

# CITIZENS OVERVIEW: 2017 THURSTON COUNTY ASSESSMENT OF FAIR HOUSING REPORT



2017

**DRAFT** Data Summary and Key Findings from the 2017 Thurston County Assessment of Fair Housing Report

This "**Citizens Overview: 2017 Thurston County Assessing Fair Housing (AFH) Report**", also referred to as the **Regional Fair Housing Plan**, presents an overview of Fair Housing Choice in Thurston County. As a companion piece to the shorter, "**Summary of Recommendations**", this report give the background on complaint records, demographic maps of Thurston County and the results of two Fair Housing surveys. As required by federal regulation, the final report will guide the next Community Development Block Grant (CDBG) Consolidated Plan (2018 -2022) to ensure that Fair Housing issues are included in the strategic planning of the investment of federal CDBG and HOME Program funds. This AFH Report is the product of an inter-jurisdictional collaboration between Thurston County, the Housing Authority of Thurston County and the City of Olympia.

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# Citizens Overview: 2017 Thurston County Assessment of Fair Housing Report

## OVERVIEW

This “**Citizens Overview: 2017 Thurston County Assessment of Fair Housing Report**” provides an accessible format for Thurston County residents and other stakeholders to review the data and key findings from the 2017 Thurston County Assessment of Fair Housing Report (AFH). By working together regionally, this report mobilized a regional partnership between Thurston County, the Thurston County Housing Authority and the City of Olympia. The recommendations presented in this report will constitute the Thurston County plan to ***Affirmatively Further Fair Housing (AFFH)***.

### Overview of the Assessment of Fair Housing

**Regulatory Changes:** Recent changes to HUD Regulations now require all recipients of federal Community Development Block Grant (CDBG) and HOME Program funds conduct an **Assessment of Fair Housing** with recommendations that will guide their multi-year strategic plans known as the “CDBG Annual Action Plan”. This AFH process replaces the previous approach titled the “Analysis of Impediments to Fair Housing” (AI) which was not directly linked to federally funded programs or schedules, nor did it require any performance metrics or responsible parties.

One of the key changes is a new requirement to analyze demographic maps that present US Census information about the geographic distribution of people based on race, culture, income and disability status. The AFH requires specific strategies to address areas of concentration. The regulations also call for an examination of ways that investment of federal housing dollars may have contributed to the concentration of low-income people of color and/or handicap status.

HUD’s newly developed Assessment of Fair Housing (AFH) process has four primary Fair Housing goals:

- 1) **Reduce segregation**, and build on the nation’s increasing racial, geographic and economic diversity.
- 2) **Eliminate racially and ethnically concentrated areas of poverty.**
- 3) **Reduce disparities in access to important community assets** such as quality schools, job centers, and transit.
- 4) **Narrow gaps that leave families with children, people with disabilities, and people of different races, colors, and national origins** with more severe housing problems, aka., disproportionate housing needs.

This report was developed in accordance with the federal “Affirmatively Furthering Fair Housing (AFFH) Rule Guidebook” (Version 1, December 2015) which calls for the following elements:

- **Review Existing Data:** Summaries of 1) US Census based maps of racial and ethnic distribution across Thurston County 2) Fair Housing Complaint records 3) Past Fair Housing

recommendations (*from the previously titled "Analysis of Impediments to Fair Housing:"*) and, 4) development of materials for review via a required Community Consultation process.

- **Community Consultation:** Seek information from the general public and key community leaders and organizations about the following: 1) knowledge and accessibility to complaint processes 2) personal experience or awareness of Fair Housing discrimination issues and, 3) related issues of access to affordable housing.
- **Analysis of Fair Housing Issues:** Review all information produced via the AFA process: 1) examination of all demographic maps and formal complaint data; 2) review of public commentary; 3) analysis of past recommendations and effectiveness; 4) consideration of documented disparities in access to Fair Housing Choice; and, 5) development of draft recommendations. Work to include preview by County and HATC officials along with key community leaders and organizations.
- **Development of County Fair Housing Goals:** Develop a final report to release for public review and submittal to HUD that includes: 1) specific recommendations by jurisdiction and the County as a whole; 2) best practices and innovative approaches; 3) implementation strategies; and, measurable performance benchmarks.

Data in this report is drawn from HUD provided GIS Maps and Tables; U.S Census data; Thurston Regional Planning Council; and other local sources. A complete source list is at the back of this report.

## PROTECTED CLASSES

Fair Housing policy is based on the belief that Fair Housing Choice is a fundamental value in the United States. As part of the sweeping civil rights laws passed in the 1960's, the federal **Fair Housing Act** was enacted in 1968 to establish federal-level protections to address discrimination for households that rent, buy, or secure financing for any housing.

**Federal Protected Classes** The Fair Housing Act was created to prohibit discrimination against people based on certain characteristics or attributes they have. A group of people who share such an identified characteristic is collectively known as a "protected class." The seven protected classes, according to HUD, are:

1. Race
2. Color
3. Religion
4. National origin
5. Sex
6. Disability
7. Familial status (refers to the presence of at least one child under 18 years old, and also protects prospects and tenants who are pregnant or in the process of adopting a child)

At the state and local levels, other protected classes were added over the years to address other groups of people who experienced housing discrimination. Very recently, efforts to protect low income people utilizing state or federal housing subsidies have been added in some jurisdictions to

protect people on the basis of “source of income”.

