of competitive bid processes for federal and state transportation funds. If a jurisdiction is out of compliance with either VISION 2040 or the GMA, PSRC’s RPEC will refuse to fund projects within that jurisdiction. VISION 2040 contains several regional housing policies, as described below.

Overarching Goal: The region will preserve, improve, and expand its housing stock to provide a range of affordable, healthy, and safe housing choices to every resident. The region will continue to promote fair and equal access to housing for all people.

POLICIES

HOUSING DIVERSITY AND AFFORDABILITY

**MPP-H-1:** Provide a range of housing types and choices to meet the housing needs of all income levels and demographic groups within the region.

**MPP-H-2:** Achieve and sustain — through preservation, rehabilitation, and new development — a sufficient supply of housing to meet the needs of low-income, moderate-income, middle-income, and special needs individuals and households that is equitably and rationally distributed throughout the region.

**MPP-H-3:** Promote homeownership opportunities for low-income, moderate-income, and middle-income families and individuals.

JOBS-HOUSING BALANCE

**MPP-H-4:** Develop and provide a range of housing choices for workers at all income levels throughout the region in a manner that promotes accessibility to jobs and provides opportunities to live in proximity to work.

CENTERS HOUSING

**MPP-H-5:** Expand the supply and range of housing, including affordable units, in centers throughout the region.
GOVERNMENT BARRIERS TO FAIR HOUSING

MPP-H-6: Recognize and give regional funding priority to transportation facilities, infrastructure, and services that explicitly advance the development of housing in designated regional growth centers. Give additional priority to projects and services that advance affordable housing.

BEST HOUSING PRACTICES

MPP-H-7: Encourage jurisdictions to review and streamline development standards and regulations to advance their public benefit, provide flexibility, and minimize additional costs to housing.

MPP-H-8: Encourage the use of innovative techniques to provide a broader range of housing types for all income levels and housing needs.

MPP-H-9: Encourage interjurisdictional cooperative efforts and public-private partnerships to advance the provision of affordable and special needs housing.

PIERCE COUNTY AFFORDABLE HOUSING EFFORTS

COUNTYWIDE PLANNING POLICIES

The Countywide Planning Policies (CPP), in addition to reaffirming the GMA housing goals, require all cities to share the responsibility for achieving a rational and equitable distribution of affordable housing in Pierce County. The CPP also establish targets for the provision of affordable housing for all local governments in Pierce County.

The current Pierce County Countywide Planning Policies on housing, adopted September 2005, include:

1) The County, and each municipality in the County, shall determine the extent of the need (i.e., the demand) for housing for all economic segments of the population that are projected for the community over the planning period.

1.1 the projection shall be made in dwelling units, by type, provided that the projection may be a range and that the types of dwelling units may be in broad categories, such as single-family detached, single-family attached, duplex, triplex, fourplex, apartments and special housing types;

1.2 the projection shall be reflective of census or other reliable data indicating the economic segments of the population for whom housing needs to be provided, and shall incorporate the jurisdiction’s fair share of the County’s housing needs;

1.3 the projections shall be reflective of the Countywide fair share housing allocation as shall be established pursuant to federal or state law and supplemented by provisions established in intergovernmental agreements between County jurisdictions.

2) The County and each municipality in the County shall meet their projected demand for housing by one or more or all of the following:

2.1 preservation of the existing housing stock through repair and maintenance, rehabilitation and redevelopment;
2.2 identification of vacant, infill parcels appropriately zoned for residential development with assurances that neighborhood compatibility and fit will be maintained through appropriate and flexible zoning and related techniques, such as:

2.2.1 sliding-scale buffering and screening requirements based on adjacent use considerations;
2.2.2 performance standards;
2.2.3 height and bulk limitations;
2.2.4 provision of open space;
2.2.5 front, side and rear yard requirements;
2.2.6 protection of natural resources and environmentally-sensitive lands;
2.2.7 architectural controls and design standards.

2.3 identification of other vacant lands suitable for residential development and permitting sufficient land through zoning to meet one or more or all of the following types and densities of housing:

2.3.1 multi-family housing
2.3.2 mixed use development
2.3.3 cluster development
2.3.4 planned unit development
2.3.5 non-traditional housing

2.4 In determining the suitability of the location and identification of sites for affordable housing, the jurisdictions shall consider the availability and proximity of transit facilities, governmental facilities and services and other commercial services necessary to complement the housing.

3) The County, and each municipality in the County, shall assess their success in meeting the housing demands and shall monitor the achievement of the housing policies not less than once every five years.

4) The County, and each municipality in the County, shall maximize available local, state and federal funding opportunities and private resources in the development of affordable housing.

5) The County, and each municipality in the County, shall explore and identify opportunities for non-profit developers to build affordable housing.

6) The County, and each municipality in the County, should explore and identify opportunities to reutilize and redevelop existing parcels where rehabilitation of the buildings is not cost-effective, provided the same is consistent with the Countywide policy on historic, archaeological and cultural preservation.
7) New fully-contained communities shall comply with the requirements set forth in the Growth Management Act and shall contain a mix in the range of dwelling units to provide their “fair share” of the Countywide housing need for all segments of the population that are projected for the County over the planning period.

PIERCE COUNTY HOUSING AFFORDABILITY TASK FORCE

In early 2006, the Pierce County Council and Pierce County Executive John Ladenburg created the Housing Affordability Task Force under Pierce County Resolution R2006-13s. The mission of the task force was to “examine the costs of housing development and recommend specific measures to address the affordable housing needs for all economic segments of the population, with particular interest for low income populations…”

The task force met 15 times between April and December 2006. The task force comprised for-profit and nonprofit housing developers, low-income housing advocates, realtors, housing authorities, bankers, mobile home park advocates, and elected and appointed officials from Pierce County government. At any given meeting, there were 15–20 participants. In March 2007, the Pierce County Housing Affordability Task Force released a report entitled Housing Affordability Final Report and Recommendations.

Over the course of the 15 meetings in 2006, the task force reviewed information regarding income and housing data, defined the challenges in creating affordable housing for different income groups, conducted an extensive review of affordable housing strategies being used in other jurisdictions, reviewed the “typical” cost of development for single-family and multifamily housing, and developed a broad range of recommendations to increase the supply of affordable housing.

The task force considered a range of affordable housing strategies including:

- Planning and Zoning
  - Transfer of Development Rights (TDR)
  - Affordable Housing Districts
  - Infill Housing Development
  - Inclusionary Housing
  - Accessory Dwelling Units (Attached and Detached)
  - Cottage Housing
  - Katrina Cottages or Transitional Affordable Housing
  - Permit-ready Housing or Rehabilitation
  - Upzoning – increasing densities
  - Zero Lot Line Development
- Manufactured Housing

10 Housing Affordability Final Report and Recommendations from the Pierce County Housing Affordability Task Force.
GOVERNMENT BARRIERS TO FAIR HOUSING CHOICE

- Development Incentives
  - Density Bonuses
  - Fee Waivers: Impact and Land Use Regulation Fees
  - Expedited Permitting

- Affordable Building Design
  - Green Buildings
  - Great House Concept
  - Adaptive Reuse

- Programs for Special Needs Populations
  - Housing Opportunities for People with AIDS
  - Single Resident Occupancy (SRO) Units
  - Transitional Housing
  - Visitability Standards

- Financial Tools
  - Local Dedicated Revenue Source
  - Housing Trust Funds
  - Community Land Trust
  - Affordable Housing Tax Incentives

- Housing Preservation Programs
  - Historic Preservation and Affordable Housing
  - Expiring Use of Federal Subsidies

- Education and Advocacy
  - Grassroots Awareness and Public Service Announcements

The Housing Affordability report recommended the following high priority actions to increase the supply of housing available to low- and moderate-income households:

1) The creation of Planned Development Districts (PDDs) to create mixed-income communities within the Urban Growth Area;
2) The enactment of both voluntary and compulsory inclusionary zoning measures;

3) The creation of incentives to assist developers in the creation of affordable housing for populations below 80% of the area median income, including measures such as density bonuses, fee waivers, reducing zoning requirements, and expedited permitting;

4) The encouragement of the development of single resident occupancy (SRO) housing;

5) The encouragement of the development of transitional housing;

6) The creation of a new local dedicated revenue source for providing housing to populations below 80% of the area median income; and

7) The provision of property tax relief for commitment to build and maintain affordable housing.

The task force recognized without new local revenues the other strategies by themselves are not sufficient to make substantial progress toward meeting affordable housing needs. The task force further asserted that while it recognized the feasibility of adopting new fees or taxes was low, these new revenue sources would position the County to leverage significant amounts of state and federal affordable housing funds. Finally, the task force acknowledged the need for strong political leadership and considerable public will to implement successful affordable housing strategies.

FAIR SHARE AFFORDABLE HOUSING

Under the Washington State Growth Management Act (GMA), counties are required to allocate growth targets within their jurisdictions and demonstrate their ability to comply with those targets within the existing Growth Management Boundary. The population and employment targets for each county are determined by the Washington State Office of Financial Management (OFM). The GMA requires counties to plan for housing affordable to all economic segments of the population. Local jurisdictions do this by developing a fair share housing allocation plan and by devising Countywide Planning Policies (CPPs) to address low-income housing needs. Pierce County adopted its first set of Countywide Planning Policies to address this requirement in 1992. In 2007, the County adopted a revised regional fair share population and employment allocation plan entitled the 2007 Pierce County Buildable Land Report.

The Pierce County Regional Council (PCRC) is a member organization comprising elected officials from Pierce County and each of its cities and towns. The PCRC’s task is to oversee countywide initiatives including the Countywide Planning Policies for land use and transportation. The Growth Management Coordinating Committee (GMCC) is a land use planning committee comprising staff from each of the PCRC jurisdictions. The GMCC reports to the PCRC.

In November 2006, the PCRC and the GMCC solicited proposals from consultants to create a regional housing implementation plan and to recommend new Countywide Planning Policies. The consultant’s proposed CPP revisions were influenced by the 2007 Buildable Lands Report’s fair share housing allocation. Prior to the 2006–2007 effort, fair share allocations had not been incorporated into the CPP.

The 2007 Pierce County Buildable Land Report attempted to create a rationale for allocating a projected Pierce County population of 912,700 residents by 2022 among the county’s cities and unincorporated area. Building on this allocation, the consultant and the GMCC attempted to further allocate responsibility for the construction of affordable housing. Each municipality and the unincorporated county were given a target for affordable housing unit construction to meet the 2022 need. The report was careful to distinguish that the affordable housing need of 29,325 affordable housing units needed by
2022 countywide would accommodate only the expected population growth without addressing the current unmet affordable housing need for the existing low- and moderate-income population.

During the course of late 2007 and 2008, the GMCC members debated and revised the proposed CPP revisions. On May 21, 2009, the GMCC took the proposed CPP revisions as part of a report entitled Final Recommendations: Pierce County Regional Affordable Housing Strategy to the Pierce County Regional Council for approval. The PCRC made several changes to the proposed CPP before adopting it. Once the PCRC approves a recommended amendment to the Countywide Planning Policies, the amendment must be ratified by enough member cities to represent a majority of the county population. This ratification takes the form of the adoption of interlocal agreements. On February 1, 2010, Pierce County Planning and Land Use Staff (PALS), representing the Growth Management Coordinating Committee, presented an ordinance to the Pierce County Council granting the County Executive authority to enter into interlocal agreements with cities and towns to amend the Countywide Planning Policies with the accepted amendment language from the Pierce County Regional Council. PALS senior staff, Dan Cardwell, estimates the measure will receive official ratification by the fall of 2010.17

The amended Countywide Planning Policy language is as follows:

1) The County, and each municipality in the County, shall determine the extent of the need for housing for all economic segments of the population, both existing and projected for its jurisdiction over the planning period.

2) The County, and each municipality in the County, should explore and identify opportunities to reutilize and redevelop existing parcels where rehabilitation of the buildings is not cost-effective, provided the same is consistent with the countywide policy on historic, archaeological, and cultural preservation.

3) The County, and each municipality in the County, shall encourage the availability of housing affordable to all economic segments of the population for each jurisdiction.

3.1 For the purpose of the Pierce County Countywide Planning Policies the following definitions shall apply:

3.1.1 “Affordable housing” shall mean the housing affordable to households earning up to 80 percent of the countywide median income.

3.1.2 “Low income households” shall mean households earning 80 percent or less of the countywide median income.

3.1.3 “Moderate income households” shall mean households earning 80 to 120 percent of the countywide median income.

3.1.4 “Special Needs Housing” shall mean supportive housing opportunities for populations with specialized requirements, such as the physically and mentally disabled, the elderly, people with medical conditions, the homeless, victims of domestic violence, foster youth, refugees, and others.

3.2 Affordable housing needs not typically met by the private housing market should be addressed through a more coordinated countywide approach/strategy.

17 Personal conversation, Dan Cardwell, Planner 3, Pierce County Planning and Land Services, January 19, 2010.
3.2.1 Each jurisdiction may adopt plans and policies for meeting its affordable and moderate income housing needs in a manner that reflects its unique demographic characteristics, comprehensive plan vision and policies, development and infrastructure capacity, location and proximity to job centers, local workforce, and access to transportation.

3.3 It shall be the goal of each jurisdiction in Pierce County that a minimum of 25% of the growth population allocation is satisfied through affordable housing.

4) The County and each municipality in the County should establish a countywide program by an organization capable of long-term consistent coordination of regional housing planning, design, development, funding, and housing management. All jurisdictions should be represented in directing the work program and priorities of the organization.

5) Jurisdictions should plan to meet their affordable and moderate-income housing needs goal by utilizing a range of strategies that will result in the preservation of existing, and production of new, affordable and moderate-income housing.

5.1 Techniques to preserve existing affordable and moderate-income housing stock may include repair, maintenance, and/or rehabilitation and redevelopment in order to extend the useful life of existing affordable housing units.

5.1.1 Jurisdictions should seek and secure state funds such as the Housing Trust Fund, and federal subsidy funds such as Community Development Block Grant, HOME Investment Partnership, and other sources to implement housing preservation programs.

5.2 Jurisdictions should promote the use of reasonable measures and innovative techniques (e.g. clustering, accessory dwelling units, cottage housing, small lots, planned urban developments, and mixed use) to stimulate new higher-density affordable and moderate-income housing stock on residentially-zoned vacant and underutilized parcels.

5.3. To promote affordable housing, jurisdictions should consider the availability and proximity of public transportation, governmental and commercial services necessary to support residents' needs.

5.4 Jurisdictions should consider providing incentives to developers and builders of affordable housing for moderate- and low-income households, such as but not limited to:

5.4.1 A menu of alternative development regulations (e.g. higher density, reduced lot width/area and reduced parking stalls) in exchange for housing that is ensured to be affordable.

5.4.2 A toolkit of financial incentives (e.g. permit and fee waivers or multi-family tax exemptions) and grant writing assistance, through the regional housing organization, that may be dependent on the amount of affordable housing proposed.

5.4.3 A toolkit of technical assistance (e.g. mapping, expedited processing and permit approval) to affordable housing developers that may be dependent on the amount of affordable housing proposed.
5.5 Jurisdictions should consider inclusionary zoning measures as a condition of major rezones and development.

5.5.1 New fully contained communities in unincorporated Pierce County shall contain a mix of dwelling units to provide for the affordable and moderate-income housing needs that will be created as a result of the development.

6) The County, and each municipality in the County, should cooperatively maximize available local, state, and federal funding opportunities and private resources in the development of affordable housing for households.

6.1 All jurisdictions should jointly explore opportunities to develop a countywide funding mechanism and the potential for both voter approved measures (bond or levy), and non-voter approved sources of revenue to support the development of affordable housing.

6.2 All jurisdictions should pursue state legislative changes to give local jurisdictions the authority to provide tax relief to developers of affordable housing.

6.3 All jurisdictions should explore opportunities to dedicate revenues from sales of publicly owned properties, including tax title sales, to affordable housing projects.

6.4 All jurisdictions should explore the feasibility of additional resources to facilitate the development of affordable housing such as a new countywide organization (based on inter-local agreements), expansion of existing non-profit partnerships, increased coordination with local public housing authorities, a countywide land trust, as well as future involvement of larger County employers, in the provision of housing assistance for their workers.

7) The County, and each municipality in the County, should explore and identify opportunities to reduce land costs for non-profit and for-profit developers to build affordable housing.

7.1 Jurisdictions should explore options to dedicate or make available below market-rate surplus land for affordable housing projects.

7.2 All jurisdictions should explore and identify opportunities to assemble, reutilize, and redevelop existing parcels.

8) The County, and each municipality in the County, shall periodically monitor and assess their success in meeting the housing needs to accommodate their 20-year population allocation.

8.1 Jurisdictions should utilize the available data and analyses provided by federal, state, and local sources to monitor their progress in meeting housing demand as part of the required Growth Management Act comprehensive plan update process.

8.2 Countywide housing allocations shall be periodically monitored and evaluated to determine if countywide needs are being adequately met; the evaluation should identify all regulatory and financial measures taken to address the allocation need.

8.3 Each jurisdiction should provide, if available, the quantity of affordable housing units created, preserved, or rehabilitated since the previous required update.
8.4 Jurisdictions should consider using a consistent reporting template for their evaluations to facilitate the countywide monitoring and assessment.

8.5 In conjunction with the Growth Management Act Update schedule, a report should be forwarded to the Pierce County Regional Council addressing the progress in developing new affordable housing.

TAX EXEMPTIONS

In Washington State, all property taxes are collected at the county level. Pierce County has a property tax exemption for low-income senior and disabled residents, but does not have a tax exemption based solely on income or family size. This program is available to citizens who are at least 61 years old on December 31 of the year they apply or are retired from regular gainful employment by reason of a disability, with a household income of $35,000 or less. The exemption freezes the value of the residence as of January 1 of the initial application year. The Assessor-Treasurer continues to establish the market value of the property on an annual basis and bills the homeowner based on the lesser of the market or frozen value. The program also exempts low-income seniors and disabled residents from paying excess levies, and in some cases, a portion of regular levies.

LAND USE POLICIES AND PRACTICES

ZONING

Each jurisdiction within the Urban County is required to adopt a Comprehensive Plan every seven years. The next update must be approved by the Washington State Department of Commerce by December 2011. As of 2010, all of the jurisdictions within the Urban County are in compliance with state law regarding the Housing Elements of the Comprehensive Plans. Each jurisdiction has reviewed its housing needs by income and segment of society and designated land via zoning regulations to meet those needs. This analysis focused on Pierce County as the Urban County. To determine whether there were impediments to fair housing choice inherent in the local land use and housing policies or within development codes, the Urban County analyzed a sampling of jurisdictions including Bonney Lake, DuPont, Gig Harbor, Puyallup, and Steilacoom. These specific municipalities were chosen because they offer a fair representation of the county’s cities in several ways. This information is presented in Appendix D.