This protected class – source of income - has been added to the protected classes in both Olympia and Tumwater in an effort to provide Fair Housing Choice for low income people. When rental subsidies are not accepted as a form of payment, our regional housing plan one of the primary tools for addressing homelessness and need for low cost housing. As reported in the Key Stakeholder Questionnaire, **over 100 households were turned away because their source of their income was public assistance.**

**Protected Classes by Jurisdiction**

	Washington*	Thurston County	Olympia	Lacey	Tumwater	Yelm	Tenino	Rainier**	Bucoda**
Race	✓	✓	✓	✓	✓	✓	✓		
Color	✓	✓	✓	✓	✓	✓	✓		
Religion/Creed	✓	✓	✓	✓	✓	✓	✓		
Sex/Gender	✓	✓	✓	✓	✓	✓	✓		
Gender Identity	✓		✓						
Disability/Handicap	✓	✓	✓	✓	✓		✓		
Use of Service Animal	✓	✓	✓	✓					
Families with Children/Familial Status	✓	✓	✓	✓	✓	✓			
National Origin/ Ancestry	✓	✓	✓	✓	✓	✓	✓		
Marital Status	✓	✓	✓	✓	✓	✓	✓		
Age	✓	✓							
Sexual Orientation	✓	✓	✓	✓	✓				
Honorably Discharged Veteran or Military Status	✓								
Retaliation	✓								
Section 8 Recipient/ Source of Income			✓		✓				

1. Age 62 and older

\* Local ordinances may complement but not supersede the state law

\*\* No municipal ordinance

**2017 CONTRIBUTING FACTORS AND GOALS**

Barriers to Fair Housing, or “contributing factors”, were identified after a review of HUD data, comments during public meetings, community survey data and local housing data. Representatives of the Housing Authority of Thurston County, the Thurston County Commissioners, and the City of Olympia reviewed results of surveys, community meetings and HUD provided data to identify the contributing factors listed below:

**Contributing Factors (barriers) to Fair Housing Conditions listed in priority order include:**

1. **Lack of Education and Outreach** on Fair Housing laws for both providers and consumers
2. **Private Rental Discrimination** affecting renters in privately-owned rental properties
3. **Lack of Affordable, and/or Accessible Housing** in a range of unit sizes.
4. **Source of Income Discrimination** “Source of Income” was the most cited basis for housing discrimination
5. **Restrictive Land Use & Zoning Policies** Land use and zoning laws limit the creation of affordable housing, which in turn limits the Fair Housing choice of protected classes.

**Goals (recommendations)** identified in this process are intended to address the 10 contributing factors to the current Fair Housing conditions in Thurston County. Stakeholders reviewed past Fair Housing efforts, clarified the contributing factors in the County and discussed the HUD provided census maps and data. After review of the available data and discussion of what data was not available, stakeholders agreed to the **following Fair Housing goals (recommendations) in priority order:**

1. **Education** Increase public education on Fair Housing laws, for providers and consumers.
2. **Enforcement & Advocacy** Coordinate Fair Housing law enforcement and advocacy efforts among regional partners.  
(Better enforcement of Fair Housing laws).
3. **More Affordable & Accessible Housing** Increase affordable and accessible housing (including persons with disabilities and single parent familial status households (households with children under 18 yrs.
4. **“Source of Income” as Protected Class** Create regional protection against “source of income” discrimination
5. **Fair Housing & Land Use** Incorporate Fair Housing principles into land use planning

These AFH goals will become part of planning and performance reporting documents for the Housing Authority, Thurston County and City of Olympia during the next Five Year CDBG Consolidated Plan years (2018 through 2022). Each of the 10 goals are explored further in the **Goals and Recommendations** section in this Citizens Guide.

## PAST IMPEDIMENTS AND RECOMMENDATIONS

Ten years ago, the County (2007) and the City (2006) each conducted what was known as an “**Analysis of Impediments to Fair Housing Choice**”, similar to the current Assessment of Fair Housing. The identified impediments to Fair Housing, or barriers, as well as the goals identified in 2007, helped shape the 2017 AFH and guide the analysis of current contributing factors and recommendations.

### **2007 IMPEDIMENTS: Fair Housing Choice Impediments identified in 2007:**

- 1. Discrimination Based on Race & Disability** Persons of color, persons with disabilities and families with children have been directly impacted by discriminatory conduct in Thurston County’s housing markets.
- 2. Lending Discrimination** Data shows that lending institutions deny more loans to African Americans and Hispanics.
- 3. Lack of Education & Outreach** The public participation process indicates a high level of community interest in Fair Housing and an awareness of discrimination occurring in the housing market. However, even active stakeholders could benefit from further Fair Housing education and outreach initiatives.
- 4. Fair Housing Principles in Land Use & Housing Standards** Municipal actions to proscribe land use and enforce health and safety codes can have Fair Housing implications by failing to incorporate Fair Housing provisions, like reasonable accommodations, into land use practices.

### **2007 RECOMMENDATIONS: Thurston County Fair Housing Recommendations in 2007:**

- 1. More Education** Expand current education and outreach efforts, especially related to persons with disabilities and families with children, and standardize and better integrate Fair Housing information into programs and on-line resources offered by HOME jurisdictions and sub-recipients.
- 2. More Enforcement** Continue ongoing enforcement activities and ensure local Fair Housing ordinances reflect state enforcement mechanisms.
- 3. Support Homeownership for Protected Classes** Target homeownership and lending marketing to African American and Hispanic households. Incorporate information on predatory lending in the Consortium’s homeownership initiatives. Establish mechanisms to evaluate how members of the protected classes benefit from HOME-funded activities.
- 4. Fair Housing Advocacy** Ensure implementation of current housing and human services strategies, including supporting the Thurston County Council on Cultural Diversity and Human Rights and explore options to revive the Fair Housing Partnership of Thurston County. Strengthen the partnerships between members of the HOME Consortium and the agencies with primary responsibility for providing Fair Housing enforcement and education services to Thurston County residents.
- 5. Fair Housing in Land Use Planning** Actively incorporate Fair Housing principles into land use planning by establishing reasonable accommodations mechanisms and policies



## COMMUNITY CONSULTATION

Community engagement and consultation are a requirement of HUD for the completion of the Assessment of Fair Housing. The community consultation process is designed to engage the residents of the community and specifically the populations affected by housing and Fair Housing decisions and challenges.

**Thurston County Assessment of Fair Housing Survey** The Assessment of Fair Housing survey in English and Spanish was developed in June 2017 by Community Planning and Development (CPD) staff at the City of Olympia, with input from the Thurston County and Housing Authority of Thurston County. The Community AFH online survey was open for eight (8) weeks from July 30 to September 22, 2017.

This survey gathered 1,060 responses from across the entire county. Results include the following:

22.59%	Experienced or believe they experienced housing discrimination
23.23%	Know someone who experienced or think they experienced housing discrimination
95%	Did not report it
47.46	Of those who did not report, felt “it would not have made a difference”
54.57%	Cited “source of income” as basis for housing discrimination
34.52%	Cited Disability as basis for housing discrimination
34.52%	Cited race as basis for housing discrimination
57.21%	Felt “cost-burdened” by having to pay over 30% of their income for housing

The survey also asked respondents to identify their top three (3) recommendations to promote Fair Housing Choice, following is the rank order of those recommendations:

- 1) **Expanded Laws** Expand local Fair Housing laws (presumably to include “source of income” protections) across the region.
- 2) **Education** Increased Fair Housing education for housing providers and housing consumers
- 3) **Enforcement** Better enforcement of Fair Housing laws – federal, state and local laws

**Key Stakeholder Questionnaire** Additionally, a Key Stakeholder Questionnaire went out to 57 Thurston County Nonprofit organizations and social-service housing providers, faith-based organizations, Disability Rights organizations, City and County representatives, as well as for-profit rental companies and Realtor Associations. This questionnaire was targeted at the decision makers within these organizations to help capture instances of discrimination they and their organizations have encountered, as well as recommendations to further Fair Housing in Thurston County.

This survey gathered 29 responses from both profit and non-profit housing providers and community leaders. Results include the following:

58.62%	Directly witnessed or are aware of specific instances of housing discrimination
41.18%	Of those who witnessed discrimination know that it was <b>not</b> reported
88.24%	Of those who did not report, felt that it would not have made any difference
57.12%	Were not aware of how to file a housing discrimination report

- 88.24% Cited “source of income” as basis for housing discrimination
- 29.41% Cited use of a service animal as basis for housing discrimination
- 29.41% Cited race as basis for housing discrimination

The survey also asked respondents to identify their top three (3) recommendations to promote Fair Housing Choice, following is the rank order of those recommendations:

- 4) **Enforcement** Better enforcement of Fair Housing laws – federal, state and local laws
- 5) **Education** Increased Fair Housing education for housing providers and housing consumers
- 6) **Distribution** of Housing Better distribution of affordable housing in all neighborhoods

## HUD MAP ANALYSIS

HUD now requires a presentation of maps of where people live by area and demographic, to ensure that persons are not denied equal opportunities in connection with housing because of their race, color, national origin, religion, disability, sex, or familial status. HUD has designed an Assessment Tool, based on the collection of demographic data from the US Census over the past 20 years, to assist in identifying several of the most common Fair Housing issues. These Fair Housing issues include integration and segregation patterns and trends based on race, color, religion, sex, familial status, national origin, and disability within the jurisdiction and region, specifically:

- Racially or ethnically concentrated areas of poverty (R/ECAPs) within the jurisdiction and region;
- Significant disparities in access to opportunity for any protected class within the jurisdiction and region; and
- Disproportionate housing needs for any protected class within the jurisdiction and region

This assessment allows us to understand what the reality of Fair Housing Choice is now in Thurston County. **Four topics of analysis are required by HUD:**

- **Levels of segregation** in the jurisdiction and region, including changes over time.
- **Identification of areas with high segregation** by race/ethnicity, national origin, or Limited English Proficiency (LEP) group, including trends over time.
- **Location of owner occupied housing** in relation to patterns of segregation.
- Discussion of **trends, policies, or practices** that could lead to higher levels of segregation.

While we do not have HUD defined racially or ethnically concentrated areas of poverty (R/ECAPs), we do have areas of high concentrations of minority groups, which are explored further in the following sections. Thurston County is made up of six cities, 1 town, and five census-designated places.