ARCHITECTURAL AND DESIGN STANDARDS

Pierce County imposes both general and location specific design standards. None of these standards were found to be overly restrictive. Design review requires the construction of sidewalks, curbs and gutters; the planting of street trees; the placement of street lights; the preservation of opens space and natural vegetation; the creation of recreational space and amenities; limitations on impervious surfaces; and a process to match lot sizes and setbacks in rural areas. Each of these requirements has a process for variances and flexibility in design. The standards were also found to offer flexibility in how the standards are met and are balanced by the benefit they provide in the form of pleasing design and quality of life. The design review process has not been found to impose an undue burden on the production of any one housing type. The design review process can be conducted concurrently with other entitlement processing and discretionary review. Maximum design review time frames have been established in the state code to assure timely processing.

BARRIERS TO HOUSING TYPES

The residential zoning districts available in the Urban County permit a variety of housing types and housing densities. No significant barriers have been found to housing types, though very few incentives
for the provision of affordable housing exist. The availability of planned unit development districts, mixed-use districts, and master planning districts allows flexibility in meeting the affordable housing requirements of the Growth Management Act and relief from conditions found to overly restrict the development of a particular area.

Because of their generally lower cost to produce and lower sales prices, the permission of several specific types of housing is considered essential to providing a full range of housing choice. These housing types include mobile homes, manufactured housing, attached and semi-detached housing, apartments and condominiums, and accessory dwelling units.

Mobile homes and manufactured housing are an affordable form of housing. Under Washington State law, mobile and manufactured homes are treated the same as single-family detached dwellings and are permitted wherever a single-family detached home is permitted.

Neither Pierce County nor any of the Urban County communities has adopted a requirement for the mandatory set-aside of land for affordable housing (inclusionary zoning), provides zoning incentives for affordable housing (density bonus, accessory units, PUDs, floating zones, etc.), provides fee waivers or reductions for affordable housing, or has a municipally formed housing board/agency or development corporation.

**BARRIERS TO AFFORDABLE HOUSING**

The permitted uses in residential zoning districts available in Pierce County do not contain specific limits applicable to affordable housing or “low-rent” housing.

**CONDITIONAL USE PERMITTING**

A conditional use permit is required to permit group homes with more than seven residents in certain low density residential districts in Pierce County. A review of the processes for obtaining a conditional use permit or other use permit or variances found the processes were not overly burdensome, costly, or restrictive.

**REASONABLE ACCOMMODATION**

In order to assure fair housing choice, a local jurisdiction should provide an explicit means for a person with a permanent disability to request a deviation or variance from the zoning code in order to accommodate the disability. As a recipient of federal funds, Pierce County must comply with the requirements of Section 504 of the 1973 Rehabilitation Act, which prohibits discrimination based on a person’s disability. This “reasonable accommodations” policy should provide relief from both application of standards and the burden of making such a request.

Washington State law permits cities and counties to establish variance processes. Variances, particularly for minor deviations related to reasonable accommodation, may provide a less-burdensome means of requesting an accommodation. None of the Urban County jurisdictions’ zoning codes contained an explicit policy or process for reasonable accommodations. Washington State law, WAC 162-26-080 explicitly deals with reasonable accommodation. The WAC reads as follows:

**WAC 162-26-080 Reasonable accommodation.**

1) Unfair practice to not accommodate. It is an unfair practice for a person in the operation of a place of public accommodation to fail or refuse to make reasonable accommodation to the known physical, sensory, or mental limitations of a person with a disability or to the use of a trained dog guide or service animal by a disabled person, when same service would prevent the person from fully enjoying the place of public accommodation.
2) Determining reasonableness. Whether a possible accommodation is reasonable or not depends on the cost of making the accommodation, the size of the place of public accommodation, the availability of staff to make the accommodation, the importance of the service to the person with a disability, and other factors bearing on reasonableness in the particular situation.

3) Carrying not favored. Carrying a mobility-impaired person is not required by law and is not an acceptable accommodation, except in rare circumstances. Carrying should be done only when there is no other way for the mobility-impaired person to use the facility and when it is agreeable to the person with a disability.

4) “Arranged service.” The concept of “arranged service,” as formerly defined in commission rules, is incorporated fully within the scope of reasonable accommodation.
Complaints of illegal housing discrimination in Pierce County may be reported to local, state, or federal agencies for investigation. Reports made to fair housing advocates may or may not be referred to enforcement agencies for action, depending on whether or not they can be resolved prior to formal complaint and whether or not they constitute illegal housing discrimination in contrast to a dispute or unfair treatment that does not rise to the level of an illegal act.

Fair Housing complaints in the Urban County are investigated by the Fair Housing Center of Washington (FHCW), the Washington State Human Rights Commission (WSHRC) and the U.S. Department of Urban Development HUD. Fair Housing complaints reported directly to HUD are forwarded to the Washington State Human Rights Commission (WSHRC) and vice versa. WSHRC and HUD jointly share cases, except where the complaint is based on a Washington-state specific protected class not covered as a federally protected class, in which case investigation and resolution of the case is handled solely by WSHRC. The FHCW also files complaints with HUD and the WSHRC.

The Fair Housing Center of Washington (FHCW) is a nonprofit, corporation funded, in part, through the Pierce County’s CDBG funds. The FHCW operates in western and central Washington. Pursuant to a Pierce County contract, the FHCW provides investigation and litigation of complaints of housing discrimination; fair housing testing and training in the areas of fair housing practices in Pierce County. The FHCW also performs public outreach through forums, distribution of fair housing brochures, and newspaper articles. All information regarding the FHCW within this section pertains to Pierce County, and specifically the Urban County.

**FAIR HOUSING CENTER OF WASHINGTON**

**INTAKE**

From January 1, 2005 to December 31, 2009, the Fair Housing Center of Washington (FHCW) received 204 calls from Urban County residents complaining of fair housing discrimination. The data are collected by ZIP code or by caller-identified city name. Some callers may have listed a city of origin even though the actual incident may have occurred in the unincorporated county. It is also possible that callers listed cities adjacent to the incidence of discrimination because the city boundaries are contiguous and unclear. Therefore, the intake numbers may not be a complete account of complaint calls within the Urban County. Callers within or adjacent to the Urban County cities identified a total of 227 different types of discrimination in fair housing. Some callers may have identified multiple basis of discrimination for the same transaction. Table 45 represents the city of origin of the fair housing discrimination complaint calls received by the FHCW from adjacent to or within the Urban County cities.

Almost 43% of the total complaint calls in the Urban County originated from the Urban County’s largest city, Puyallup. The most common complaint by protected class in Puyallup was based on disability (71%), followed by familial status (15%), national origin (11%), and race (9%).

Table 46 describes the nature of the complaints for all callers in Pierce County from 2005 to 2009. Several callers listed multiple types of discrimination. Therefore, 204 calls resulted in allegations of 227 types of discrimination. The most commonly cited type of discrimination in fair housing was based on a disability (66.52%).

---

The FHCW does not provide mediation services.
## Table 45
City of Origin of Complaints
Pierce County Urban County Cities, 2005–2009

<table>
<thead>
<tr>
<th>City</th>
<th>Number of Complaints</th>
<th>Percentage of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bonney Lake</td>
<td>3</td>
<td>1.47%</td>
</tr>
<tr>
<td>Buckley</td>
<td>1</td>
<td>0.49%</td>
</tr>
<tr>
<td>Edgewood</td>
<td>1</td>
<td>0.49%</td>
</tr>
<tr>
<td>Fife</td>
<td>8</td>
<td>3.92%</td>
</tr>
<tr>
<td>Gig Harbor</td>
<td>15</td>
<td>7.35%</td>
</tr>
<tr>
<td>Milton</td>
<td>2</td>
<td>0.98%</td>
</tr>
<tr>
<td>Orting</td>
<td>1</td>
<td>0.49%</td>
</tr>
<tr>
<td>Puyallup</td>
<td>87</td>
<td>42.65%</td>
</tr>
<tr>
<td>Steilacoom</td>
<td>1</td>
<td>0.49%</td>
</tr>
<tr>
<td>Sumner</td>
<td>29</td>
<td>14.22%</td>
</tr>
<tr>
<td>University Place</td>
<td>27</td>
<td>13.24%</td>
</tr>
<tr>
<td>Unincorporated County*</td>
<td>29</td>
<td>14.22%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>204</strong></td>
<td><strong>100.00%</strong></td>
</tr>
</tbody>
</table>

*Includes the cities of Eatonville, Fircrest, Graham, Parkland and Spanaway.

## Table 46
Type of Complaint
Pierce County Urban County Cities, 2005 – 2009

<table>
<thead>
<tr>
<th>Protected Basis</th>
<th>Number of Complaints</th>
<th>Percentage of Complaints</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>3</td>
<td>0.61%</td>
</tr>
<tr>
<td>Disability</td>
<td>203</td>
<td>41.34%</td>
</tr>
<tr>
<td>Familial Status</td>
<td>37</td>
<td>7.54%</td>
</tr>
<tr>
<td>Marital Status</td>
<td>2</td>
<td>0.41%</td>
</tr>
<tr>
<td>National Origin</td>
<td>28</td>
<td>5.70%</td>
</tr>
<tr>
<td>Race/Color</td>
<td>33</td>
<td>6.72%</td>
</tr>
<tr>
<td>Religion</td>
<td>1</td>
<td>0.20%</td>
</tr>
<tr>
<td>Sex</td>
<td>1</td>
<td>0.20%</td>
</tr>
<tr>
<td>Source of Income</td>
<td>1</td>
<td>0.20%</td>
</tr>
<tr>
<td>Other</td>
<td>123</td>
<td>25.05%</td>
</tr>
<tr>
<td>Not Reported</td>
<td>59</td>
<td>12.02%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>491</strong></td>
<td><strong>99.9%</strong></td>
</tr>
</tbody>
</table>
The FHCW assisted 31 people with lodging reasonable accommodations requests with the landlord. An additional 14 complainants were unresolved at the local level. These callers filed housing complaints of discrimination with the Department of Housing and Urban Development. HUD assigned 3 of the 14 complaints a reasonable cause finding of discrimination. These three cases are being prosecuted by the Washington State Attorney General’s Office. Court dates are pending as of February 2010. The FHCW conciliated two complaints.

Table 47 demonstrates the cases resolved by the FHCW and those that were referred to HUD. The HUD cases are labeled FH Complaint.

19 The FHCW did not provide the basis of these complaints or describe to whom compensation was made.

20 Pierce County outside the city limits of Tacoma, Lakewood, and Auburn.
## OUTREACH

Pierce County contracts with a third party provider, the Fair Housing Center of Washington (FHCW), to perform public education and outreach activities related to fair housing practice. The FHCW is partly sponsored by Pierce County and partly by other sources and agencies. Some, but not all of the activities conducted by the FHCW were pursuant to the contract provisions with Pierce County. Many activities were sponsored by different agencies with varying jurisdictions outside the Urban County boundaries. The information within this section pertains to activities within the Urban County as reported by the FHCW to Pierce County staff.

In 2005, the FHCW attended or sponsored two public outreach activities, both in the City of Tacoma. The 2005 activities reached a total audience of 28 people. The FHCW also distributed 20 flyers at Dobler Management in Tacoma.

In 2006, the FHCW attended or sponsored 16 public outreach events, reaching a total audience of around 500 people. The 2006 events all occurred in Tacoma, with the exception of one event each in

### OUTREACH

<table>
<thead>
<tr>
<th>Case #</th>
<th>Protected Basis</th>
<th>Outcome</th>
<th>City</th>
</tr>
</thead>
<tbody>
<tr>
<td>24</td>
<td>2007-01-09</td>
<td>Disability</td>
<td>FH Complaint</td>
</tr>
<tr>
<td>25</td>
<td>2007-03-03</td>
<td>Disability</td>
<td>Reasonable Accommodation</td>
</tr>
<tr>
<td>26</td>
<td>2007-10-07</td>
<td>Disability</td>
<td>Reasonable Accommodation</td>
</tr>
<tr>
<td>27</td>
<td>2007-11-03</td>
<td>Familial Status</td>
<td>FH Complaint</td>
</tr>
<tr>
<td>28</td>
<td>2007-02-12</td>
<td>Disability</td>
<td>Reasonable Accommodation</td>
</tr>
<tr>
<td>29</td>
<td>2007-04-01</td>
<td>Disability</td>
<td>Reasonable Accommodation</td>
</tr>
<tr>
<td>30</td>
<td>2007-09-01</td>
<td>Disability</td>
<td>Reasonable Accommodation</td>
</tr>
<tr>
<td>31</td>
<td>2007-12-03</td>
<td>Disability</td>
<td>Reasonable Accommodation</td>
</tr>
<tr>
<td>32</td>
<td>2007-07-06</td>
<td>Race</td>
<td>FH Complaint</td>
</tr>
<tr>
<td>33</td>
<td>2007-08-02</td>
<td>Disability</td>
<td>Reasonable Accommodation</td>
</tr>
<tr>
<td>34</td>
<td>2007-10-06</td>
<td>Disability</td>
<td>Reasonable Accommodation</td>
</tr>
<tr>
<td>35</td>
<td>2008-05-09</td>
<td>Disability</td>
<td>Reasonable Accommodation</td>
</tr>
<tr>
<td>36</td>
<td>2008-06-01</td>
<td>Disability</td>
<td>Reasonable Accommodation</td>
</tr>
<tr>
<td>37</td>
<td>2008-06-06</td>
<td>Disability</td>
<td>Reasonable Accommodation</td>
</tr>
<tr>
<td>38</td>
<td>2008-05-06</td>
<td>Race</td>
<td>FH Complaint</td>
</tr>
<tr>
<td>39</td>
<td>2008-04-03</td>
<td>Disability</td>
<td>Reasonable Accommodation</td>
</tr>
<tr>
<td>40</td>
<td>2008-06-07</td>
<td>Disability</td>
<td>Reasonable Accommodation</td>
</tr>
<tr>
<td>41</td>
<td>2008-05-14</td>
<td>Disability</td>
<td>Reasonable Accommodation</td>
</tr>
<tr>
<td>42</td>
<td>2009-02-06</td>
<td>Disability</td>
<td>Reasonable Accommodation</td>
</tr>
<tr>
<td>43</td>
<td>2009-08-07</td>
<td>Disability</td>
<td>Reasonable Accommodation</td>
</tr>
<tr>
<td>44</td>
<td>2009-09-03</td>
<td>Disability</td>
<td>Reasonable Accommodation</td>
</tr>
<tr>
<td>45</td>
<td>2009-08-02</td>
<td>Disability</td>
<td>Reasonable Accommodation</td>
</tr>
</tbody>
</table>

*Outside Tacoma city limits*
FAIR HOUSING

Puyallup and at Fort Lewis. The FHCW also published two newsletter articles and distributed approximately 100 brochures primarily aimed at the Hispanic community that year.

In 2007 and 2008, the FHCW provided public outreach once per year, reaching an audience of 8 people in 2007 and 48 people in 2008. FHCW staff also gave an interview to TV Tacoma’s CityLine show in 2008.

The FHCW reported that it provided no public outreach or educational activities in Pierce County in 2009. Of the 20 public outreach and education events sponsored or attended by FHCW staff from 2005 to 2009 within Pierce County, all but two were conducted in Tacoma.

Pierce County’s Urban County does not include the City of Tacoma or the military bases. To provide more effective public outreach specifically within the Urban County in the future, Pierce County will structure its fair housing services contract such that the third party provider conducts fair housing training focused on property owners, lenders, property management agencies, and the public in all geographic regions of the county and to all major minority groups. Future contracts will also provide more proactive educational activities such that annual testing will serve as both a test of fair housing in the County as well as an educational experience.

Table 48
FHCW Public Outreach and Education
2005–2009

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Events</th>
<th>Location of Events</th>
<th>Total Audience Reached</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005</td>
<td>2</td>
<td>Tacoma</td>
<td>28</td>
</tr>
<tr>
<td>2006</td>
<td>16</td>
<td>Tacoma (14), Puyallup (1), Fort Lewis (1)</td>
<td>500</td>
</tr>
<tr>
<td>2007</td>
<td>1</td>
<td>Tacoma</td>
<td>8</td>
</tr>
<tr>
<td>2008</td>
<td>1</td>
<td>Tacoma</td>
<td>48</td>
</tr>
<tr>
<td>2009</td>
<td>0</td>
<td>N/A</td>
<td>0</td>
</tr>
</tbody>
</table>

WASHINGTON STATE HUMAN RIGHTS COMMISSION

The State of Washington defines several protected classes in addition to the federally defined classes. Federal law prohibits discrimination in the provision of housing or access to housing based on membership in certain protected classes of persons or personal status: race, color, national origin or ethnicity, sex, religion, familial status, mental and physical handicap (disability). These classes and statuses are protected against discrimination by federal law. Washington State law codifies the federal protections and adds protection to creed and marital status. The Washington State Human Rights Commission (WSHRC) and HUD jointly investigate and enforce violations of fair housing law for every claim of discrimination based on a federally protected class. WSHRC investigates and enforces claims of discrimination based on classes protected by Washington State law as well as veteran status.

For the period 2005–2009, the WSHRC investigated seven cases of discrimination based on membership in a Washington State protected class that originated anywhere in Pierce County. Six of these were given a No Reasonable Cause Finding. One is still under investigation pending determination of cause.
The U.S. Department of Housing and Urban Development (HUD) either directly or through the FHCW or the Washington State Human Rights Commission received 225 complaints from Pierce County residents from January 1, 2005, to December 31, 2009. The majority of these (105) were closed with a “no cause determination.” The HUD settled 59 (26.22%) of the cases with a successful conciliation/settlement. Another 12 complaints were withdrawn by the complainant after resolution. Slightly more (16 cases) were withdrawn by the complainant without resolution. At the end of 2009, HUD had 6 open cases in Pierce County.

The 59 complaints settled through conciliation/settlement were based on 74 separate bases. Over half of the complaints were based on disability. Most of the disability discrimination complaints cited a failure to provide reasonable accommodation including modification of the residence and/or refusal to rent. Many disabled complainants also alleged discrimination in the terms/condition/privileges related to renting. The remaining successfully conciliated/settled bases were race (12 complaints), family status (9 complaints), retaliation (6 complaints), national origin and sex (4 complaints each), and color (1 complaint).

FAIR HOUSING TESTING

In addition to providing fair housing services, the Fair Housing Center of Washington conducts annual fair housing testing in western Washington, including within the Urban County. Some of these testing services are the result of a contract with Pierce County, while some are prompted by other contracts with other jurisdictions, including HUD. From 2005 to 2009, the FHCW conducted 86 fair housing tests within the Urban County. FHCW tested for discrimination based on race, familial status, national origin, and disability. The FHCW did not conduct testing on discrimination based on age, marital status, religion or sex. A positive result means that potential discriminatory behavior was found.