# Demographic Overview

## RACE AND ETHNICITY

Thurston County 2015  
Population: 262,724

- 82.6% White  
....78.9% white, non-Hispanic
- 2.8% African American
- 1.5% American Indian or Alaskan Native
- 5.8% Asian
- 0.9% Native Hawaiian or Pacific Islander
- 5.1% Two or more races
- 8.1% Hispanic or Latino (any race)

*Source: American Community Survey  
"One Race" data (2011 – 2015)*

The Thurston Region is becoming more racially and ethnically diverse. Its minority population grew from about 14% in 2000 to 25% in 2010, according to decennial census data [Table 1].

- The fastest-growing population group during the decade was **Hispanic/Latino** of any race, which grew by 6.6% annually, from 9,392 people in 2000 to 17,787 people in 2010.
- **Native Hawaiian/Pacific Islander** was the second-fastest-growing population group during the 2000-2010 period (6.2% annually), but this group was still just 0.8% of the population in 2010.
- **Asians** — the second-largest minority group overall — grew by 3.6% annually, from 9,145 people in 2000 to 13,037 people in 2010.
- The county's **African American** population, the third-largest minority group, grew 3.3% annually, from 4,881 in 2000 to 6,752 in 2010.

**Table 1: Race and Ethnicity Growth in Thurston County**

Race/Ethnicity	2000		2010			
	#	%	#	%		
White	184,578	89.0%	207,856	82.4%	1.2%	-6.6%
... Non-Hispanic	178,325	86.0%	189,198	75.0%	0.6%	-11.0%
African American	4,881	2.4%	6,752	2.7%	3.3%	0.3%
American Indian/Alaskan Native	3,143	1.5%	3,515	1.4%	1.1%	-0.1%
Asian	9,145	4.4%	13,037	5.2%	3.6%	0.8%
Native Hawaiian/Pacific Islander	1,078	0.5%	1,961	0.8%	6.2%	0.3%
Other Race	3,506	1.7%	5,648	2.2%	4.9%	0.5%
Two or More Races	7,985	3.9%	13,495	5.3%	5.4%	1.4%
Hispanic/Latino (of any race)	9,392	4.5%	17,787	7.1%	6.6%	2.6%
<b>Total Minority</b>	<b>29,030</b>	<b>14.0%</b>	<b>65,066</b>	<b>25.8%</b>	<b>8.4%</b>	<b>11.8%</b>
<b>Total</b>	<b>207,355</b>		<b>252,264</b>		<b>2.0%</b>	

**Source:** TRPC: U. S. Census Bureau, 2000 and 2010 SF1.

**Note:** In the AFH report, HUD utilizes "Not Hispanic or Latino" for all demographic information. In this table, TRPC utilized "One Race", creating slight margin of error between the two data sets.

The table below compares the demographic composition of each jurisdiction (6 cities and 1 town) in Thurston County, according to the 2015 American Community Survey

**Thurston County Demographic Composition by Community**

2015 Thurston County Jurisdiction Demographics	Thurston County	Olympia	Lacey	Tumwater	Yelm	Rainier	Tenino	Bucoda
	262,723	48,941	44,825	18,478	7,701	2,219	1,915	622
White	82.6%	85.3%	74.4%	82.5%	82.5%	90.3%	92.5%	97.6%
.... White, non-Hispanic	76.8%	79.3%	66.8%	79.3%	72.7%	83.1%	86.9	92.6%
Black or African American	2.8%	1.8%	5.3%	3.5%	2.6%	6.3%	0.2%	0.0%
American Indian or Alaska Native	1.5%	0.9%	1.5%	1.4%	2.2%	1.0%	1.3%	2.4%
Asian	5.8%	6.6%	10.2%	4.6%	4.3%	0.8%	0.7%	0.0%
Native Hawaiian or Other Pacific Islander	0.9%	0.3%	1.8%	0.2%	0.7%	0.0%	0.0%	0.0%
Other race	1.2%	1.3%	1.4%	0.4%	3.7%	0.5%	0.5%	0.0%
Two or more races	5.1%	3.8%	5.3%	7.5%	4.0%	1.1%	4.8%	0.0%
Hispanic or Latino	8.1%	7.9%	10.4%	4.2%	14.7%	7.7%	7.8%	7.4%