While testing multi-unit rental housing randomly throughout Pierce County21, the FHCW found evidence of possible discriminatory behavior in 70.93% of cases. Table 49 demonstrates the testing results for Pierce County from 2005 to 2009. It should be noted that three of the six disability tests included evidence of discrimination against service animals. In 2009, the Urban County cities with the most discrimination in housing complaints are Puyallup (28.18%), Sumner (10.45%), Spanaway (9.32%), and University Place (8.18%).

---

21 The FHCW did not provide data indicating any testing of single family rental units was performed.
### Table 49
Pierce County Fair Housing Testing by FHCW 2005–2009

<table>
<thead>
<tr>
<th>Protected Basis</th>
<th>Number of Tests</th>
<th>Year Tested</th>
<th>Testing by Basis</th>
<th>Number of Positive Results</th>
<th>Percentage of Positive Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>0</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Disability</td>
<td>1</td>
<td>2007</td>
<td>1</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5</td>
<td>2009</td>
<td>5</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>6</td>
<td>Total</td>
<td>6</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Familial Status</td>
<td>2</td>
<td>2005</td>
<td>1*</td>
<td>N/A*</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>2008</td>
<td>0</td>
<td>0.00%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>2009</td>
<td>0</td>
<td>0.00%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>Total</td>
<td>1</td>
<td>25.00%*</td>
<td></td>
</tr>
<tr>
<td>Marital Status</td>
<td>0</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>National Origin</td>
<td>1</td>
<td>2006</td>
<td>1</td>
<td>100.00%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>10</td>
<td>2009</td>
<td>6</td>
<td>60.00%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>11</td>
<td>Total</td>
<td>7</td>
<td>63.64%</td>
<td></td>
</tr>
<tr>
<td>Race/Color</td>
<td>1</td>
<td>2005</td>
<td>1</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>26</td>
<td>2006</td>
<td>18</td>
<td>69.23%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>16</td>
<td>2007</td>
<td>9</td>
<td>56.35%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1</td>
<td>2008</td>
<td>1</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>21</td>
<td>2009</td>
<td>18</td>
<td>85.71%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>65</td>
<td>Total</td>
<td>47</td>
<td>72.31%</td>
<td></td>
</tr>
<tr>
<td>Religion</td>
<td>0</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Sex</td>
<td>0</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Not Reported</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>86</strong></td>
<td><strong>Total</strong></td>
<td><strong>61</strong></td>
<td><strong>70.93%</strong></td>
<td></td>
</tr>
</tbody>
</table>

* Results for second test were not reported.

The Fair Housing Center of Washington tested on the basis of race in 65 of 86 tests (75.58%). Allegations of discrimination based on race/color represent about 6.37% of all fair housing complaints in Pierce County. The majority of complainants (41.65%) list discrimination against disabilities as the most prevalent type of housing discrimination. In order to provide a more complete picture with regard to discrimination based on disability and to provide for an opportunity for proactive fair housing education, Pierce County will amend the language within its fair housing testing contracts to require its third party fair housing services provider to perform testing based on disability.
Pursuant to contracts with Pierce County and others, the FHCW performed 3 tests in 2005, 27 tests in 2006, 17 tests in 2007, 2 tests in 2008, and 37 tests in 2009 within the Urban County. In recent years, Pierce County has attempted to strengthen its methodology with regard to fair housing testing. The increased number of tests and bases for discrimination in 2009 attest to that fact. In order to get a better sense of whether fair housing practices are discriminatory on a consistent basis in the Urban County and to provide a consistent number of tests from year to year, in particular with relation to the more frequently reported bases for discrimination (i.e., disability, familial status, race/color, and national origin), Pierce County will amend its future contracts to specify the number, type and methodology of fair housing testing.

Pierce County wants to provide an opportunity to proactively educate landlords on fair housing practices. In the future, Pierce County will amend its contracts to require the third party fair housing services provider to conclude each test by notifying the property owner that they have been tested and how they complied or did not comply with fair housing law. The letter should also invite the property owner to attend training on fair housing.
SURVEY RESULTS AND PUBLIC INPUT
SURVEY RESULTS AND PUBLIC INPUT

PUBLIC INPUT

WORKSHOPS
The preparation of the Analysis of Impediments began with “in-reach” among public agencies in the County. Following the initial consultation with public agency staff, the Urban County conducted a focus group meetings and a public meeting during the month of November 2009. Individuals and representatives of housing agencies and service providers from throughout Pierce County were invited to these meetings to discuss barriers to fair housing.

METHODS OF CONSULTATION
The community and agency outreach process involved community meetings, service provider questionnaires, resident surveys, and phone interviews with service providers and nonprofit organizations.

Housing Services/Affordable Housing
Consulted with housing and community development departments for the County and Urban County jurisdictions. Consulted with affordable housing providers and supportive service agencies.

Homeless Services
Consulted with the Pierce County Department of Housing and homeless service providers.

County (and Urban County Cities)
Conducted interviews and surveyed Urban County member jurisdictions.

Public Housing Authorities
Consulted with the Pierce County Housing Authority.

ANALYSIS OF IMPEDIMENTS SURVEY
The Pierce County conducted a survey to determine attitudes and opinions about fair housing, and awareness and enforcement of fair housing rights in Pierce County. The survey was available in English and Spanish. It was launched as a web survey on the County’s website as well as on the Pierce County Library System’s homepage. Paper copies of surveys were also distributed when requested. The survey was live on the web from November 16, 2009, to January 15, 2010. The full text of the survey is attached as Appendix B.

The Urban County encouraged all county residents, service providers, Urban County jurisdictions, lenders, and real estate professionals to fill out the survey. Notification of the survey’s availability was advertised in the Tacoma News Tribune and the Puyallup Herald, on the Pierce County Community Services website, on the Pierce County Library System’s home page, and as three separate e-mail blasts to county subrecipients. The notices notified the public of both the English and Spanish versions of the survey. The Urban County also called many subrecipients and Urban County jurisdictions directly to encourage them to take the survey.
The first question of the survey asked respondents to identify themselves based on their professional affiliation or residential status. The total number of respondents was 45. The greatest share of the respondents (65.9%) identified themselves as service providers, housing providers, and/or housing advocates (providers) (27 respondents). The second highest respondent group was county residents (12, or 26.7% of respondents). Local government representatives accounted for the remaining 8.9% of respondents (4 respondents). Though the survey was also targeted to lenders and real estate professionals, no one from either of those groups responded to the survey. All survey respondents responded to the English language version of the survey.

SURVEY RESULTS

The first part of the survey sought to assess respondents’ attitudes and opinions about fair housing discrimination in Pierce County. Respondents were asked to identify whether they believed housing discrimination was a common practice in Pierce County. Of the 23 survey respondents who answered this question, the most common response (39.1%) was that discrimination occurs somewhat commonly in Pierce County. The remainder of the survey choices were never occurs, rarely occurs, somewhat rarely occurs, commonly occurs, and don’t know. One survey respondent, a representative of local government, felt discrimination never occurs. Four respondents didn’t know. The remaining response categories each had 3 responses (13% each).

Respondents were asked to describe whether they thought housing discrimination had become more or less of an issue in their community. The most common response to this question (42.9%) was that discrimination had become somewhat less of a problem in their community in the last three years. Still, 28.6% of respondents felt discrimination had actually become somewhat more of a problem in their community in that time period. Only 14.3% of respondents felt that discrimination was not an issue in their community. Less than 5% of the respondents felt discrimination had become much more of a problem in the past three years, while about 10% felt discrimination had become much less of a problem during that time frame.

The next question dealt with how well the respondent perceived members of their community or clientele understood their fair housing rights. Only one respondent felt members of the community understood their fair housing rights very well. The most common responses were somewhat well (41.7%) and somewhat poorly (16.7%). Over a third of the respondents felt members of the community understood their fair housing rights very poorly (25%) or not at all (12.5%). As a follow-up to knowledge of fair housing rights, respondents were asked to give their opinion on whether the residents of their community would report incidents of discrimination to the County, law enforcement, a fair housing advocate, or a lawyer. Seventy (70) percent of respondents felt members of their community or clientele either probably would (40%) or definitely would (30%) report discrimination against them to the County or law enforcement. Only 20% indicated they thought the residents probably would not report discrimination to the County or law enforcement. A similarly large percentage of respondents (65.2%) felt residents probably would (47.8%) or definitely would (17.4%) report incidents of fair housing discrimination to a fair housing advocate or attorney. However, 30.4% of respondents felt victims of housing discrimination probably would not report incidents of discrimination to a fair housing advocate or attorney.

The respondents were asked to check off a list of reasons they felt residents of their community or clientele might not report discrimination. Nearly all respondents (80.6%) felt residents might not report fair housing discrimination because of the belief that no meaningful action will take place. While still a major reason for possible failure to report discrimination, the resident respondents were less likely to cite this reason (42.9%) than representatives of local government (100%) or providers (88.9%). A majority of respondents (55.6%) also felt victims of discrimination might not report it simply because they didn’t want the hassle or didn’t have the time. Over 30% said they felt residents who were victims of discrimination might not report it
because of fear of reprisal. A fourth of the respondents also felt that the lack of understanding or knowledge of fair housing rights might cause victims not to report discrimination.

The second part of the survey sought to understand the nature of fair housing discrimination in Pierce County. Respondents were asked to describe their personal experiences with discrimination. Of the 22 respondents who responded to the question of whether they (residents) or their clientele (providers) had personally experienced housing discrimination within the last 12 months, 15 respondents (68%) indicated they had not experienced housing discrimination within the prior year. None of the resident respondents indicated they had experienced housing discrimination within the last year. Half of the agency respondents (7) indicated they had clientele who had experienced housing discrimination in that time frame.

Reported reasons for this discrimination included race/ethnicity (57.1%); presence or absence of children (28.6%); and national origin, age, and disability (14.3% each). Additional listed reasons for discrimination included income type, background, and homelessness and mental illness including hoarding. For all seven cases, the form of the discrimination included a refusal to rent or sell housing. Two of the cases also included having different conditions imposed on the purchase or rental of housing for sale or for rent. One case involved the provision of misleading information about the availability of housing for sale or for rent. Finally, one case also involved the applicant being shown housing for sale or for rent only in certain areas or not in certain areas (steering).

Action was taken in five of the seven cases. In all five cases that took action, a fair housing counselor/advocate was consulted. One of the cases also included consultation with an attorney. Respondents indicated the results for only three of five cases that took action. Two of them were resolved prior to formal action. One resulted in an out-of-court civil settlement.

Local Government

Only two representatives of local government answered the survey. One was an appointed official, the other an elected official who answered questions as a resident. Neither local government official represented an Urban County jurisdiction. Both local government representatives agreed there were areas of both residential poverty concentration and significant areas of racial/ethnic concentrations in their communities. They were split on the question of whether the community’s land use policies were reducing concentrations of residential poverty and racial/ethnic concentration. One somewhat disagreed with that statement while the other agreed.

Both local government respondents agreed that the community had reviewed its land use and permitting policies and practices as they might impact the construction of affordable housing, though neither could remember when that had happened. Only one of the local government representatives answered the question regarding whether their community had a policy requiring affordable housing to be located in all areas of the community. The respondent indicated their community did not have such a policy. Both agreed their community has a significant amount of land available for residential development and that there is land zoned for a variety of housing densities and housing types. Though only one respondent thought their community had an official definition of family, both respondents believe their communities require a special permit for the operation of housing for disabled persons (group home). Only one of the local government representatives answered the question relating to whether the community had a dedicated source of funding for the construction of affordable housing. The respondent indicated the community did not have such funding.

---

22 One of the elected officials who responded is located in a city outside the Urban County, the other responded as a resident and reported they represent the unincorporated Pierce County. Pierce County follows state law with regards to operating group homes and requires homes with seven or more residents to obtain a conditional use permit in residential zones.
In accordance with state law, both local government respondents reported their community had an adopted Comprehensive Plan and an adopted Housing Policy. State law does not require a mandatory set-aside of land for affordable housing (inclusionary zoning). Neither respondent indicated that their community had a requirement for inclusionary zoning, provides zoning incentives for affordable housing (density bonus, accessory units, PUDs, floating zones, etc.), provides fee waivers or reductions for affordable housing, permits accessory dwelling units, or has a municipally formed housing board/agency or development corporation. Pierce County does, in fact, have a community development corporation that covers all of the Urban County member jurisdictions. Pierce County also permits planned unit developments, master planned and fully contained communities as well as accessory dwelling units.

Service Providers, Housing Providers, and Housing Advocates

The service providers, housing providers, and housing advocates (providers) were asked a series of questions about their organizations and their observations regarding fair housing practice in Pierce County. The providers provided services to every part of Pierce County. The majority indicated they work on the unincorporated county as well as within specific municipalities. The municipalities with the most coverage include Tacoma, Lakewood, and Puyallup (eight providers each). No Urban County municipality was served by less than five providers. Eighty-five (85) percent of the respondent providers serving Pierce County are registered nonprofits. The 14 respondent providers provide services including affordable housing development or operation (2 providers), services or shelter for the homeless (3 providers), housing-related services (2 providers), emergency assistance (food, shelter, clothing) (2 providers), and supportive services (non-emergency assistance) (3 providers).

The respondent providers provide services for a range of groups. Providers who filled out the survey assist approximately 36,550 persons and 8,031 families per year. Over three quarters of the respondent providers (78.7%) report persons/families earning low income or are in poverty using the federal definition make up 75% or more of their clientele. The 14 respondent providers report serving the following groups:

- Low-income persons and families in poverty (13 providers)
- Military veterans (combat or noncombat) (7 providers)
- The elderly (7 providers)
- Mentally ill persons (7 providers)
- Disabled persons – physical (10 providers)
- Disabled persons – developmental (7 providers)
- Homeless persons and families (12 providers)
- Victims of domestic violence (9 providers)
- Persons addicted to drugs or alcohol (7 providers)
- Families (11 providers)
- Persons with HIV/AIDS (4 providers)

The providers were asked to describe how often they felt discrimination occurred in several areas of real estate transactions. Except where noted below, all of the response categories included the following responses: common, somewhat common, somewhat rare, rare, never, or don’t know. Where percentages do not add to 100%, the difference is those respondents who responded don’t know.
Nearly half (46%) of the providers felt it was rare (23%) or somewhat rare (23%) to experience discrimination in the purchase of housing, while about 31% of this group thought discrimination in the purchase of housing was somewhat common. None of the providers felt discrimination in the purchase of housing was common in Pierce County. However, over half (54%) of the providers felt that discrimination in the rental of housing was common (23%) or somewhat common (31%). Only 38% of the provider respondents felt that discrimination in the rental of housing was somewhat rare (23%) or rare (15%).

The respondents' opinions of the commonality of discrimination in mortgage lending mirrored that of purchasing a home. Most respondents (46%) felt discrimination in the provision of homeowners insurance was somewhat rare (23%), rare (15%), or never happened (8%). Almost a third (31%) of the respondents felt discrimination in that type of real estate transaction was common (8%) or somewhat common (23%).

The survey first established how often respondents felt discrimination was likely to occur in real estate transactions, then it asked them to describe the nature of these discriminatory actions. There are several types of discriminatory actions that can take place during a real estate transaction. The respondents felt all types of discriminatory actions possible within real estate transactions were somewhat common when discrimination occurred. The respondents were asked to characterize how often they felt discrimination came in the form of refusal to rent or sell housing. Fifty-seven (57) percent of the respondents felt it was common (7%) or somewhat common (50%) for this type of discriminatory action to occur. Thirty-six (36) percent felt it was somewhat rare (21%) or rare (14%).

The next two most common types of discriminatory actions were being provided misleading information about the availability of housing for sale or for rent and being provided misleading information about the price or rent of housing for sale or for rent. In both cases, 50 percent of respondents felt these two types of discrimination were common (commonly (7%) and somewhat commonly (43%)). As to the provision of misleading information about availability, 43 percent of respondents felt this type of discriminatory action was somewhat rare or rare. Thirty-six percent of respondents felt the provision of misleading information regarding the price or rent of housing was somewhat rare or rare.

The final two types of discriminatory actions in real estate transactions presented to respondents were having different conditions imposed on the purchase or rental of housing and being shown housing only in certain areas or not in certain areas (steering). About half of respondents felt having different conditions imposed on the purchase or rental of housing for sale or for rent was a somewhat common occurrence. Only 36% of respondents felt this type of discriminatory action was somewhat rare or rare. Respondents felt steering was a common (7%) or somewhat common (29%) discriminatory action in 36% of instances of discrimination. Most respondents (43%) felt steering was either somewhat rare (29%) or rare (14%). Equal number of respondents felt steering was somewhat common and somewhat rare in Pierce County.

Respondents were then asked to describe the most common bases for discrimination. Up to six responses (common, somewhat common, somewhat rare, rare, never happens and don’t know) were registered for each basis. The respondents felt discrimination occurred most commonly in the following order of basis:

1) Race/ethnicity (5 common or somewhat common responses)

2) National origin (3 common or somewhat common responses)

23 Difference is due to rounding. Actual percentages were 14.29%, 21.42%, and 35.71% for the responses rare and somewhat rare, respectively, and the total of the two categories.
3) Disability, age, presence or absence of children, language spoken at home, and household size (tied with 2 common or somewhat common responses each)

4) Religion, gender, and marital status (tied with 1 somewhat common or common response each)

Table 50 demonstrates respondents’ opinions on the commonality of discrimination for these bases.

Table 50
Discrimination by Basis

<table>
<thead>
<tr>
<th>Basis of Discrimination</th>
<th>Commonality of Discrimination by Percentage of Responses</th>
<th>Total Number of Don’t Know Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Common</td>
<td>Somewhat Common</td>
</tr>
<tr>
<td>Black/African American</td>
<td>15.38%</td>
<td>46.15%</td>
</tr>
<tr>
<td>Asian or Pacific Islander</td>
<td>0.00%</td>
<td>46.15%</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>15.38%</td>
<td>46.15%</td>
</tr>
<tr>
<td>Mixed race persons</td>
<td>15.38%</td>
<td>30.77%</td>
</tr>
<tr>
<td>Unmarried couples</td>
<td>7.69%</td>
<td>15.38%</td>
</tr>
<tr>
<td>Families with children</td>
<td>16.67%</td>
<td>25.00%</td>
</tr>
<tr>
<td>Single-parent families</td>
<td>15.38%</td>
<td>23.08%</td>
</tr>
<tr>
<td>Large families</td>
<td>15.38%</td>
<td>38.46%</td>
</tr>
<tr>
<td>Immigrant families</td>
<td>7.69%</td>
<td>38.46%</td>
</tr>
<tr>
<td>Persons who do not speak English as their first language</td>
<td>23.08%</td>
<td>30.77%</td>
</tr>
<tr>
<td>Total</td>
<td>13.18%</td>
<td>34.11%</td>
</tr>
</tbody>
</table>

Finally, the providers were asked about public outreach and fair housing education. Table 51 is a rating of the effectiveness of various public outreach venues. The respondents felt the most effective venue for communicating was online videos and online social networks, followed by cable television. Most government entities, including Pierce County, use government websites and newspapers as their most frequent method of communication, despite the fact that respondents felt these methods were either ineffective or only somewhat effective.

Table 52 shows service providers’ opinion of importance given to the provision of fair housing education to different real estate professionals and residents. Respondents overwhelmingly reported providing fair housing education to all real estate professionals and residents was very important. For each category, over 70% of the responses indicated fair housing education was either somewhat or very important.
Table 51
Effectiveness of Communication Measures

<table>
<thead>
<tr>
<th>Communication Media</th>
<th>Very Ineffective</th>
<th>Somewhat Ineffective</th>
<th>Somewhat Effective</th>
<th>Very Effective</th>
<th>Total Number of Don't Know Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cable television</td>
<td>27.27%</td>
<td>0.00%</td>
<td>54.55%</td>
<td>18.18%</td>
<td>1</td>
</tr>
<tr>
<td>Radio</td>
<td>27.27%</td>
<td>9.09%</td>
<td>54.55%</td>
<td>9.09%</td>
<td>2</td>
</tr>
<tr>
<td>Newspaper</td>
<td>8.33%</td>
<td>25.00%</td>
<td>58.33%</td>
<td>8.33%</td>
<td>1</td>
</tr>
<tr>
<td>Government websites</td>
<td>40.00%</td>
<td>30.00%</td>
<td>30.00%</td>
<td>0.00%</td>
<td>2</td>
</tr>
<tr>
<td>Online videos</td>
<td>36.36%</td>
<td>0.00%</td>
<td>36.36%</td>
<td>27.27%</td>
<td>1</td>
</tr>
<tr>
<td>Online social networks</td>
<td>36.36%</td>
<td>0.00%</td>
<td>36.36%</td>
<td>27.27%</td>
<td>1</td>
</tr>
<tr>
<td>Public workshops</td>
<td>9.09%</td>
<td>36.36%</td>
<td>45.45%</td>
<td>9.09%</td>
<td>2</td>
</tr>
</tbody>
</table>

Table 52
Importance of Education

<table>
<thead>
<tr>
<th></th>
<th>Not at All</th>
<th>Not Very Important</th>
<th>Somewhat Important</th>
<th>Very Important</th>
<th>Total Number of Don't Know Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average resident</td>
<td>0.00%</td>
<td>0.00%</td>
<td>30.77%</td>
<td>69.23%</td>
<td>0</td>
</tr>
<tr>
<td>Real estate brokers/agents</td>
<td>0.00%</td>
<td>7.69%</td>
<td>23.08%</td>
<td>61.54%</td>
<td>1</td>
</tr>
<tr>
<td>Mortgage lenders</td>
<td>0.00%</td>
<td>15.38%</td>
<td>23.08%</td>
<td>53.85%</td>
<td>1</td>
</tr>
<tr>
<td>Property managers/landlords</td>
<td>0.00%</td>
<td>0.00%</td>
<td>15.38%</td>
<td>84.62%</td>
<td>0</td>
</tr>
<tr>
<td>Home insurance agents</td>
<td>7.69%</td>
<td>7.69%</td>
<td>30.77%</td>
<td>38.46%</td>
<td>2</td>
</tr>
</tbody>
</table>

Residents

The survey was constructed such that each type of respondent was presented with a list of questions specific to their experience. The residential section of the survey asked for a few key indicators about the population. A total of eight Pierce County residents answered the survey. Four of these lived outside the Urban County in the cities of Tacoma (3) and Lakewood (1). The other four residents lived in unincorporated Pierce County. Six of the respondents own their own homes while two rent. Only one of the respondents had attempted to rent a home in Pierce County recently, though they looked more than a year ago. Six of the respondents have owned their current homes for more than six years. One looked to purchase a home more than a year ago. The final respondent looked for a home to buy in Pierce County within the last six months. The respondents were evenly mixed between males and females. Five of the eight were married. Three had children under 18 living a home. Seven identified themselves as White; the other applicant is Black/African American. None were Hispanic. All eight primarily get their information from reading the newspaper though they also identified government websites, online videos, billboard/posters, and personal contact as sources of information.

In Summary

Most respondents felt discrimination was somewhat common but that it had become somewhat less of a problem in their community in the last three years. Over half of the respondents felt members of the
community understood their fair housing rights poorly or not at all. Even so, the overwhelming majority of respondents felt residents would report incidents of fair housing discrimination to the County or law enforcement (70%) or a fair housing advocate or attorney (65.2%). The major reason for failing to report fair housing discrimination is a belief that no meaningful action will result.

While most respondents indicated they or their clients had not experienced housing discrimination within the last 12 months, seven provider respondents had clients who did experience discrimination. The most common basis for that discrimination was race/ethnicity, followed by the presence or absence of children. Each of the seven cases resulted in a refusal to rent or sell housing, though applicants experienced other forms of discrimination as well. Five of the cases took action, with the most common result being informal resolution.

Discrimination in the purchase of housing was generally thought to be uncommon. Discrimination in the rental of housing was reported to be a common experience. Discrimination in the provision of homeowners insurance is likely to be uncommon in Pierce County. The respondents felt discriminatory actions were somewhat common for all types of real estate transaction discriminatory actions, with the most common action being the refusal to rent or sell housing, followed by the provision of misleading information, and having different conditions imposed on the applicant than would be imposed on an applicant who was not experiencing discrimination.

The providers were asked to evaluate the most effective means of communicating fair housing rights with the community. The most notable finding here is that providers rated the most typical means of communicating with the community, government websites, as the least effective means of communication. The data suggest the Urban County should consider embracing online social networking, online videos, and cable television as media for communication with the community. The providers also emphasized the importance of education for all real estate professionals and the community regarding fair housing rights.

Only two representatives of local government responded to the survey. Though the information they provided is informative, the number of respondents is too small to infer information specific to local government from the survey. Nonlocal government-specific responses from these two respondents are included in the general discussion of the survey.
This Analysis of Impediments has not revealed any significant or troubling trends in fair housing choice within the Urban County. The county is relatively diverse, both in its overall population and distribution of households by race, ethnicity, and income. It does have areas that have noticeably lower minority populations than others. These are in the more rural areas of the county.

The Urban County is adequately meeting its housing needs by assuring the production of a variety of housing types and subsidizing the production of affordable housing. Overall housing costs are affordable and housing supply is more than adequate.

The analysis of Home Mortgage Disclosure Act (HMDA) data by race and ethnicity does not reveal discriminatory lending practices, though American Indians and Alaska Natives, Blacks and African Americans, and Hispanics have lower origination rates than the overall population. The lower origination rate for American Indians and Alaska Natives is accounted for in higher failure and denial rates, 3.3% and 4.2% above countywide averages, respectively. Most loan applications failed for American Indians and Alaska Natives because applicants withdrew their application and most are denied for unfavorable credit histories and insufficient collateral.

The lower origination rates for Blacks and African Americans and Hispanics are accounted for in higher than average denial rates. For both subpopulations, the majority of applications resulted in denial as a result of higher than allowed debt-to-income ratios and unfavorable credit history. However, about one in six applications resulting in denial for each subpopulation is the result of a lack of collateral, insufficient cash contribution, unverifiable information, or an incomplete credit application.

This analysis did not find an overall pattern of mortgage lending bias against minorities in general. The 2008 HMDA data was not analyzed for sub-prime lending. The most recent listing of sub-prime lenders was published by HUD in 2002. This data, particularly given the rise in sub-prime lending in the United States over the past decade, was too old to provide an accurate picture of recent practices in sub-prime lending.

The cities’ and County’s land use policies and practices were not found to unduly impact the production of certain housing types or the production of affordable housing. None of the various zoning codes sampled were found to contain language that would lead to an application of the codes based on protected status or in an arbitrary manner so as to impact fair housing choice. Washington’s codes are progressive in relation to fair share housing policies and the provision of affordable housing. All jurisdictions within the Urban County must assure a variety of housing types and locations. Emergency shelters and other types of public housing are considered essential public facilities. As such, the locating of these facilities is permitted by right in any jurisdiction under Washington state law. The Urban County should work with its member jurisdictions to ensure that group homes, as defined in Washington State law, are authorized outright and not through a conditional use permit procedure.

The analysis did not find that the Urban County has a policy or procedure for granting persons reasonable accommodations in the form of relief from the requirements of land use policy or practices. The analysis also did not find that the County has an overall policy to assure equal access to services and programs by persons without regard to disability, though this requirement is spelled out in state law and therefore applicable within the Urban County. However, the County went through a lengthy process working with community agencies, for-profit developers, private lenders, and numerous community-based housing organizations to develop a strategic set of policies that address the need for affordable housing throughout the community. These efforts are ongoing.

Past efforts to promote fair housing awareness and enforcement of fair housing law were found to be inconsistent in the frequency and type of testing and inadequate with respect to public outreach and education. Impediments and actions to improve fair housing awareness and enforcement laws are provided below.
SUMMARY ANALYSIS

The analysis found over the past five years, the Urban County has received inconsistent testing services with insufficient methodological strength. Furthermore, testing results have not been made available in a timely manner, or in some cases, at all. Testing has also been inadequate for several protected classes, in particular with relation to discrimination on the basis of disability. Testing has not revealed a general awareness of fair housing requirements. Historically, no follow up education has been provided. Public outreach and education measures within the Urban County have been inadequate in number, location and content. Impediments and actions to improve awareness of fair housing requirements are listed below.

The State of Washington has adopted the most recent version of the International Building Code. This code includes requirements for accessibility of structures. These standards are applied uniformly to all residential construction and rehabilitation.

The public outreach survey revealed most respondents felt discrimination was somewhat common but that it had become somewhat less of a problem in their community in the last three years. Over half of the respondents felt members of the community understood their fair housing rights poorly or not at all. While most respondents indicated they or their clients had not experienced housing discrimination with the last 12 months, seven provider respondents had clients who did experience discrimination. The most common basis for that discrimination was race/ethnicity, followed by the presence or absence of children. Each of the seven cases resulted in a refusal to rent or sell housing, though applicants experienced other forms of discrimination as well.
IDENTIFICATION OF IMPEDIMENTS AND ACTIONS
IDENTIFICATION OF IMPEDIMENTS & ACTIONS

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.

- Work with member jurisdictions to allow group homes outright in every residential zone without the requirement for a conditional use permit.

- Continue to provide subsidy for the production of affordable housing.

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

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.
IDENTIFICATION OF IMPEDIMENTS & ACTIONS

REASONABLE ACCOMMODATION

The County does not have a formal policy or procedure for granting reasonable accommodation.

ACTIONS

- Jurisdictions which have not done so will adopt formal policies and procedures for persons with disabilities to request reasonable accommodations to local planning and development standards.

LIMITED ENGLISH PROFICIENCY

The County lacks a formal policy on assistance to persons with limited English language proficiency.

ACTIONS

- Develop and adopt an English language proficiency plan.
- 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.
APPENDIX A – LENDING ACTION MAPS
Thurston County
Mason County
Kitsap County
King County
Yakima County
Kittitas County
Kitsap County
Lewis County
Auburn
Tacoma
Lakewood
Puyallup
Fife
DuPont
Sumner
Edgewood
Bonney Lake
Gig Harbor
University Place
Buckley
Orting
Milton
Pacific
Fircrest
Steilacoom
Eatonville
Roy
Wilkeson
Carbonado
Ruston
South Prairie
Origination Percent Quartile
Legend
Consortium Cities
Non-consortium Cities
County Boundary
Census Tract
Origination Percent Quartile
0 - 57.5%
58% - 64.5%
64.6% - 68.9%
69.5% - 100%
PIERCE COUNTY FAIR HOUSING SURVEY

Pierce County has formed a consortium with all of its cities except Auburn, Lakewood and Tacoma. The Consortium is evaluating its programs that inform the public about fair housing rights and the enforcement of fair housing law.

The Consortium is interested in hearing from the general public about the experience of persons who purchase or rent housing or who apply for mortgage credit in Pierce County and from key players in the County’s housing sector. Please take a few moments to complete this survey.

The survey should not take more than 10 minutes of your time. The survey is anonymous. Your feedback will help Pierce County to assure that all persons have equal access to housing.

I. ABOUT YOU

1) Please tell us who you are by circling the appropriate category below.

- I am a Mortgage Lender.
- I am a Housing Provider or Advocate.
- I am a Real Estate Broker or Agent or a Property Manager or Landlord.
- I am local Government Staff or an Elected or Appointed Official.
- I am a County Resident.

2) Your answer to the question above determines which questions in this survey apply to you.

- If you answered the question above as a County Resident, please answer the questions in Section II below.
- If you answered the question above as a Mortgage Lender, please answer the questions in Section III, page 11.
- If you answered the question above as a Housing Provider or Advocate, please answer the questions in Section IV, page 16.
- If you answered the question above as a Real Estate Broker or Agent or a Property Manager or Landlord, please answer the questions in Section V, page 28.
- If you answered the questions above as local Government Staff or an Elected or Appointed Official, please answer the questions in Section VI, page 33.
II. PIERCE COUNTY FAIR HOUSING SURVEY – RESIDENT

Pierce County residents please answer the questions below by circling the appropriate answer.

1) Do you currently own or rent the home you live in?
   - I own my home
   - I rent my home

2) If you have looked for a home to rent in Pierce County, did you do so:
   - less than 6 months ago
   - 6 – 12 months ago
   - more than 1 year ago
   - more than three years ago or can’t remember
   - I have not looked for a home to rent in Pierce County

3) If you have looked for a home to buy in Pierce County, did you do so:
   - less than 6 months ago
   - 6 – 12 months ago
   - more than 1 year ago
   - more than three years ago or can’t remember
   - I have not looked for a home to rent in Pierce County

4) If you have rented a home in Pierce County, did you do so:
   - less than 6 months ago
   - 6 – 12 months ago
   - more than 1 year ago
   - more than three years ago or can’t remember
   - I have not rented a home in Pierce County
5) If you have bought a home in Pierce County, did you do so:

- less than 6 months ago
- 6 – 12 months ago
- more than 1 year ago
- more than three years ago or can’t remember
- I have not bought a home in Pierce County

Please use the following definition of housing discrimination to answer the next questions in this survey.

“It is illegal to discriminate because of race, color, Religion, sex, handicap, familial status, or National Origin when:

- renting or selling housing
- providing real estate services
- advertising housing for sale or rent
- providing home loans for purchase or improvement”

1) How common do you believe it is to experience housing discrimination in your community? (circle one)

- never happens
- rarely
- somewhat rarely
- somewhat commonly
- commonly
- don’t know

2) In the past 3 years, housing discrimination in your community: (circle one)

- has become much more of a problem
- has become somewhat more of a problem
- has become somewhat less of a problem
- has become much less of a problem
- is not a problem in my community
3) How well do you feel you understand your fair housing rights? (circle one)
   • very well
   • somewhat well
   • somewhat poorly
   • very poorly
   • not at all

4) How do you receive most information about your community? Please circle the top 3 sources.
   • Television
   • Radio
   • Newspaper
   • Government Websites
   • Online videos
   • Online Social Networks
   • Billboards/posters
   • Other (please describe)

5) If you were to experience housing discrimination would you report it to the County or to law enforcement? (circle one)
   • definitely would not
   • probably would not
   • probably would
   • definitely would
   • don’t know
6) If you were to experience housing discrimination would you report it to a fair housing advocate or lawyer? (circle one)

- definitely would not
- probably would not
- probably would
- definitely would
- don’t know

7) If you were to experience housing discrimination, what are some reasons you might not want to report it? (circle all that apply)

- fear of reprisal
- belief that no meaningful action will take place
- don’t want the hassle/don’t have the time
- don’t feel I understand my fair housing rights
- Other – describe

8) Have you personally experienced housing discrimination within the past 12 months?

- Yes
- No
9) If yes to #8, what was the nature of discrimination (circle all that apply)

- National Origin
- Race/Ethnicity
- Age
- Marital Status
- Household Size
- Religion
- Disability
- Gender
- Presence/Absence of Children
- Other – describe

10) If yes to #8, what was the form of discrimination (circle all that apply)

- refusal to rent or sell housing
- refusal to show available housing
- being given false or misleading information about the availability of housing for sale or for rent
- being told false or misleading information about the price or rent of housing for sale or for rent
- having different conditions imposed on the purchase or rental of housing for sale or for rent (deposit amount, “key money” requirements, commission amount, etc.)
- being shown housing for sale or for rent only in certain areas or not in certain areas
- Other – describe
11) If yes to #8, did you take action? (circle all that apply)

- I consulted a fair housing counselor/advocate
- I consulted an attorney
- I filed suit in civil court
- I filed a complaint with law enforcement
- no action taken
- Other – describe

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

12) If you took action, what was the result? (circle all that apply)

- resolved prior to formal action
- formal mediation/reconciliation
- out-of-court civil settlement
- court-ordered civil settlement
- criminal complaint filed by law enforcement agency
- no action taken
- Other – describe

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
13) Please indicate the community where you live.

- Pierce County (Unincorporated)
- City of Bonney Lake
- City of Carbonado
- City of Eatonville
- City of Fife
- City of Gig Harbor
- City of Milton
- City of Pacific
- City of Roy
- City of South Prairie
- City of Sumner
- City of University Place
- City of Auburn
- City of Buckley
- City of DuPont
- City of Edgewood
- City of Fircrest
- City of Lakewood
- City of Orting
- City of Puyallup
- Town of Ruston
- City of Steilacoom
- City of Tacoma
- City of Wilkeson

14) Is there anything you would like the County to know about fair housing or improving access to affordable housing?

________________________________________________________________________________________

________________________________________________________________________________________

________________________________________________________________________________________

________________________________________________________________________________________

________________________________________________________________________________________
Please provide the following *optional* information to help us better understand the fair housing environment of Pierce County. This section of the survey is optional. If you wish to complete the survey without providing this information, please circle next.

15) Are you?
   - Female
   - Male

16) Please circle the number of children under 18 living with you.

   1  2  3  4  5  6  7  8 or more

17) Are you married?
   - Yes
   - No

18) Please tell us your race – circle all that apply
   - White
   - Black or African American
   - Asian or Pacific Islander
   - American Indian/Alaskan Native
   - Other race or more than one race

19) Are you Hispanic or Latino?
   - Yes
   - No
Please provide the following optional information if you wish to receive information on fair housing in Pierce County. This information will be kept separate from the survey results and will not be used in the survey results report. This section of the survey is optional. If you wish to complete the survey without providing this information, please click complete.

☐ Please send me more information on fair housing in Pierce County.

☐ Yes, I’d like to respond to a follow-up survey.

☐ No thanks, I’d like to remain anonymous.