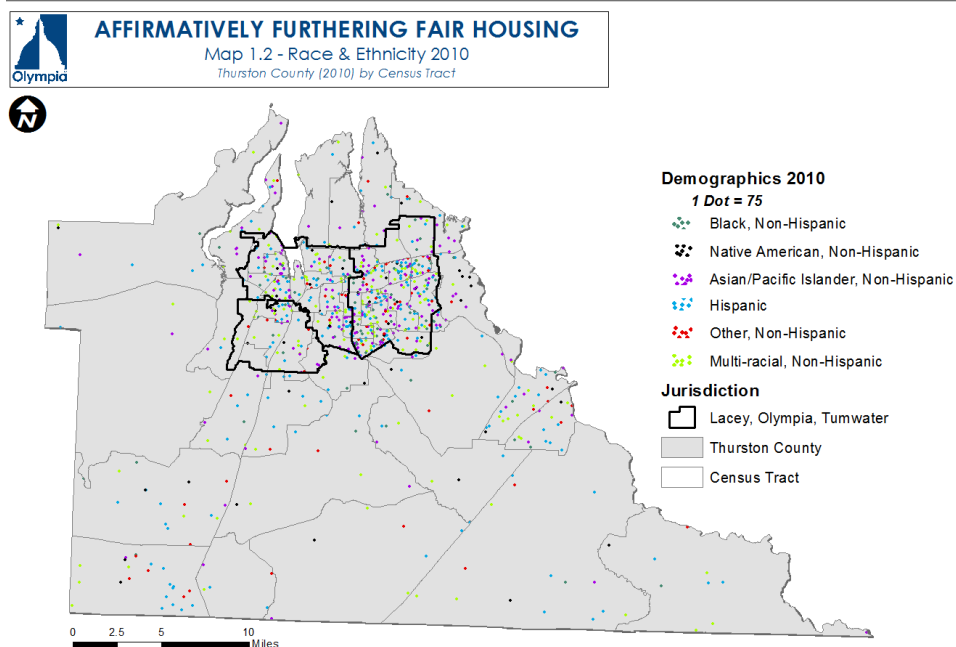
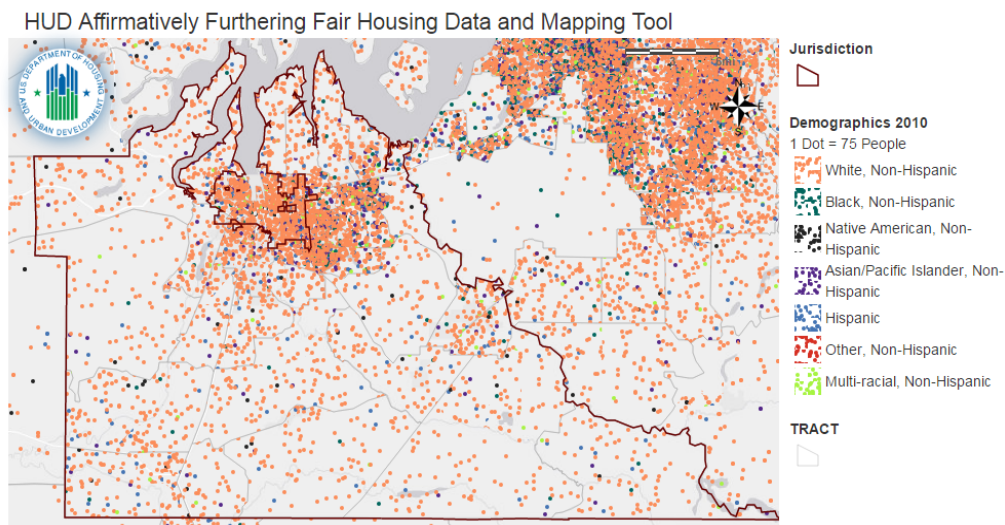
*Source: 2011-2015 American Community Survey 5-year Estimates "one race" category*



## HUD Map 1: Race & Ethnicity 2010

The maps below show the current race/ethnicity dot density for the Thurston County Jurisdiction. While we do not have HUD defined R/ECAPs (racially/ethnically concentrated areas of poverty) we do have areas of racial and ethnic concentrations, specifically in the urban hub.

The first map shows the overall concentration of people throughout the county, while the second shows the same areas with minority populations only. This allows us to see where people of racial or ethnic backgrounds live within the county. The urban hubs have a higher density of population, with Lacey showing higher concentrations of ethnic and racial minorities.



## THURSTON COUNTY CITIES AND SCHOOL DISTRICTS

The changing demographic composition of the student population reflects broader shifts in the general population, especially when considering the average family size by race and ethnicity as seen below. The racial and ethnic distribution of students by district illustrates how minority students are dispersed across the county, and can be used to predict trends in the growing minority populations in the county as a whole. For example, the region’s Hispanic/Latino women have the highest birth rate — 79.5 per 1,000—and in 2011, natural increase was the primary driver of population change.

**Average Family Size by Race and Ethnicity in the Thurston Region**

Race and Ethnicity	Persons per Family
Native Hawaiian/Pacific Islander	4.00
Hispanic/Latino (of any race)	3.45
Asian	3.40
Two or More Races	3.26
African American	3.22
American Indian/Alaska Native	3.20
White alone	2.88
All residents	2.95

Source: TRPC: U. S. Census Bureau, Census 2010

The subsequent City Profiles compare the demographic composition of the cities and the school districts. Although not all school districts conform to the city boundaries, it still provides a basis of comparison to see the changing demographics of Thurston County. The city data is provided by the 2011-2015 5-year American Community Survey (ACS) and OSPI. Demographic information from the ACS utilizes the “one race” population category, so some city demographics may equal more than 100% as “Hispanic or Latino” is counted separately in the ACS. School District Data is provided by OSPI.

The map below shows the school district boundaries within Thurston County. There are a total of eight school districts serving Thurston County residents: Griffin, Olympia, North Thurston, Tumwater, Rochester, Tenino, Rainier, Yelm and Rochester.