Name ___________________________________________________

E-mail ___________________________________________________

Telephone ________________________________________________

Pierce County Resident, you have now completed the Fair Housing Survey. Thank you very much.

Please return your completed survey to:

Emily Terrell
Project Manager
Pierce County Consortium Consolidated Plan
PMC
906 Wood Avenue
Sumner, WA 98390

Thank you for taking the time to fill out this survey. The information you provided will help to further fair housing in Pierce County.
III. PIERCE COUNTY FAIR HOUSING SURVEY – MORTGAGE LENDER

The Consortium is interested in hearing from mortgage lenders in Pierce County regarding fair lending practices and improving access to mortgage credit for all members of our community. Please take a few moments to complete this survey. The survey should not take more than 10 minutes of your time. The survey is anonymous.

1) Do you have programs to assist first-time homebuyers?
   - Yes
   - No

2) Do you have programs to assist borrowers to prepare for home purchase?
   - Yes
   - No

3) Do you offer printed information in languages other than English?
   - Yes
   - No

4) Do you have loan officers that speak languages other than English?
   - Yes
   - No

5) Do you review your lending practices and policies for fair lending?
   - Yes
   - No

6) If yes to #5, when was the last review? – circle one
   - less than 6 months ago
   - 6 – 12 months ago
   - more than 1 year ago
   - Don’t know/don’t remember
7) If a review was done within the last year, were any changes made to your lending practices as the result of the review?
   • Yes
   • No

8) Do you train your loan officers regarding fair lending requirements and best practices?
   • Yes
   • No

9) If yes, when was the last time loan officers were trained?
   • less than 6 months ago
   • 6 – 12 months ago
   • more than 1 year ago
   • Don’t know/don’t remember

10) If loan officers were trained within the last year, was a third party used or company staff?
    • third party trainers
    • company staff trainers

11) Do you feel you need additional services or information to train your loan officers regarding fair lending requirements and best practices?
    • Yes
    • No

12) Do you review your loan portfolio for under-representation of ethnic and racial sub-groups?
    • Yes
    • No

13) Do you review your loan portfolio for under-representation of areas?
    • Yes
    • No
14) If responded yes to either 11 or 12 above, when was the last time reviewed?

- less than 6 months ago
- 6 – 12 months ago
- more than 1 year ago
- Don’t know/don’t remember

15) If responded yes to either of the above, which loan types were reviewed separately? – circle all that apply

- home purchase by owner-occupant
- home purchase by investor
- home improvement
- re-finance by owner-occupant
- re-finance by investor
- loans were only reviewed in the aggregate

16) Do you feel you need additional services or information to analyze your loan portfolio?

- Yes
- No

17) Do you intentionally market to groups or areas that are under-represented in your portfolio?

- Yes
- No

18) If yes to #15, which of the following methods are used? – circle all that apply

- Television
- Daily Newspapers
- Company Website
- Event Sponsorship
- Radio
- Periodicals
- Billboards/posters
- Other – describe
19) Do you feel you need additional services or information to adequately market your services to under-represented groups or areas?

- Yes
- No

20) What type of lender are you? – circle one

- bank
- mortgage broker
- credit union
- Other – describe

21) In which Pierce County communities do you have loan offices? -- circle all that apply

- Pierce County (Unincorporated)
- City of Auburn
- City of Bonney Lake
- City of Buckley
- City of Carbonado
- City of DuPont
- City of Eatonville
- City of Edgewood
- City of Fife
- City of Fircrest
- City of Gig Harbor
- City of Lakewood
- City of Milton
- City of Orting
- City of Pacific
- City of Puyallup
- City of Roy
- Town of Ruston
- City of South Prairie
- City of Steilacoom
- City of Sumner
- City of Tacoma
- City of University Place
- City of Wilkeson
22) Is there anything you would like the County to know about fair lending or improving access to mortgage credit?

________________________________________________________________________

________________________________________________________________________

Please provide the following optional information if you wish to receive information on fair housing in Pierce County. This information will be kept separate from the survey results and will not be used in the survey results report. This section of the survey is optional. If you wish to complete the survey without providing this information, please click complete.

☐ Please send me more information on fair housing in Pierce County.

☐ Yes, I’d like to respond to a follow-up survey.

☐ No thanks, I’d like to remain anonymous.

Name ___________________________________________________

E-mail ___________________________________________________

Telephone _______________________________________________

Mortgage Lender, you have now completed the Fair Housing Survey. Thank you very much.

Please return your completed survey to:

Emily Terrell
Project Manager
Pierce County Consortium Consolidated Plan
PMC
906 Wood Avenue
Sumner, WA 98390

Thank you for taking the time to fill out this survey. The information you provided will help to further fair housing in Pierce County.
IV. PIERCE COUNTY FAIR HOUSING SURVEY – HOUSING PROVIDER OR ADVOCATE

Please use the following definition of housing discrimination to answer the next questions in this survey.

“It is illegal to discriminate because of race, color, Religion, sex, handicap, familial status, or National Origin when:

- renting or selling housing
- providing real estate services
- advertising housing for sale or rent
- providing home loans for purchase or improvement”

1) How common do you believe it is to experience housing discrimination in your community? (circle one)

- never happens
- rarely
- somewhat rarely
- somewhat commonly
- commonly
- don’t know

2) In the past 3 years, housing discrimination in your community: (circle one)

- has become much more of a problem
- has become somewhat more of a problem
- has become somewhat less of a problem
- has become much less of a problem
- is not a problem in my community

3) How well do you feel your clientele understand their fair housing rights? (circle one)

- very well
- somewhat well
- somewhat poorly
- very poorly
- not at all
4) How do you communicate with your clientele? Please circle the top 3 methods.

- Television
- Newspaper
- Online Videos
- Billboards/Posters
- Radio
- Website
- Online Social Networks
- Other (describe)

5) If your clientele experience housing discrimination do you think they would report it to the County or to law enforcement? (circle one)

- definitely would not
- probably would not
- probably would
- definitely would
- don’t know

6) If your clientele experience housing discrimination do you think they would report it to a fair housing advocate or lawyer? (circle one)

- definitely would not
- probably would not
- probably would
- definitely would
- don’t know
7) If your clientele experience housing discrimination, what are some reasons you believe they might not want to report it? (circle all that apply)

- fear of reprisal
- belief that no meaningful action will take place
- don’t want the hassle/don’t have the time
- don’t feel I understand my fair housing rights
- Other – describe

8) Have one or more of your clientele personally experienced housing discrimination within the past 12 months?

- Yes
- No

9) If yes to #8, what was the nature of discrimination (circle all that apply)

- National Origin
- Race/Ethnicity
- Age
- Marital Status
- Household Size
- Religion
- Disability
- Gender
- Presence/Absence of Children
- Other – describe
10) If yes to #8, what was the form of discrimination (circle all that apply)

- refusal to rent or sell housing
- refusal to show available housing
- being given false or misleading information about the availability of housing for sale or for rent
- being told false or misleading information about the price or rent of housing for sale or for rent
- having different conditions imposed on the purchase or rental of housing for sale or for rent (deposit amount, “key money” requirements, commission amount, etc.)
- being shown housing for sale or for rent only in certain areas or not in certain areas
- Other – describe

__________________________________________________________________________

__________________________________________________________________________

11) If yes to #8, was action taken? (circle all that apply)

- I consulted a fair housing counselor/advocate
- I consulted an attorney
- I filed suit in civil court
- I filed a complaint with law enforcement
- no action taken
- Other – describe

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________
12) If action was taken, what was the result? (circle all that apply)

- resolved prior to formal action
- formal mediation/reconciliation
- out-of-court civil settlement
- court-ordered civil settlement
- criminal complaint filed by law enforcement agency
- no action taken
- Other – describe

13) How often do you think housing discrimination occurs in the following areas?

<table>
<thead>
<tr>
<th>Type</th>
<th>Never</th>
<th>Rare</th>
<th>Somewhat Rare</th>
<th>Somewhat Common</th>
<th>Common</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase of Housing</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Rental of Housing</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Mortgage Lending</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Homeowners Insurance</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>
14) Of the types of housing discrimination that you believe may occur in your community, how common do you think are the following types?

<table>
<thead>
<tr>
<th>Type</th>
<th>Never</th>
<th>Rare</th>
<th>Somewhat Rare</th>
<th>Somewhat Common</th>
<th>Common</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refusal to rent or sell housing</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Refusal to show available housing</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Being given false or misleading information about the availability of housing for sale or for rent</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Being told false or misleading information about the price or rent of housing for sale or for rent</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Having different conditions imposed on the purchase or rental of housing for sale or for rent (deposit amount, “key money” requirements, commission amount, etc.)</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Being shown housing for sale or for rent only in certain areas or not in certain areas</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Other- describe</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>
15) Of the categories of housing discrimination that may occur in your community, how common do you think are the following types?

<table>
<thead>
<tr>
<th>Basis</th>
<th>Never</th>
<th>Rare</th>
<th>Somewhat Rare</th>
<th>Somewhat Common</th>
<th>Common</th>
<th>Don't Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>National Origin</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Religion</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Race/Ethnicity</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Disability</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Age</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Gender</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Marital Status</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Presence/Absence of Children</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Household Size</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Language</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Other- describe</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>
16) How likely do you believe it is for a member of one the following groups to experience housing discrimination in your community?

<table>
<thead>
<tr>
<th>Group</th>
<th>Never</th>
<th>Rare</th>
<th>Somewhat Rare</th>
<th>Somewhat Common</th>
<th>Common</th>
<th>Don't Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black/African American</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Asian or Pacific Islander</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Mixed race persons</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Un-married couples</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Families with children</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Single parent families</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Large families</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Immigrant families</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Persons who do not speak English as their first language</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

17) How effective do you believe the following methods would be at communicating fair housing rights in your community?

<table>
<thead>
<tr>
<th>Method</th>
<th>Very Ineffective</th>
<th>Somewhat Ineffective</th>
<th>Somewhat Effective</th>
<th>Very Effective</th>
<th>Don't Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Television</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Radio</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Newspaper</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Government Websites</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Online Videos</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Online Social Networks</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Billboards/Posters</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Public Workshops</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>
18) What is the importance of educating the following groups about fair housing in your community?

<table>
<thead>
<tr>
<th>Group</th>
<th>Not at All Important</th>
<th>Not Very Important</th>
<th>Somewhat Important</th>
<th>Very Important</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Resident</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Real Estate Brokers/Agents</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Mortgage Lenders</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Property Managers/Landlords</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Home Insurance Agents</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

Please provide some information about your organization.

19) Our organization is a 501(c)(3).
   • Yes
   • No

20) The primary mission of our organization is (choose one)
   • affordable housing development or operation
   • home improvement or weatherization
   • legal services
   • fair housing counseling, education or mediation
   • services or shelter for the homeless
   • housing-related services
   • emergency assistance (food, shelter, clothing)
   • supportive services (non-emergency assistance)
   • Other – describe

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
21) Our organization primarily serves the following groups (circle all that apply)

- low-income persons
- homeless persons
- the elderly
- disabled persons – physical
- disabled persons – developmental
- mentally ill persons
- military veterans (combat or non-combat)
- victims of domestic violence
- persons addicted to drugs or alcohol
- persons with HIV/AIDS
- families

22) How many persons or families does your organization serve in a typical year? ______

23) What percentage of the persons/families your organization serves are determined to be “low-income” or in poverty using a federally-designated measure?

- less than 25%
- 25 to 49%
- 50 to 74%
- 75% or more
24) Which Pierce County communities do you serve? circle all that apply

- Pierce County (Unincorporated)
- City of Bonney Lake
- City of Carbonado
- City of Eatonville
- City of Fife
- City of Gig Harbor
- City of Milton
- City of Pacific
- City of Roy
- City of South Prairie
- City of Sumner
- City of University Place
- City of Auburn
- City of Buckley
- City of DuPont
- City of Edgewood
- City of Fircrest
- City of Lakewood
- City of Orting
- City of Puyallup
- Town of Ruston
- City of Steilacoom
- City of Tacoma
- City of Wilkeson

25) Is there anything you would like the County to know about fair housing or improving access to affordable housing?
Please provide the following optional information if you wish to receive information on fair housing in Pierce County. This information will be kept separate from the survey results and will not be used in the survey results report. This section of the survey is optional. If you wish to complete the survey without providing this information, please click complete.

☐ Please send me more information on fair housing in Pierce County.

☐ Yes, I'd like to respond to a follow-up survey.

☐ No thanks, I'd like to remain anonymous.

Name ___________________________________________________
E-mail ___________________________________________________
Telephone _________________________________________________

Housing Provider or Advocate, you have now completed the Fair Housing Survey. Thank you very much.

Please return your completed survey to:

Emily Terrell
Project Manager
Pierce County Consortium Consolidated Plan
PMC
906 Wood Avenue
Sumner, WA 98390

Thank you for taking the time to fill out this survey. The information you provided will help to further fair housing in Pierce County.
V. PIERCE COUNTY FAIR HOUSING SURVEY – REAL ESTATE/PROPERTY MANAGEMENT

The County is interested in hearing from real estate agents/brokers, property managers and landlords in Pierce County regarding fair housing practices and improving access to housing for all members of our community. Please take a few moments to complete this survey. The survey should not take more than 10 minutes of your time. The survey is anonymous.

Please use the following definition of housing discrimination to answer the next questions in this survey.

“It is illegal to discriminate because of race, color, Religion, sex, handicap, familial status, or National Origin when:

• renting or selling housing
• providing real estate services
• advertising housing for sale or rent
• providing home loans for purchase or improvement”

1) How common do you believe it is to experience housing discrimination in the communities you serve? (circle one)

• never happens
• rarely
• somewhat rarely
• somewhat commonly
• commonly
• don’t know

2) In the past 3 years, housing discrimination in the communities you serve: (circle one)

• has become much more of a problem
• has become somewhat more of a problem
• has become somewhat less of a problem
• has become much less of a problem
• is not a problem in my community
ANALYSIS OF IMPEDIMENTS SURVEY

3) How well do you feel your customers understand their fair housing rights? (circle one)
   • very well
   • somewhat well
   • somewhat poorly
   • very poorly
   • not at all

4) Do you have programs to assist first-time homebuyers?
   • Yes
   • No
   • Not Applicable

5) Do you have programs to assist borrowers to prepare for home purchase?
   • Yes
   • No
   • Not Applicable

6) Do you offer printed information in languages other than English?
   • Yes
   • No

7) Do you or staff in your office speak languages other than English?
   • Yes
   • No

8) Have you received any formal training regarding fair housing requirements and best practices?
   • Yes
   • No
9) If yes, when was the last time you received training?
   • less than 6 months ago
   • 6 – 12 months ago
   • more than 1 year ago
   • more than 3 years ago or don’t know/don’t remember

10) Do you feel you need additional services or information regarding fair housing requirements and best practices?
   • Yes
   • No

11) Which of the following methods do you use to communicate with your customers? – circle all that apply
   • Television
   • Radio
   • Daily Newspapers
   • Periodicals
   • Company Website
   • Event Sponsorship
   • Other – describe

12) Do you feel you need additional services or information to adequately market your services to minority groups?
   • Yes
   • No

13) Please select the best description of your business.
   • Real estate Agent/Broker
   • Residential Property Manager
   • Residential Rental Property Owner/Landlord
14) In which Pierce County communities do you have properties for sale or for rent? circle all that apply

- Pierce County (Unincorporated)
- City of Bonney Lake
- City of Carbonado
- City of Eatonville
- City of Fife
- City of Gig Harbor
- City of Milton
- City of Pacific
- City of Roy
- City of South Prairie
- City of Sumner
- City of University Place
- City of Auburn
- City of Buckley
- City of DuPont
- City of Edgewood
- City of Fircrest
- City of Lakewood
- City of Orting
- City of Puyallup
- Town of Ruston
- City of Steilacoom
- City of Tacoma
- City of Wilkeson

15) Is there anything you would like the County to know about fair housing?
Please provide the following optional information if you wish to receive information on fair housing in Pierce County. This information will be kept separate from the survey results and will not be used in the survey results report. This section of the survey is optional. If you wish to complete the survey without providing this information, please click complete.

☐ Please send me more information on fair housing in Pierce County.

☐ Yes, I’d like to respond to a follow-up survey.

☐ No thanks, I’d like to remain anonymous.

Name ___________________________________________________
E-mail ___________________________________________________
Telephone _________________________________________________

Real Estate or Property Management Professional, you have now completed the Fair Housing Survey. Thank you very much.

Please return your completed survey to:

Emily Terrell
Project Manager
Pierce County Consortium Consolidated Plan
PMC
906 Wood Avenue
Sumner, WA 98390

Thank you for taking the time to fill out this survey. The information you provided will help to further fair housing in Pierce County.
VI. PIERCE COUNTY AI ONLINE SURVEY – LOCAL STAFF

As an elected or appointed official, or local agency staff you can provide Pierce County a unique perspective into the fair housing environment of your community. Your responses will be used to determine the level of need and the types of fair housing programs implemented by Pierce County.

Please use the following definition of housing discrimination to answer the next questions in this survey.

“It is illegal to discriminate because of race, color, Religion, sex, handicap, familial status, or National Origin when:

• renting or selling housing
• providing real estate services
• advertising housing for sale or rent
• providing home loans for purchase or improvement”

1) How common do you believe it is to experience housing discrimination in your community? (circle one)

• never happens
• rarely
• somewhat rarely
• somewhat commonly
• commonly
• don’t know

2) In the past 3 years, housing discrimination in your community: (circle one)

• has become much more of a problem
• has become somewhat more of a problem
• has become somewhat less of a problem
• has become much less of a problem
• is not a problem in my community
3) How well do you feel the residents of your community understand their fair housing rights? (circle one)
   - very well
   - somewhat well
   - somewhat poorly
   - very poorly
   - not at all

4) If the residents of your community were to experience housing discrimination do you think they would report it to the County or to law enforcement? (circle one)
   - definitely would not
   - probably would not
   - probably would
   - definitely would
   - don’t know

5) If the residents of your community were to experience housing discrimination do you think they would report it to a fair housing advocate or lawyer? (circle one)
   - definitely would not
   - probably would not
   - probably would
   - definitely would
   - don’t know
6) If the residents of your community were to experience housing discrimination, what are some reasons you believe they might not want to report it? (circle all that apply)

- fear of reprisal
- belief that no meaningful action will take place
- don’t want the hassle/don’t have the time
- don’t feel I understand my fair housing rights
- Other – describe

7) How do you communicate with the residents of your community? Please circle the top 3 methods.

- Television
- Radio
- Newspaper
- Website
- Online Videos
- Online Social Networks
- Billboards/Posters
- Other – describe
ANALYSIS OF IMPEDIMENTS SURVEY

8) Please indicate your agreement with the following: “My community has significant areas of residential poverty concentration.”