## CITY OF LACEY

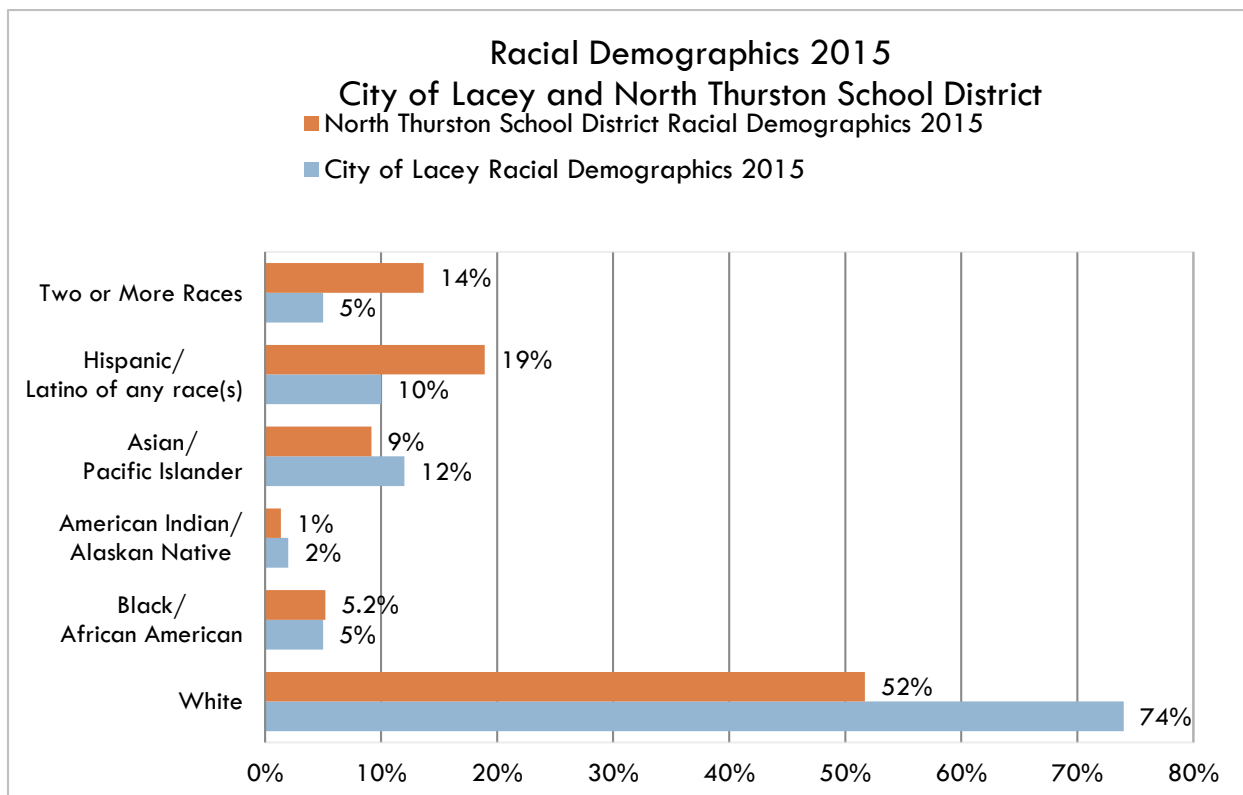
**2015 City Population:** 44,825

**2015 School District Population:** 14,869

The city data is provided by the 2011-2015 5-year American Community Survey (ACS) and OSPI. Demographic information from the ACS utilizes the “one race” population category, so some city demographics may equal more than 100% as “Hispanic or Latino” is counted separately in the ACS. School District Data is provided by OSPI.

The graph below compares the racial demographics of students to the population at large. While North Thurston School District does extend beyond Lacey City boundaries, it represents the most significant change in demographics in Thurston County. The City of Lacey was 74% white in 2015, while the School District was 52% in the same year.

2015 Demographics	City of Lacey	North Thurston S.D
White	74%	52%
Black	5%	5%
Native American	2%	1%
Asian or Pacific Islander	12%	9%
Hispanic	10%	19%
Two or More Races	5%	14%





## CITY OF OLYMPIA

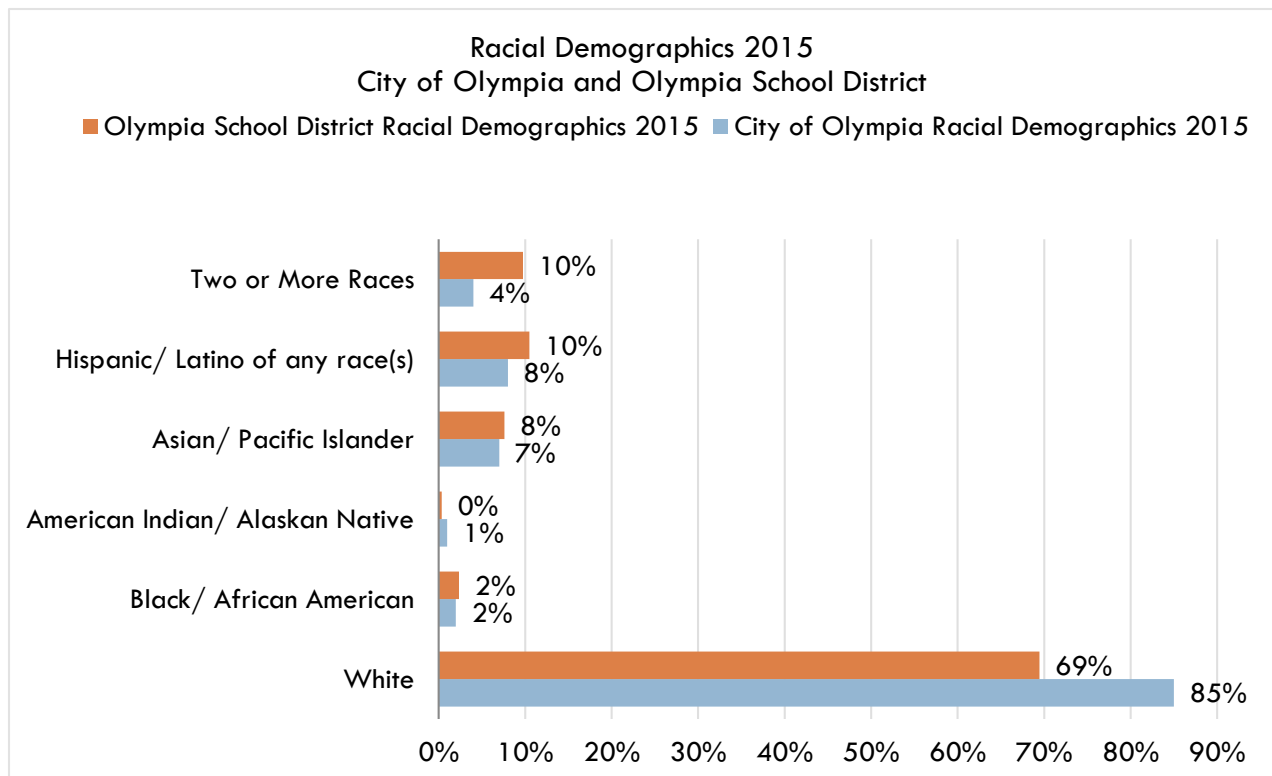
**2015 City Population: 48,941**

**2015 School District Population: 9,971**

Olympia shows a similar trend as Lacey, with 85% of the general population white but with only 69% of students. As the city and school boundaries do not line up exactly, this is not an exact comparison. Griffin School District is within the City of Olympia for example, and extends out to Steamboat Island and unincorporated Olympia, and is not included in this comparison.

The city data is provided by the 2011-2015 5-year American Community Survey (ACS) and OSPI. Demographic information from the ACS utilizes the “one race” population category, so some city demographics may equal more than 100% as “Hispanic or Latino” is counted separately in the ACS. School District Data is provided by OSPI.

2015 Demographics	City of Olympia	Olympia S.D
White	85%	69%
Black	2%	2%
Native American	1%	0%
Asian or Pacific Islander	7%	8%
Hispanic	8%	10%
Two or More Races	4%	10%