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Somewhat Agree</th>
<th>Agree</th>
<th>Somewhat Disagree</th>
<th>Strongly Disagree</th>
<th>Don't Know/ No opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

9) Please indicate your agreement with the following: “My community has significant areas of racial/ethnic concentration.”

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Somewhat Agree</th>
<th>Agree</th>
<th>Somewhat Disagree</th>
<th>Strongly Disagree</th>
<th>Don't Know/ No opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

10) Please indicate your agreement with the following: “My community’s land use policies are helping to reduce concentrations of poverty and concentrations of racial/ethnic populations.”

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Somewhat Agree</th>
<th>Agree</th>
<th>Somewhat Disagree</th>
<th>Strongly Disagree</th>
<th>Don't Know/ No opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

11) Has your community evaluated its land use and permitting policies and practices as they might impact the construction of affordable housing?

- Yes
- No

12) If yes, when was the last review? – circle one

- within the last 3 months
- 3 – 6 months ago
- 6 – 12 months ago
- more than 1 year ago
- Don’t know/don’t remember

13) If a review was done within the last year, were any changes made as the result?

- Yes
- No
14) Does your community have a policy requiring affordable housing to be located in all areas of the community?
   - Yes
   - No

15) Does your community have a significant amount of vacant land for residential development?
   - Yes
   - No

16) If yes, is there land zoned for a variety of housing densities and housing types?
   - Yes
   - No

17) Does your community have an official definition of family?
   - Yes
   - No

18) Does the operation of housing for disabled persons (group home) in your community require a special permit?
   - Yes
   - No

19) Does your community have a dedicated source of funding for the construction of affordable housing?
   - Yes
   - No
20) Indicate if your community

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>has an adopted Comprehensive Plan</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>has an adopted Housing Policy</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>has adopted a requirement for the mandatory set-aside of land for affordable housing (inclusionary zoning)</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>provides zoning incentives for affordable housing (density bonus, accessory units, PUD’s, floating zones, etc)</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>provides fee waivers or reductions for affordable housing</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>permits secondary apartments</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>has a municipally-formed housing board/agency or development corporation</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

21) Which area of the County is your jurisdiction in?

- Pierce County (Unincorporated)
- City of Bonney Lake
- City of Carbonado
- City of Eatonville
- City of Fife
- City of Gig Harbor
- City of Milton
- City of Pacific
- City of Roy
- City of South Prairie
- City of Sumner
- City of University Place
- City of Auburn
- City of Buckley
- City of Buckley
- City of DuPont
- City of Edgewood
- City of Fircrest
- City of Fircrest
- City of Lakewood
- City of Orting
- City of Puyallup
- Town of Ruston
- City of Steilacoom
- City of Tacoma
- City of Wilkeson
22) Please indicate your role in local government

- Elected/Appointed Official
- Building Inspector
- Engineer
- Public Works Director
- Planning/Community Development Director
- Recreation Director
- Planning Staff
- Housing Authority Staff
- Other – describe

________________________________________________________________________

________________________________________________________________________

23) Is there anything you would like the County to know about fair housing or improving access to affordable housing?

________________________________________________________________________

________________________________________________________________________
Please provide the following optional information if you wish to receive information on fair housing in Pierce County. This information will be kept separate from the survey results and will not be used in the survey results report. This section of the survey is optional. If you wish to complete the survey without providing this information, please click complete.

☐ Please send me more information on fair housing in Pierce County.

☐ Yes, I’d like to respond to a follow-up survey.

☐ No thanks, I’d like to remain anonymous.

Name ___________________________________________________

E-mail ___________________________________________________

Telephone ________________________________________________

Local Government Staff, Elected or Appointed Official, you have now completed the Fair Housing Survey. Thank you very much.

Please return your completed survey to:

Emily Terrell  
Project Manager  
Pierce County Consortium Consolidated Plan  
PMC  
906 Wood Avenue  
Sumner, WA 98390

Thank you for taking the time to fill out this survey. The information you provided will help to further fair housing in Pierce County.
The County is interested in hearing from real estate agents/brokers, property managers and landlords in Westchester County regarding fair housing practices and improving access to housing for all members of our community. Please take a few moments to complete this survey. The survey should not take more than 10 minutes of your time. The survey is anonymous.

Please use the following definition of housing discrimination to answer the questions in this survey.

It is illegal to discriminate because of race, color, religion, sex, handicap, familial status, or national origin when:

- renting or selling housing
- providing real estate services
- advertising housing for sale or rent
- providing home loans for purchase or improvement

1) How common do you believe it is to experience housing discrimination in the communities you serve? (check one)

- never happens
- rarely
- somewhat rarely
- somewhat commonly
- commonly
- don’t know

2) In the past 3 years, housing discrimination in the communities you serve: (check one)

- has become much more of a problem
- has become somewhat more of a problem
- has become somewhat less of a problem
- has become much less of a problem
- is not a problem in my community
3) How well do you feel your customers understand their fair housing rights? (check one)
   - very well
   - somewhat well
   - somewhat poorly
   - very poorly
   - not at all

4) Do you have programs to assist first-time homebuyers? -- yes/no/not applicable

5) Do you have programs to assist borrowers to prepare for home purchase? -- yes/no/not applicable

6) Do you offer printed information in languages other than English? -- yes/no

7) Do you or staff in your office speak languages other than English? -- yes/no

8) Have you received any formal training regarding fair housing requirements and best practices? -- yes/no

9) If yes, when was the last time you received training?
   - less than 6 months ago
   - 6 – 12 months ago
   - more than 1 year ago
   - more than 3 years ago or don’t know/don’t remember

10) Do you feel you need additional services or information regarding fair housing requirements and best practices? -- yes/no
11) Which of the following methods do you use to communicate with your customers? – pick all that apply

- television
- radio
- daily newspapers
- periodicals
- company website
- event sponsorship
- Other – describe

________________________________________________________________________

________________________________________________________________________

12) Do you feel you need additional services or information to adequately market your services to minority groups? – yes/no

13) Please select the best description of your business.

- real estate agent/broker
- residential property manager
- residential rental property owner/landlord
14) In which Westchester County communities do you have properties for sale or for rent? -- pick all that apply

- City of Peekskill
- City of Yonkers
- City of New Rochelle
- Town of Mt. Vernon
- City of White Plains
- Hudson River communities
- Sound Shore communities
- North County (north of Interstate 287)
- Other (central and south County)

15) Is there anything you would like the County to know about fair housing? -- text

Please provide the following optional information if you wish to receive information on fair housing in Westchester County. This information will be kept separate from the survey results and will not be used in the survey results report. This section of the survey is optional. If you wish to complete the survey without providing this information, please click complete.

☐ Please send me more information on fair housing in Westchester County.

☐ Yes, I’d like to respond to a follow-up survey.

☐ No thanks, I’d like to remain anonymous.

Name ___________________________________________________

E-mail ___________________________________________________

Telephone _______________________________________________
APPENDIX C – AMENDED COUNTYWIDE PLANNING LANGUAGE
The amended Countywide Planning Policy language is as follows:

1. The County, and each municipality in the County, shall determine the extent of the need for housing for all economic segments of the population, both existing and projected for its jurisdiction over the planning period.

2. The County, and each municipality in the County, should explore and identify opportunities to reutilize and redevelop existing parcels where rehabilitation of the buildings is not cost-effective, provided the same is consistent with the countywide policy on historic, archaeological, and cultural preservation.

3. The County, and each municipality in the County, shall encourage the availability of housing affordable to all economic segments of the population for each jurisdiction.

   3.1 For the purpose of the Pierce County Countywide Planning Policies the following definitions shall apply:

   3.1.1 “Affordable housing” shall mean the housing affordable to households earning up to 80 percent of the countywide median income.

   3.1.2 “Low income households” shall mean households earning 80 percent or less of the countywide median income.

   3.1.3 “Moderate income households” shall mean households earning 80 to 120 percent of the countywide median income.

   3.1.4 “Special Needs Housing” shall mean supportive housing opportunities for populations with specialized requirements, such as the physically and mentally disabled, the elderly, people with medical conditions, the homeless, victims of domestic violence, foster youth, refugees, and others.

   3.2 Affordable housing needs not typically met by the private housing market should be addressed through a more coordinated countywide approach/strategy.

   3.2.1 Each jurisdiction may adopt plans and policies for meeting its affordable and moderate income housing needs in a manner that reflects its unique demographic characteristics, comprehensive plan vision and policies, development and infrastructure capacity, location and proximity to job centers, local workforce, and access to transportation.

   3.3 It shall be the goal of each jurisdiction in Pierce County that a minimum of 25% of the growth population allocation is satisfied through affordable housing.

4. The County and each municipality in the County should establish a countywide program by an organization capable of long-term consistent coordination of regional housing planning, design, development, funding, and housing management. All jurisdictions should be represented in directing the work program and priorities of the organization.

5. Jurisdictions should plan to meet their affordable and moderate-income housing needs goal by utilizing a range of strategies that will result in the preservation of existing, and production of new, affordable and moderate-income housing.
5.1 Techniques to preserve existing affordable and moderate-income housing stock may include repair, maintenance, and/or rehabilitation and redevelopment in order to extend the useful life of existing affordable housing units.

5.1.1 Jurisdictions should seek and secure state funds such as the Housing Trust Fund, and federal subsidy funds such as Community Development Block Grant, HOME Investment Partnership, and other sources to implement housing preservation programs.

5.2 Jurisdictions should promote the use of reasonable measures and innovative techniques (e.g. clustering, accessory dwelling units, cottage housing, small lots, planned urban developments, and mixed use) to stimulate new higher-density affordable and moderate-income housing stock on residentially-zoned vacant and underutilized parcels.

5.3 To promote affordable housing, jurisdictions should consider the availability and proximity of public transportation, governmental and commercial services necessary to support residents’ needs.

5.4 Jurisdictions should consider providing incentives to developers and builders of affordable housing for moderate- and low-income households, such as but not limited to:

5.4.1 A menu of alternative development regulations (e.g. higher density, reduced lot width/area and reduced parking stalls) in exchange for housing that is ensured to be affordable.

5.4.2 A toolkit of financial incentives (e.g. permit and fee waivers or multi-family tax exemptions) and grant writing assistance, through the regional housing organization, that may be dependent on the amount of affordable housing proposed.

5.4.3 A toolkit of technical assistance (e.g. mapping, expedited processing and permit approval) to affordable housing developers that may be dependent on the amount of affordable housing proposed.

5.5 Jurisdictions should consider inclusionary zoning measures as a condition of major rezones and development.

5.5.1 New fully contained communities in unincorporated Pierce County shall contain a mix of dwelling units to provide for the affordable and moderate-income housing needs that will be created as a result of the development.

6. The County, and each municipality in the County, should cooperatively maximize available local, state, and federal funding opportunities and private resources in the development of affordable housing for households.

6.1 All jurisdictions should jointly explore opportunities to develop a countywide funding mechanism and the potential for both voter approved measures (bond or levy), and nonvoter approved sources of revenue to support the development of affordable housing.
6.2 All jurisdictions should pursue state legislative changes to give local jurisdictions the authority to provide tax relief to developers of affordable housing.

6.3 All jurisdictions should explore opportunities to dedicate revenues from sales of publicly owned properties, including tax title sales, to affordable housing projects.

6.4 All jurisdictions should explore the feasibility of additional resources to facilitate the development of affordable housing such as a new countywide organization (based on inter-local agreements), expansion of existing non-profit partnerships, increased coordination with local public housing authorities, a countywide land trust, as well as future involvement of larger County employers, in the provision of housing assistance for their workers.

7. The County, and each municipality in the County, should explore and identify opportunities to reduce land costs for non-profit and for-profit developers to build affordable housing.

7.1 Jurisdictions should explore options to dedicate or make available below market-rate surplus land for affordable housing projects.

7.2 All jurisdictions should explore and identify opportunities to assemble, reutilize, and redevelop existing parcels.

8. The County, and each municipality in the County, shall periodically monitor and assess their success in meeting the housing needs to accommodate their 20-year population allocation.

8.1 Jurisdictions should utilize the available data and analyses provided by federal, state, and local sources to monitor their progress in meeting housing demand as part of the required Growth Management Act comprehensive plan update process.

8.2 Countywide housing allocations shall be periodically monitored and evaluated to determine if countywide needs are being adequately met; the evaluation should identify all regulatory and financial measures taken to address the allocation need.

8.3 Each jurisdiction should provide, if available, the quantity of affordable housing units created, preserved, or rehabilitated since the previous required update.

8.4 Jurisdictions should consider using a consistent reporting template for their evaluations to facilitate the countywide monitoring and assessment.

8.5 In conjunction with the Growth Management Act Update schedule, a report should be forwarded to the Pierce County Regional Council addressing the progress in developing new affordable housing.
The partnership consists of unincorporated Pierce County and nineteen member jurisdictions, collectively referred to as the Urban County. To determine whether there were impediments to fair housing choice inherent in the local land use and housing policies or within development codes, the Urban County analyzed a sampling of jurisdictions including Bonney Lake, DuPont, Gig Harbor, Puyallup, and Steilacoom. These specific municipalities were chosen because they offer a fair representation of the county’s cities in several ways. Puyallup and Steilacoom are inner tier cities in the urbanized metro area of Tacoma. Bonney Lake, DuPont, and Gig Harbor are suburban cities. Bonney Lake and DuPont are new cities that are rapidly expanding, while Puyallup and Steilacoom are older cities with much slower growth rates. Gig Harbor and DuPont tend to have relatively high housing prices and new homes relative to Bonney Lake, Puyallup, and Steilacoom. Gig Harbor’s waterfront is a resort destination with some of the highest priced homes in the county. Bonney Lake is in the eastern part of the county, Gig Harbor is the extreme north and west of the county, Puyallup is in the north central part of the county and shares its western border with Tacoma, and Steilacoom and DuPont are in the southern parts of the county. The following sections describe the land use and housing policies and development codes of each of these cities. They are all bound by the state and county codes described above.

Bonney Lake

The City of Bonney Lake’s most recent full update of their Comprehensive Plan occurred in 2004. In accordance with state and local housing goals, the update included a revised Housing Element and Land Use Element (last updated by Ordinance 1292 on December 9, 2008) containing actions to ensure affordable housing options for all.

Goals and Policies

The City’s Land Use Element contains goals and policies designed to ensure sufficient land to accommodate projected population growth and the Housing Element aims to preserve existing housing and promote diversity and affordability.

Land Use Element

Goal 3-1 Accommodate the 20-year target for household and employment within an urban growth area of appropriate size and density, where public facilities and services exist or can be provided efficiently.

- Policy 3-1a Allow a range of development densities and intensities, including small-lot residential development.
- Policy 3-1b Encourage compatible infill development and redevelopment in established areas.

Goal 3-4 Use land efficiently.

- Policy 3-4a Encourage infill and development which minimizes the consumption of land.
- Policy 3-4b Create some areas of higher residential density in order to accommodate the population projection without excessive outward sprawl.

Goal 3-7 Provide affordable housing.

- Policy 3-7a Allow manufactured housing and group homes in all residential zones. Allow accessory dwelling units in most residential zones.
- Policy 3-7b Locate multiple family housing in close proximity to shopping, employment, entertainment facilities, open space, recreation facilities, and public transportation.
Housing Element

Goal 4-1 Provide adequate land and zoning of appropriate residential density to accommodate the 20-year population projection. (Accomplished in the Land Use Element.)

Goal 4-2 Preserve existing housing stock.
- Policy 4-2a Encourage pride and investment in neighborhoods.
- Policy 4-2b Support housing repair and rehabilitation efforts.
- Policy 4-2c Enforce codes affecting the health and safety of neighborhoods.

Goal 4-3 Promote housing diversity and affordability.
- Policy 4-3a Continue zoning at least as much land for apartments, manufactured housing, duplexes, small-lot developments, and accessory dwelling units as the city does currently (see Affordable Housing, above).
- Policy 4-3b Permit group homes, consistent with the Federal Fair Housing Act.
- Policy 4-3c Encourage mixed-use development wherever businesses and residences can complement each other.
- Policy 4-3d Support funding programs designed to make housing more affordable.
- Policy 4-3e Help non-profit developers interested in building affordable housing.
- Policy 4-3f Support subsidized housing programs where they are needed.
- Policy 4-3g Support the development of a Downtown senior housing project to meet the unmet housing needs of Bonney Lake seniors.

Residential Zoning

Bonney Lake has the following residential zoning districts:
- **Low-Density Residential (R-1).** Intended to protect single-family residential neighborhoods from incompatible land uses and create new compatible housing at a density of four to five units per net acre.
- **Medium-Density Residential (R-2).** The purpose of this district is to establish and preserve medium-density residential neighborhoods at a density of five to nine units per acre, to create a stable environment for family life and to prevent intrusion by incompatible land uses.
- **High-Density Residential (R-3).** Intended to provide appropriately located areas for multifamily living at densities up to 20 units per acre to meet the needs of households with a variety of income levels and lifestyles.
- **Residential Conservation (RC-5).** The purpose of the residential/conservation zone is to protect lands with sensitive areas, agricultural uses or natural resource production, or to act as a buffer between such lands and higher density uses, as well as providing an urban reserve designation for areas without full urban services. This designation is intended to ensure that...
development occurs at a maximum residential density of one unit per five acres which will not hinder future conversion of developable land to urban level development.

*Table 47* depicts Bonney Lake residential zoning districts and allowed residential uses in each zoning district by permit type. In addition, the allowed density is provided for each zoning district.

<table>
<thead>
<tr>
<th>Table 47</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential Use Types by Zoning District</td>
</tr>
<tr>
<td>Bonney Lake</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>R-1</th>
<th>R-2</th>
<th>R-3</th>
<th>RC-5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-family – Attached</td>
<td></td>
<td></td>
<td>P</td>
<td></td>
</tr>
<tr>
<td>Single-family – Detached</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td></td>
</tr>
<tr>
<td>Duplex</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td></td>
</tr>
<tr>
<td>Multifamily</td>
<td></td>
<td></td>
<td>P</td>
<td></td>
</tr>
<tr>
<td>Accessory Dwelling</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td></td>
</tr>
<tr>
<td>Mobile Home</td>
<td></td>
<td></td>
<td>P</td>
<td></td>
</tr>
<tr>
<td>Density</td>
<td>4–5 du/acre</td>
<td>5–9 du/acre</td>
<td>Up to 20 du/ acres</td>
<td>1 du/acre</td>
</tr>
</tbody>
</table>

Source: Bonney Lake Municipal Code, Chapter 18

Note: “P” denotes permitted use.

As shown in the City’s Land Use Element, the Future Land Use Plan Map shows that residential zoning districts are distributed throughout the city boundary, including R-3 districts. The distribution of residential use types is important to ensure that higher-density housing (usually more affordable) is not clustered in one location. The share of higher-density zoning districts is relatively low compared with lower-density zoning districts; however higher-density districts are distributed evenly and have available capacity to meet the City’s projected housing needs.1 Also, as part of the City’s 2004 Comprehensive Plan amendment, the City upzoned a 28-acre area from R-2 to R-3, an 18-acre area from R-1 to R-2, and 16 acres of land from commercial to mixed use (with residential).

According to Heather Stinson, Bonney Lake Planning Manager, the City does not require mixed-income development, nor does the City provide regulatory concessions for the development of affordable housing. However, the City’s design standards and on- and off-site improvements do not add undue cost burdens on the affordability of housing in the city.2

**DuPont**

The City of DuPont’s most recent full update of their Comprehensive Plan occurred in November 2001. In accordance with state and local housing goals, the update included a revised Housing Element and Land Use Element containing actions to ensure affordable housing options for all.

**Goals and Policies**

The City’s Land Use Element contains goals and policies designed to preserve community character while accommodating new growth. The Housing Element aims to preserve existing housing and promote diversity and affordability, with policies directly related to facilitating affordable housing development.

---

1 Based on personal communication with H. Stinson on January 27, 2010.

2 Ibid.
Land Use

The City has adopted the following goals as part of their Land Use Element:

- To foster a small-town character by establishing development patterns conceptually based on a traditional town similar to the Historical Village and Palisade Village in DuPont.
- To direct DuPont’s growth in a manner which balances a small-town character with sound economic development.
- To encourage a small town development pattern which promotes a sense of community, the form of which protects significant natural features, preserves historical sites, reduces necessity for driving, makes walking an enjoyable alternative and transit use practical.

The City adopted the following land use policies related to residential development:

- LU-17 Protect the character and vitality of existing neighborhoods.
- LU-18 Achieve a mix of lot sizes and a diversity of housing types and styles for single family and multiple family residences.
- LU-20 Provide for senior housing and long-term care facilities within residential villages and DuPont Center so as to encourage a mix of generations within the social fabric of the City.

Housing

The City has adopted the following goals as part of their Housing Element:

- To provide a variety of housing opportunities in a diversity of housing types by promoting the creative and innovative use of land designated for residential use.
- To preserve and develop housing throughout the City to meet the needs of all age groups and economic segments of the community.
- To promote housing development that respects, supports, and reinforces an integrated overall town character and that does not result in functionally isolated subdivisions.

The City has adopted the following housing policies, which may have an effect on housing choice:

- H-1 Promote multiple development strategies for achieving housing diversity such as, but not limited to, small scale multi-family housing, mixed residential neighborhoods, clustered units, and small lots to meet the needs of all economic segments of the community.
- H-5 Disperse low, moderate, and middle income housing opportunities throughout the community rather than concentrating them in single neighborhoods.
- H-6 Provide for the inclusion of low and moderate income housing units into the plans for each village and provide how and generally where it will be dispersed for administrative review prior to the issuance of the first building permit in the plat.
• H-7 Provide incentives and work Partnerships with not-for-profit and for-profit developers and agencies to build small amounts of permanent low and moderate-income housing, dispersed throughout the community.

Residential Zoning

DuPont has the following residential zoning districts:

• Single-family (R-3). Implement the single-family land uses called for in the comprehensive plan, specifically within the Historic Village, and El Rancho Madrona subdivision, where single-family density averages three units per acre.

• Single-family (R-4). Implement the single-family (SF) land uses called for in the land use tables of the comprehensive plan, where single-family density averages four units per gross acre. This district is appropriate for Hoffman Hill Village and Sequalitchew Village.

• Single-family (R-5). Implement the single-family land uses called for in the land use tables of the comprehensive plan, where single-family density averages five units per acre. This district is appropriate for Palisade Village, Yehle Park Village and Edmond Village.

• Multiple-family (R-12). Implement the multifamily land use called for in the land use tables of the comprehensive plan, where multifamily density averages 12 units per acre.

• Residential Reserve. Purpose is to designate property not needed for the city’s 20-year growth projections (currently ending in 2012) for the northerly portion of the Sequalitchew Village planning area. The residential reserve district is intended as an interim measure to provide time for future studies and analysis to be conducted for subsequent comprehensive plan amendments. As such, the density for this district is one dwelling unit per five acres.

Table 48 depicts DuPont residential zoning districts and allowed residential uses in each zoning district by permit type. In addition, the allowed density is provided for each zoning district.
### Table 48
**Residential Use Types by Zoning District**
**DuPont**

<table>
<thead>
<tr>
<th></th>
<th>R-3</th>
<th>R-4</th>
<th>R-5</th>
<th>RC-12</th>
<th>Residential Reserve</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-family – Attached</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single-family – Detached</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Duplex</td>
<td></td>
<td></td>
<td></td>
<td>P</td>
<td></td>
</tr>
<tr>
<td>Multifamily</td>
<td></td>
<td></td>
<td></td>
<td>P¹</td>
<td></td>
</tr>
<tr>
<td>Accessory Dwelling</td>
<td>C</td>
<td>C</td>
<td>C</td>
<td>C</td>
<td></td>
</tr>
<tr>
<td>Mobile Home</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td>P</td>
<td></td>
</tr>
<tr>
<td>Density</td>
<td>≤3.5 du/acre</td>
<td>≤4.5 du/acre</td>
<td>≤5.5 du/acre</td>
<td>≤12.5 du/acre</td>
<td></td>
</tr>
</tbody>
</table>

Source: DuPont Municipal Code, Title 25

Note: “P” denotes permitted use and “C” denotes conditionally permitted.

¹ Site plan approval is required for all multifamily development projects. Projects with less than 80 units are processed according to Type II procedures and projects with more than 80 and less than 120 units are processed through Type III procedures. All multifamily developments are subject to Type I design review procedures.

Approval of multifamily development in the city is subject to Chapter 25.175 of the DuPont Municipal Code. Chapter 25.175 defines the permit approval process for developments and plan amendments subject to Type I through Type V approval. Design review for all multifamily development is required to go through the City’s Type I approval process. Multifamily projects with less than 80 units are required to go through the City’s Type II approval process, and multifamily projects with more than 80 units and less than 120 units (the maximum allowed) are required to go through the City’s Type III approval process. In an effort to streamline the review process, multifamily applicants are permitted to combine Type I review with Type II and III review.

The following descriptions of Type I through Type III reviews are summarized from the City’s Municipal Code:

- **Type I** – An administrative-level review, in which department staff reviews the development application and recommends action to the Community Development Director. Appeals made to the Hearing Examiner and if needed to the Pierce County Court.

- **Type II** – An administrative-level review that begins with a pre-application process with department staff before the final application is submitted for review. Prior to department staff reviewing and recommending action to the Community Development Director, the application is publicly noticed. Appeals made to the Hearing Examiner and if needed to the Pierce County Court.

- **Type III** – A discretionary-level review that begins with a pre-application process with department staff before the final application is submitted for review. Prior to department staff reviewing and preparing recommendation action for the Hearing Examiner, the application is publicly noticed. The Hearing Examiner makes final approval in a publicly noticed hearing. Appeals are made to the Pierce County Court.
Type I through Type III review for multifamily development does not add undue cost burden on multifamily projects within the city. The review process is important to ensure the health and safety of DuPont residents.

As shown in the City’s Comprehensive Plan Map, multifamily land use designations are spread evenly throughout the city. In the 2001 Comprehensive Plan Update, the City reported that 408 multifamily units had been constructed in the city and that remaining multifamily capacity was 1,390 units. Remaining multifamily capacity was identified throughout a diverse range of communities within the city boundary. Additionally, policy H-6 of the Comprehensive Plan calls for a mixture of housing units to be made available to low- and moderate-income households. H-6 requires that the inclusion of low- and moderate-income housing be included in all plans submitted for review. However, the City does not grant incentives to developers that include housing affordable to lower-income households. 3

Gig Harbor

The City of Gig Harbor’s most recent full update of their Comprehensive Plan occurred in December 2004, with revisions adopted in December 2008. In accordance with state and local housing goals, the update included a revised Housing Element, Economic Development Element, and Land Use Element containing actions to ensure affordable housing options for all.

Goals and Policies

The City’s Land Use Element contains goals and policies designed to accommodate a diversity of new housing growth. The Housing Element aims to preserve existing housing and promote diversity and affordability, with policies directly related to facilitating affordable housing development.

Land Use

Goal 2.3 of the Land Use Element states that it is the City’s intent to promote community diversity and distinction and increase housing opportunities. The City plans to achieve this goal by providing for a range of residential densities within a broad variety of housing types and tenures.

The following land use policies aim to achieve the residential goal:

- 2.3.3. Housing Choice
  a) Expand residential districts and code definitions to allow a broad choice of housing types, locations and tenures.
  b) Provide housing opportunities for varied types and ages of households to include single-parent and two-parent families, individuals and the elderly.
  c) To the extent appropriate, recognize social area specializations by household and age group and provide public services which reflect the areas needs.

- 2.3.4 Residential Densities
  a) Establish a range of residential densities which would accommodate a variety of housing types and tenures. Densities within the city and its urban area should range from a low of 4.0 dwelling units per acre up to a maximum of 12.0 dwelling units per acre.
  b) Encourage higher densities (8–12 units per acre) for developments which:
    1) Provide substantial open space or buffers areas within the development; 2) Have natural site characteristics suitable for higher intensity residential development; 3) Propose innovative design throughout the project which reflects the historical character of the area;

3 Based on personal communication with B. Kingman on January 28, 2010.
4) Have relatively easy access to major local employment areas; 5) Would not significantly impact established single family residential neighborhoods.

c) Implement a zoning plan which allocates residential development based upon a maximum density as opposed to a minimum lot size in order to encourage optimum design techniques suitable to the land and its natural features.

d) Establish a maximum parcel size per dwelling unit for the city and its urban area to promote more efficient utilization of land and economization of public services.

**Housing**

The City’s Housing Element organizes housing goals and policies in the following components:

a) Identifying the existing housing stock  

b) Determining housing preferences and demand  

c) Identifying housing types acceptable to the community  

d) Complying with GMA countywide fair share housing policies  

e) Implementing strategies to meet housing goals

Gig Harbor has the following housing goals and policies designed to meet the housing needs of the community:

**Goal 5.1: Maintain and protect the scale and character of existing neighborhoods.**

5.1.1. **Encourage infill**

Encourage infill of existing residential neighborhoods with housing types, designs, and sizes similar to prominent and/or historical structures.

5.1.2. **Develop design guidelines**

Develop guidelines which define how larger multi-family structures may be designed to reflect the massing and scale of smaller existing structures.

**Goal 5.2: Encourage high density housing which maintains Gig Harbor's historic visual characteristic as a single family community.**

5.2.1. **Identify areas where small lot sizes are appropriate**

a) Develop maximum lot sizes for single family homes, e.g., 5,000 - 7,000 square feet.  

b) Allow zero lot line development on smaller lots to retain optimal use of private yard areas.

5.2.2. **Minimize appearance of multi-family structures**

Avoid high and visually prominent concentrations of multi-family structures on major thoroughfares and boulevards.
a) Require increased setbacks from street edge with landscaped green space oriented to both the public and residents of the multi-family units. The walled “compound” look as seen from the street should be avoided.

b) Define stepped height standards which require lower building heights nearer the street edge, and stepping up away from the street.

c) Identify areas of high-density housing throughout the City to avoid over-concentration in one area.

d) Retain multi-family structures near the fringe of established single-family neighborhoods or in strategic locations where larger structures will not abruptly alter the single family character.

e) To the extent possible, incorporate single family design into multi-family housing through the following design techniques:

   I. Unit clustering and separation

   II. variation in unit design

   III. Modulation of facade and roof lines.

   IV. Avoidance of “book-matched” or symmetrical designs on duplexes and larger units.

5.2.3. Reward acceptance of density with corresponding benefits

High-density areas should be associated with increased areas of open space and other amenities to the public and home owners.

Goal 5.3: Encourage maintenance and/or adaptive reuse of existing structures for residential use.

5.3.1. Provide renovation incentives

Allow retention of existing heights and setbacks of historic structures which are renovated for residential use (e.g., do not apply standard “50% clause” requiring demolition of structure if more than 50% of structure is effected in renovation).

5.3.2. Provide financial incentives Identify fees that might be waived for repair or renovation work as an incentive.

5.3.3. Sponsor clean-up campaigns

Provide regularly scheduled clean-up help and trash collection in neighborhoods.

Goal 5.4: Maintain a “no net loss” policy toward affordable housing units.

5.4.1. Discourage demolitions

Discourage demolition of existing smaller houses which have a reasonable potential for being salvaged.

   a) Consider fee waivers for building permits to renovate or repair existing houses.

   b) Consider high demolition permit fees with the proceeds applying toward other affordable housing programs in the Gig Harbor area.
c) Support “existing use” tax assessment as opposed to taxation based upon speculative highest and best use.

5.4.2. Mitigate effects of gentrification

Compensate market “sell up” of units (i.e., gentrification) with a corresponding supply of land available for affordable replacement units.

a) Solicit the help of local real estate community to identify the number of units which sell for more than 30% of their previous purchase price or value.

b) Assure that there is sufficient land area zoned for affordable-type development to compensate for loss of affordable units and for account for projected need.

Goal 5.5: Preserve Gig Harbor as a place to live for people of all occupations, incomes and abilities.

5.5.1. Accommodate group housing

Develop standards for senior citizen and group housing arrangements as permitted use in designated zones.

a) Consider defining maximum family size of unrelated individuals sharing a housing unit according to the ability of the structure to accommodate more persons:

   I. Are there sufficient numbers of bedrooms to avoid overcrowding.

   II. Is there adequate parking to meet the needs of licensed drivers within the family.

Redefine density standards to allow for higher numbers of single room occupancy units (SROs) and increased numbers of beds in senior or group housing complexes.

Residential Zoning

Gig Harbor has the following residential zoning districts:

- **Single-family Residential (R-1).** Intended to provide for low density, single-family residential development for certain community services and facilities while preserving the character of the existing single-family residential areas.

- **Medium-density Residential (R-2).** Intended to allow for a moderate density of land use that is greater than is permitted in an R-1 district but less than is permitted in an R-3 district.

- **Multiple-family Residential (R-3).** Intended to provide areas suitable for multiple-family dwellings and to serve as a buffer and transition between more intensively developed areas and residential properties of a lower density.

- **Residential and Business District (RB-1).** Intended to provide a mix of residential uses with certain specified business, personal and professional services.

- **Residential and Business District (RB-2).** Intended to provide a mix of medium density residential uses with certain specified business, personal and professional services. The RB-2 zone is similar in construction to the RB-1 zone while allowing a higher percentage of impervious coverage and multifamily residential development.
• **Waterfront Residential (WR).** Recognizes areas along the shoreline characterized by single-family residences and is intended to ensure that development is respectful of the shoreline and surrounding properties while permitting a limited mix of residential structure types.

• **Planned Community Development (PCD).** Gig Harbor has designations for Planned Community Developments that range from low density to high density.
  
  - **PCD Low Density Residential (RLD).** The intent of the PCD-RLD is to provide for well designed residential developments, provide opportunities for clustering dwelling units, and allow for unique and innovative residential development concepts.
  
  - **PCD Medium Density Residential (RMD).** The intent of the PCD-RMD is to provide greater population densities to facilitate high quality affordable housing and serve as a buffer and transition between more intensively developed areas and less intensively developed areas.

**Table 49** depicts Gig Harbor residential zoning districts and allowed residential uses in each zoning district by permit type. The number of districts that permit or conditionally permit residential use types in Gig Harbor outnumber the zoning districts displayed in the columns of **Table 49**; however the districts described below are primary residential districts. In addition, the allowed density is provided for each zoning district.

<table>
<thead>
<tr>
<th>Table 49</th>
<th>Residential Use Types by Zoning District</th>
<th>Gig Harbor</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>R-1</td>
<td>R-2</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single-family</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>Duplex</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>Triplex/fourplex</td>
<td>C</td>
<td>P</td>
</tr>
<tr>
<td>Multifamily</td>
<td>P</td>
<td>C</td>
</tr>
<tr>
<td>Accessory Apartment</td>
<td>C</td>
<td>C</td>
</tr>
<tr>
<td>Density</td>
<td>4 du/acre</td>
<td>4–6 du/acre</td>
</tr>
</tbody>
</table>

Source: Gig Harbor Municipal Code, Chapter 17.14

Note: “P” denotes permitted use and “C” denotes conditionally permitted.

1 Multiple-family dwellings limited to no more than 8 attached dwellings per structure in the R-3 district.

In 2009, Gig Harbor completed a Housing Needs Assessment as a supplement to the City’s Comprehensive Plan. The assessment identified current and future housing needs in Gig Harbor, with special emphasis placed on affordable housing opportunities. The assessment identified gaps in meeting the growing need for an increased affordable housing supply in the city. The assessment found that there is a growing need for increasing affordable housing opportunities in the city and that the City’s affordable housing goals are important components of a strategy to ensure the affordable housing needs are met. The recommendations in the assessment directed the City toward further studies of the factors contributing to the growing need. Such studies include an analysis of the needs of an aging population.
and special needs populations (disabled persons, senior households, single-parent households, and large family households). Additionally, the assessment found a further need to review governmental and market constraints on the supply of affordable housing.

Puyallup

The City of Puyallup adopted their Comprehensive Plan in December 1994 and updates it on a yearly basis. In accordance with state and local housing goals, the plan includes a Land Use Element and Housing Element, both of which contain the City’s actions for ensuring housing opportunities for all segments of the community.

Goals and Policies

Land Use

The most recently updated Land Use section of the City’s Comprehensive Plan indicates single-family residential areas constitute the most important land use pattern contributing to the identity of Puyallup as a family community. As the City places a high value on single-family housing units, it also understands the current housing market has a growing need for moderate-density residential housing development. The City will look to find a balance between maintaining the sense of character and community connected to single-family neighborhoods while implementing policies that encourage moderate-density residential alternatives providing more affordable and land-efficient housing units on smaller lots, in accessory units, in attached single-family units, and in small-scale townhouse clusters. This shift in policy stems from the need for higher-density dwellings by people who cannot afford or do not prefer detached single-family dwellings.

The following land use goals and policies were adopted in the City’s Comprehensive Plan to ensure that current and future housing needs are actively addressed through comprehensive planning.

Goal III: Sufficiency of land areas

Ensure that adequate land areas are provided to accommodate projected growth, retain the valued natural qualities of the community and provide incentives for economic development activities.

III.1 Designate sufficient land area at a variety of densities for residential uses in the City and Urban Growth Area to accommodate a projected 2022 population of 50,100.

III.3 Provide park land to adequately meet the needs of existing and future residents.

a) Collect impact fees to contribute to park land acquisition as a condition of granting development approvals.

Goal IV: Efficiency of land utilization

Promote efficient land use patterns where levels of urban services are adequate.

IV.1 Allow a mixture of smaller and larger lots for new subdivisions provided the overall density of the development does not exceed the base density of the applicable zone district.

Goal VI: Density

Emphasize low and moderate densities to provide single-family houses and small scale attached dwelling units, while also recognizing the need and desire for higher density housing.
VI.1 Establish a system of residential densities which accommodates a range of housing choices appropriate for Puyallup as a medium-sized city.

a) Recognize the unique character of existing areas which developed at lower densities (i.e., approx. 1 dwelling unit per acre) and that have limited opportunities for increased development due to lack of sanitary sewer service.

b) Residential densities in areas designated for low urban density single-family residential uses should be no less than 4 dwelling units per gross acre and no greater than 8 dwelling units per gross acre. Revise development regulations to allow a minimum density of four dwelling units per acre in all low density residential zones.

c) Residential densities in areas designated for Moderate Density Residential uses should be in the range of 9 to 14 dwelling units per acre.

d) Residential densities in areas designated for multiple-family development should not exceed 22 dwelling units per acre, except as noted in Policy VI.1.e.

e) Residential densities in the RM-Core shall be limited only by the site development envelope parameters (e.g., maximum building height, required setback, landscaping, and design standard requirements), rather than by a specified dwelling units per acre standard.

f) Housing projects targeted to populations not requiring significant outdoor recreation areas and having low private automobile usage (e.g., elderly housing) may have densities exceeding 22 dwelling units per acre. Such developments should be located in close proximity to public transportation services, shopping or medical facilities.

g) Promote mixed use projects integrating moderate and high density residential uses with commercial uses in areas designated for pedestrian oriented commercial, limited commercial, and automobile oriented commercial, especially within the City’s two regional growth centers. Mixed-use developments including a residential component within pedestrian oriented commercial (POC) areas should be subject to height, bulk and building design standards with no density limitations imposed.

VI.2 Promote application of design standards that define appropriate building designs for the Commuter Rail Station Center and downtown Puyallup; and, within this area, provide developers with incentives for greater density for the renovation, rehabilitation, or construction of buildings that: 1) are designed to reflect downtown Puyallup's historic buildings; or 2) incorporate building materials normally associated with custom or finely crafted homes, and include design details common to custom or finely crafted homes.

a) Develop bonus density design standards that specifically define appropriate building designs for the Commuter Rail Station Center.

**Goal VII: Housing Mix**

Preserve existing single-family neighborhoods and facilitate the development of new single family and moderate density neighborhoods, while allowing higher densities in the downtown core.

VII.1 Provide a range of housing types suitable for the needs of residents in the community.
a) Recognize single-family housing as the predominant residential form in the City and Urban Growth Area, accounting for approximately 65% of all housing inventory.

b) Moderate density residential development should account for approximately 10% of the housing inventory.

c) High density residential development should account for approximately 25% of the housing inventory.

Goal VIII: Siting urban residential uses

Promote compact and land efficient residential neighborhoods.

VIII.1 Protect and enhance desirable family oriented characteristics of Low Density Residential areas.

a) New and in-fill should occur at densities compatible with surrounding development or as might be defined in an adopted neighborhood or sub-area plan.

b) Allow manufactured homes in all areas where single-family housing is allowed.

c) Preserve future infill opportunities on larger lots by developing structure location requirements.

d) For planned developments and/or subdivisions in low density residential areas, a transition in lot size should be provided on lots adjacent to existing platted subdivisions.

VIII.2 Promote the development of quality moderate density developments both as in-fill and as new neighborhood developments.

a) Attached housing should be limited in the number of units per structure and scale to create a neighborhood character and scale, regardless of density.

b) Allow exclusively detached housing projects in Moderate Density Residential areas, including manufactured home parks, and modest size single-family dwellings (i.e., “cottage housing”).

c) Encourage moderate density residential projects to utilize innovative approaches to retain significant on-site vegetation, orient clustered development parallel to the contour of the land form, provide reduced travel lanes and parking and provide age appropriate active community open space.

VIII.3 Create attractive High Density Residential areas with minimal conflicts with single family oriented neighborhoods.

a) Allow High Density Residential development as in-fill in areas already characterized by high urban density, such as the South Meridian and East Main corridors.

b) Encourage High Density Residential development to utilize innovative approaches to retain significant on-site vegetation, orient clustered development parallel to the contour of the land form, provide reduced travel lanes and parking and provide age appropriate active community open space.
c) Require architectural and site design standards for multiple-family complexes shall be required to promote the development of visually sensitive projects.

Goal IX: Rural residential land uses

Promote retention and discourage premature land division of rural areas that may be used for very low density residential estates in rural wedges of sufficient size or located at the perimeters of the Urban Growth Area. Preserve areas which are presently characterized by very large lot residential development and possess rural character and amenities.

IX.1 Preserve areas characterized by large lot residential development and/or agricultural uses, intended to serve as a permanent buffer at the edges of or within the community.

a) Designate areas characterized by large lot residential uses and located on the edges of the urban growth area for rural buffer residential uses. Future redevelopment to higher residential densities is not anticipated or encouraged.

b) “Rural Buffer Residential” areas shall be allowed levels of service generally lower than for areas designated for urban uses.

Housing

The Housing Element of the Comprehensive Plan delivers a framework for the housing needs of the community and provides the City’s determination of a housing mix that includes a range of housing types intended to promote housing and living style choices available to all economic segments of the community.

Housing Goal: Provide a variety of housing types throughout the City and Urban Growth Area that will meet Puyallup’s fair share of Pierce County’s housing requirements for residents at or below Pierce County median income.

Objective I. Encourage the improvement of existing affordable housing.

a) Provide homeowners with information on how they can preserve their affordable homes, including assistance with repair, maintenance, and rehabilitation.

b) Support public policies that provide incentives for the repair, maintenance, and rehabilitation of existing affordable housing.

c) Promote the preservation and rehabilitation of manufactured home parks with both zoning ordinances and access to urban facilities and services.

Objective II. Encourage the expansion of affordable housing.

a) Support the acquisition of affordable housing by the Pierce County Housing Authority and other non-profit organizations.

b) Promote affordable housing within existing neighborhoods throughout the city with zoning incentives and reduced requirements for design and development standards, buffering and screening.

Objective III. Promote a wide variety of affordable housing types and densities.
a) Enact changes to zoning regulations that promote diverse affordable housing options throughout the community.

b) Assure efficient permit processing through continual monitoring and improvement of permit procedures.

c) Promote quality high density housing in the downtown area and in the South Hill Regional Growth Center.

Objective IV. Promote a variety of affordable housing for people who are older or disabled.

a) Provide incentives for increased density and reduced parking requirements.

b) Promote the location of affordable housing near appropriate services and amenities (e.g., medical facilities, senior centers, etc.).

c) Support programs that allow people who are older or disabled to remain in their own homes as long as possible (e.g., home maintenance and repair; home health care; meal programs).

Residential Zoning

Puyallup classifies their eight zoning districts into either single-family zones or multiple-family zones:

- **Single-family Residential (RS).** Intended to reserve appropriate areas for low density residential living at a broad range of densities consistent with the Puyallup Comprehensive Plan.
  - RS-35 very low density single-family
  - RS-10 low urban density single-family
  - RS-08 medium urban density single-family
  - RS-06 urban density single-family
  - RS-04 high urban density single-family

- **Multiple-family Residential (RM).** Intended to reserve appropriately located areas for multiple-family living at a broad range of dwelling unit densities consistent with the Puyallup Comprehensive Plan.
  - RM-10 medium density multiple-family
  - RM-20 high density multiple-family
  - RM-Core downtown-oriented high density multiple-family

Table 50 depicts Puyallup residential zoning districts and allowed residential uses in each zoning district by permit type. In addition, the allowed density is provided for each zoning district.
Table 50
Residential Use Types by Zoning District
Puyallup

<table>
<thead>
<tr>
<th></th>
<th>Single-family Residential</th>
<th>Multiple-family Residential</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RS-35 RS-10 RS-08 RS-06 RS-04 RM-10 RM-20 RM-Core</td>
<td></td>
</tr>
<tr>
<td>Single-family</td>
<td>P P P P P P P P P</td>
<td></td>
</tr>
<tr>
<td>Duplex</td>
<td>P P P P P P P P P</td>
<td></td>
</tr>
<tr>
<td>Triplex/fourplex</td>
<td>P P P P P P P</td>
<td></td>
</tr>
<tr>
<td>Multifamily</td>
<td>P P P P P P P</td>
<td></td>
</tr>
<tr>
<td>Accessory Apartment</td>
<td>P P</td>
<td></td>
</tr>
<tr>
<td>Density</td>
<td>1 du/acre 4 du/acre 5 du/acre 6 du/acre 8 du/acre 6–14 du/acre 8–22 du/acre Not specified</td>
<td></td>
</tr>
</tbody>
</table>

Source: Puyallup Municipal Code, Title 20
Note: “P” denotes permitted use and “C” denotes conditionally permitted.
1 Residential density is not regulated in RM-Core zones.

The City of Puyallup updates its Comprehensive Plan on an annual basis. The most recently updated Land Element and Housing Element provide direction for which the City will utilize available land and develop future housing. The City is in transition in its efforts to maintain its character found throughout the single-family communities but provide moderate-density housing to meet the growing needs of city residents.

As the City moves into the future, it will utilize the set zoning, policies, and goals to deliver the adequate combination of development and land use to deliver housing opportunities that fit the City’s vision and blend with the City’s community and economic situations.

Steilacoom

The Town of Steilacoom adopted their Comprehensive Plan in September 1994 and updated the document in November 2004 and most recently in December 2008. In accordance with state and local housing goals, the plan includes a Land Use Element and Housing Element, both of which contain the Town’s actions for ensuring housing opportunities for all segments of the community.

Goals and Policies

Land Use

The following land use goals support the continuation and enhancement of shared neighborhood characteristics while encouraging development in keeping with each neighborhood’s unique features.

- Neighborhood character
- Natural vegetation
- View preservation
- Open space and critical areas
LOCAL DEVELOPMENT CODES AND HOUSING POLICIES

- Water quality and management
- Central focus of Town
- Waterfront character
- Commercial character

The following policies are designed to guide the Town’s ongoing efforts in reaching the identified goals that revolve around or include residential zoning or development.

**Goal 1: Neighborhood Character**

The Town will maintain a strong sense of community identity through proactive land use planning that addresses the unique characteristics of each neighborhood area.

**Policy 1.1.** The current ratio of single family to multifamily housing should be maintained or increased to preserve the predominantly single family character of the Town.

**Policy 1.2.** Neighborhoods with significant multifamily housing areas should incorporate open space, natural buffers, public facilities, and recreational facilities with sufficient capacity to serve a dense population and designed to fill the needs of all types of households residing in those neighborhoods.

**Policy 1.3.** Home occupations should conform with the character of existing residential neighborhoods. Short term lodging businesses, such as Bed and Breakfasts, should be allowed within residential neighborhoods.

**Policy 1.4** The Town supports the restoration and maintenance of historic buildings in the Historic District and throughout Town. New construction within the Historic District should enhance the qualities of the historic area.

**Goal 4: Open Space and Critical Areas**

The natural landscape provided by open space, natural buffers, and minimally developed critical areas (wetlands, wildlife habitat, areas with a critical recharging effect on aquifers used for potable water, flood hazard areas, and geologically hazardous areas) will be part of the landscape character of the Town.

**Policy 4.2.** Reduction of residential lot sizes, density bonuses, planned area developments, cluster housing, and similar flexible development techniques will be considered when designed to preserve open space, protect critical areas, or provide natural vegetative buffers while allowing reasonable use of property.

**Policy 4.4.** Environmental protection and open space policies, regulations, and guidelines will be consistent with other policies, regulations, and guidelines. Examples of such policies and programs are those concerning the siting of essential public facilities; affordable housing; transportation; shoreline management; infill development; and applicable goals and mandates of federal, state, and local agencies. Provisions will be included in regulations and guidelines for the resolution of conflicts that may arise.

**Goal 7: Waterfront Character**
Shoreline bordering Puget Sound and Chambers Creek should be managed through the continued administration of the shoreline master program with emphasis on public access, environmental conservation, and recreational uses. Commercial, industrial, and residential uses should be considered lower priority.

Policy 7.2. Commercial and recreational development, reuse, and rehabilitation of undeveloped or underused properties in and around the dock facilities should be encouraged. Redevelopment options should include residential use for properties that are characterized by residential use at the time of the adoption of the comprehensive plan.

**Goal 8: Commercial Character**

Commercial facilities and enterprises should harmonize with and contribute to Steilacoom's small town atmosphere.

Policy 8.2. A mix of residential, recreational, public, and commercial land uses will be allowed in commercial areas.

**Goal 10: Annexation, Urban Growth Area, and Interlocal Planning**

Annexation within the Steilacoom urban growth area should be considered only where it is consistent with the long-term goals of the community.

Policy 10.2. To maintain the small town character of the community and conform with natural vegetation goals and policies, annexation should include open space and natural areas whenever possible.

Policy 10.3. Changes to the Town boundaries are serious issues which shall be carefully reviewed by the Town. All annexation proposals will be reviewed in at least one public hearing that allows the Town's current citizens and citizens of the proposed annexation to discuss the economic and technical feasibility of the annexation and the potential conformance of the annexation area with the Town's vision, goals, and policies.

**Housing**

Rezoning changes made in 2004 will allow the Town to develop adequate housing for future population projections. With the elimination of the R-14 and R-20 zones, the acreage available for housing includes areas known to contain wetlands and other physical constraints along or near the shoreline. The 236 acres available include a large percentage of land that could be developed at higher densities under the current zoning. This undeveloped and underdeveloped land represents about 17% of the Town's total land area. The remaining vacant land comprises previously platted residential lots that are generally 7,200 to 9,600 square feet in size.

The general housing goals identified in the Town’s Housing Element include

- Neighborhood identity
- Households and community
- Affordability
The following housing goals and policies support the consideration and implementation of innovative land use and regulatory strategies to ensure housing is available for all existing and future economic segments of the community.

**Goal 1: Neighborhood Identity**

Housing will enhance Steilacoom's small town atmosphere by promoting the retention of unique neighborhood identities and characteristics.

Policy 1.1. New housing developments shall be sited and designed to be compatible with the surrounding neighborhood and enhance natural characteristics of the land.

Policy 1.2. Within the Town's Historic District, design review shall emphasize preservation of or compatibility with architectural styles found within the District and the surrounding neighborhood.

Policy 1.3. Town organized neighborhood groups should be utilized to help identify and inventory important neighborhood characteristics which should be maintained.

Policy 1.4. The Town shall strive to maintain its Certified Local Government designation.

**Goal 2: Households and Community**

Residential areas should promote a sense of community in residents.

Policy 2.1. The Town recognizes the importance that public facilities and improvements such as streets, sidewalks, parks and schools play in maintaining and enhancing the livability of residential neighborhoods. Public facilities and improvements should be sited and designed to enhance the neighborhoods where they are located whenever possible.

Policy 2.2. New residential developments should be designed to incorporate elements such as common open spaces, recreational areas, and sidewalks to provide residents with opportunities to live and play together.

**Goal 3: Housing Affordability**

The Town will encourage the availability of housing for all existing and projected economic segments of the community.

Policy 3.1. The Town recognizes the fact that the existing housing stock is an important source of affordable housing units. The housing element will establish provisions to preserve the existing housing stock through repair, maintenance, and rehabilitation.

Policy 3.2. Development regulations and standards should avoid unnecessary barriers to the renovation and improvement of existing homes built to previous Town standards.

Policy 3.3. Development regulations should respond to the housing needs of community residents and those who cannot afford or do not choose to live in single family housing.

Policy 3.4. Group homes, modular homes, assisted living facilities, accessory dwelling units, and similar nontraditional housing types shall be allowed whenever these units can be designed and maintained to be compatible with the surrounding neighborhood and community.
Policy 3.5. Development regulations and standards should provide flexibility to allow single family homes to be built on lots platted to previous Town standards. Issues such as maximum lot coverage and setbacks should be included within the regulations to ensure that these infill homes will not detract from the character of the surrounding neighborhood.

Policy 3.6. The Town should consider all available local, county, state, and federal funding opportunities and private resources in the development of affordable housing and should participate in the regional or countywide coordination of housing related plans and programs.

Policy 3.7. The Town shall maintain an inventory of surplus public lands that may be suitable for use by nonprofit housing providers to use for affordable housing. The Town shall consider affordable housing needs and opportunities associated with properties described in the inventory before disposing of them.

Policy 3.8. Through community advisory groups, the Town shall monitor and assess the implementation of housing goals, policies, and subsequent implementation strategies not less than once every five years.

Policy 3.9 The Town shall comply with all federal and State anti-discrimination and housing laws. The Town shall treat all residential structures occupied by persons with handicaps in the same manner as all other similarly situated residential structures occupied by a family or other unrelated persons.

Residential Zoning
The Town of Steilacoom Municipal Code classifies the following zones as primary residential:

- **Residential 7,200 (R-7.2).** Intended to create a desirable living environment for a wide variety of family and housing types. The smaller lot size of this district reflects the higher-density residential pattern of the early plats of Balch, Chapman, and others.

- **Residential 9,600 (R-9.6).** Intended to create a desirable living environment for a wide variety of family and housing types. This district is intended to allow for moderate-density development.

- **Multifamily (MF).** Intended to provide for multiple-family residential development. In order to maintain a desirable family living environment, a sufficient amount of usable recreational area to serve the needs of residents of multifamily developments is also provided for within this district.

Table 51 depicts Steilacoom residential zoning districts and allowed residential uses in each zoning district by permit type. In addition, the allowed density is provided for each zoning district.

<table>
<thead>
<tr>
<th>Table 51</th>
<th>Residential Use Types by Zoning District</th>
</tr>
</thead>
<tbody>
<tr>
<td>Steilacoom</td>
<td></td>
</tr>
<tr>
<td><strong>R-7.2</strong></td>
<td><strong>R-9.6</strong></td>
</tr>
<tr>
<td>Single-family</td>
<td>P</td>
</tr>
<tr>
<td>Duplex</td>
<td>P</td>
</tr>
<tr>
<td>Triplex/fourplex</td>
<td>P</td>
</tr>
</tbody>
</table>

Table 51
Steilacoom is a bedroom community, providing a labor force for employment bases in the Puget Sound area. The Town’s lower-income households are not concentrated in particular areas within the Town, and moderate-income housing appears to be evenly distributed.4

The Town does not have an abundant supply of vacant land zoned for residential development. In fact, the MF zone is built out and the only vacant land is in the R-9.6 zone. On- and off-site requirements for new development do not add undue costs or constraints to the development of housing that is affordable, though land value near the shoreline tends to be much more expensive. The Town encourages mixed-income development, but does not provide incentives (such as density bonuses or relaxed development standards) for mixed-income housing development.5

---

4 Based on personal communication with Doug Fortner on January 27, 2010.
5 Ibid.