## CITY OF TUMWATER

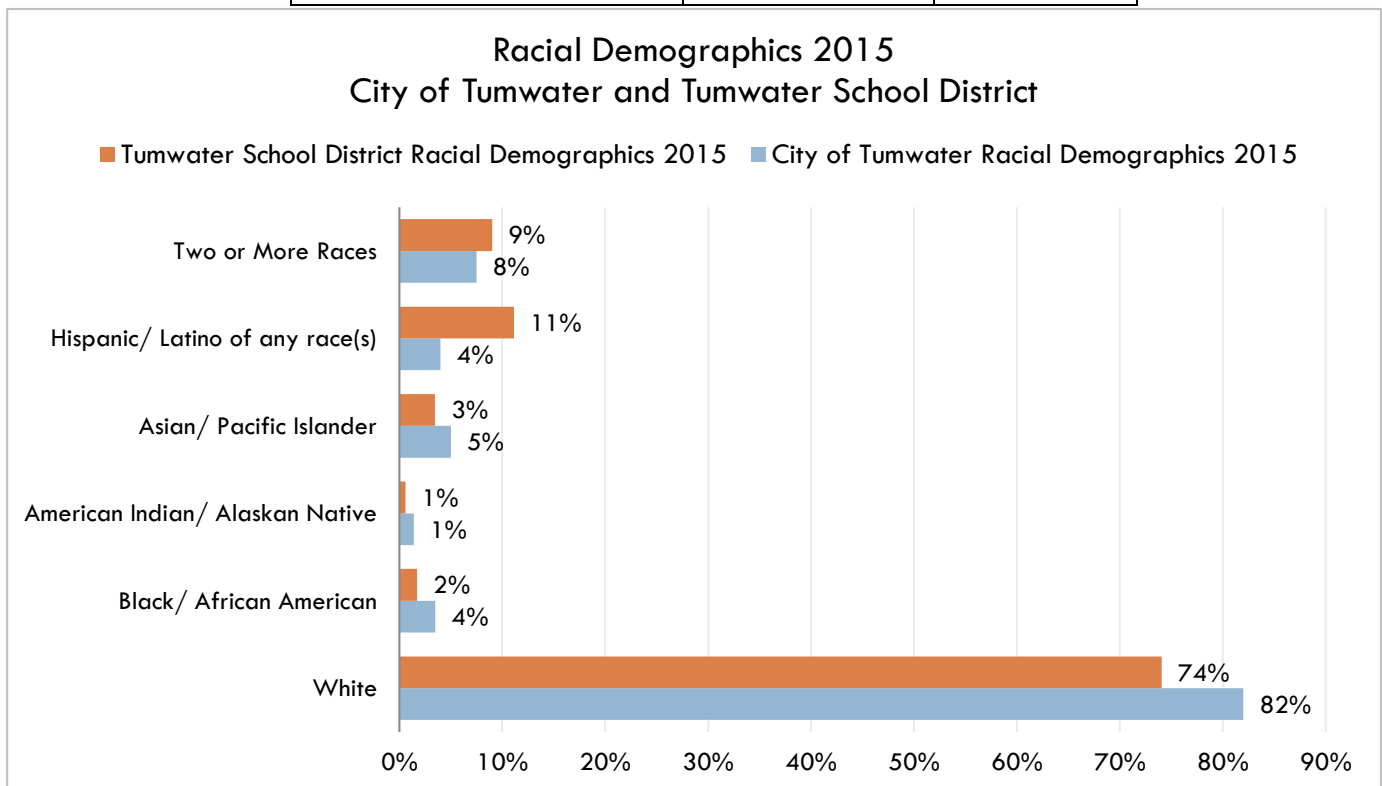
**2015 City Population:** 18,478

**2015 School District Population:** 6,398

The city data is provided by the 2011-2015 5-year American Community Survey (ACS) and OSPI. Demographic information from the ACS utilizes the “one race” population category, so some city demographics may equal more than 100% as “Hispanic or Latino” is counted separately in the ACS. School District Data is provided by OSPI.

The same trends can be seen throughout almost every school district—minority populations are a greater percentage of the student population and within school districts than they are within the city themselves.

2015 Demographics	City of Tumwater	Tumwater S.D
White	82%	74%
Black	4%	2%
Native American	1%	1%
Asian or Pacific Islander	5%	3%
Hispanic	4%	11%
Two or More Races	8%	9%



## CITY OF YELM

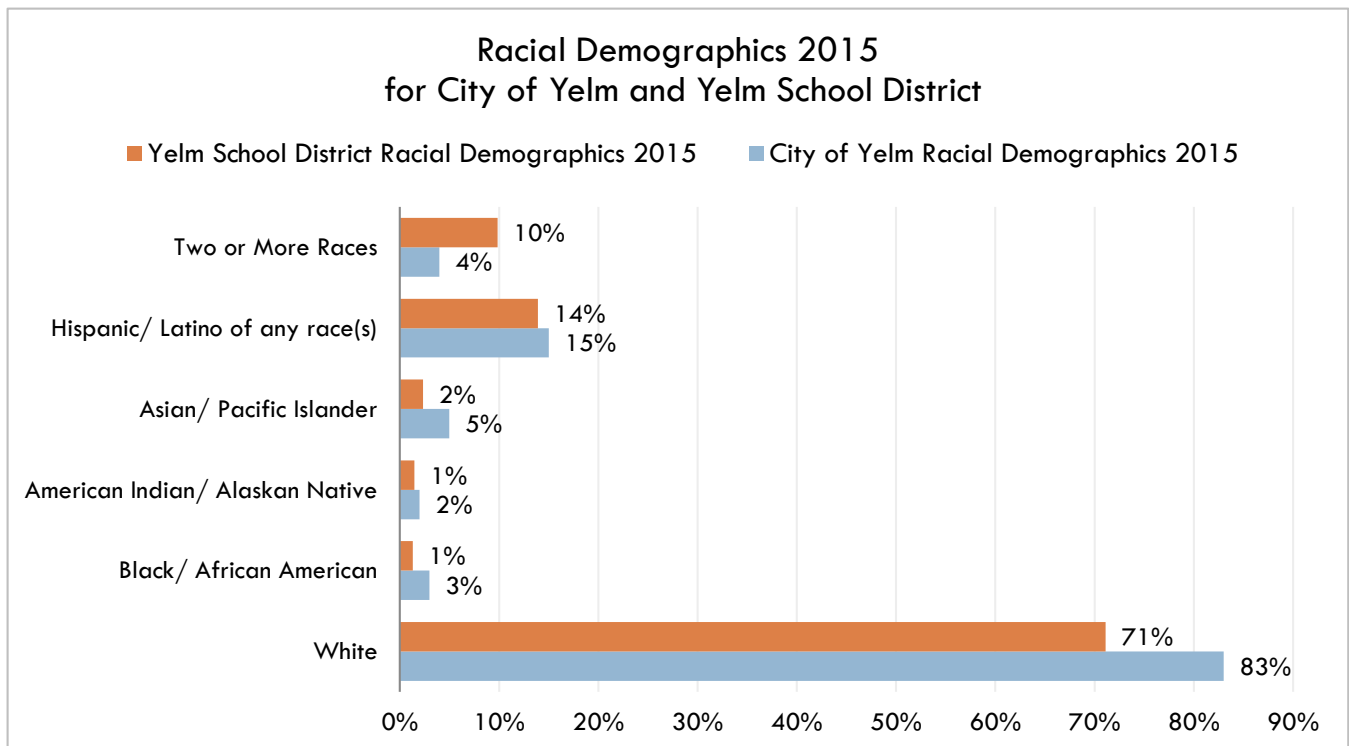
**2015 City Population:** 7,701

**2015 School District Population:** 5,708

The city data is provided by the 2011-2015 5-year American Community Survey (ACS) and OSPI. Demographic information from the ACS utilizes the “one race” population category, so some city demographics may equal more than 100% as “Hispanic or Latino” is counted separately in the ACS. School District Data is provided by OSPI.

The “two or more races” is a relevant comparison at Yelm, as 10% of the student body identifies as more than one race, whereas the City shows only 4%.

2015 Demographics	City of Yelm	Yelm S.D
White	83%	71%
Black	3%	1%
Native American	2%	1%
Asian or Pacific Islander	5%	2%
Hispanic	15%	14%
Two or More Races	4%	10%



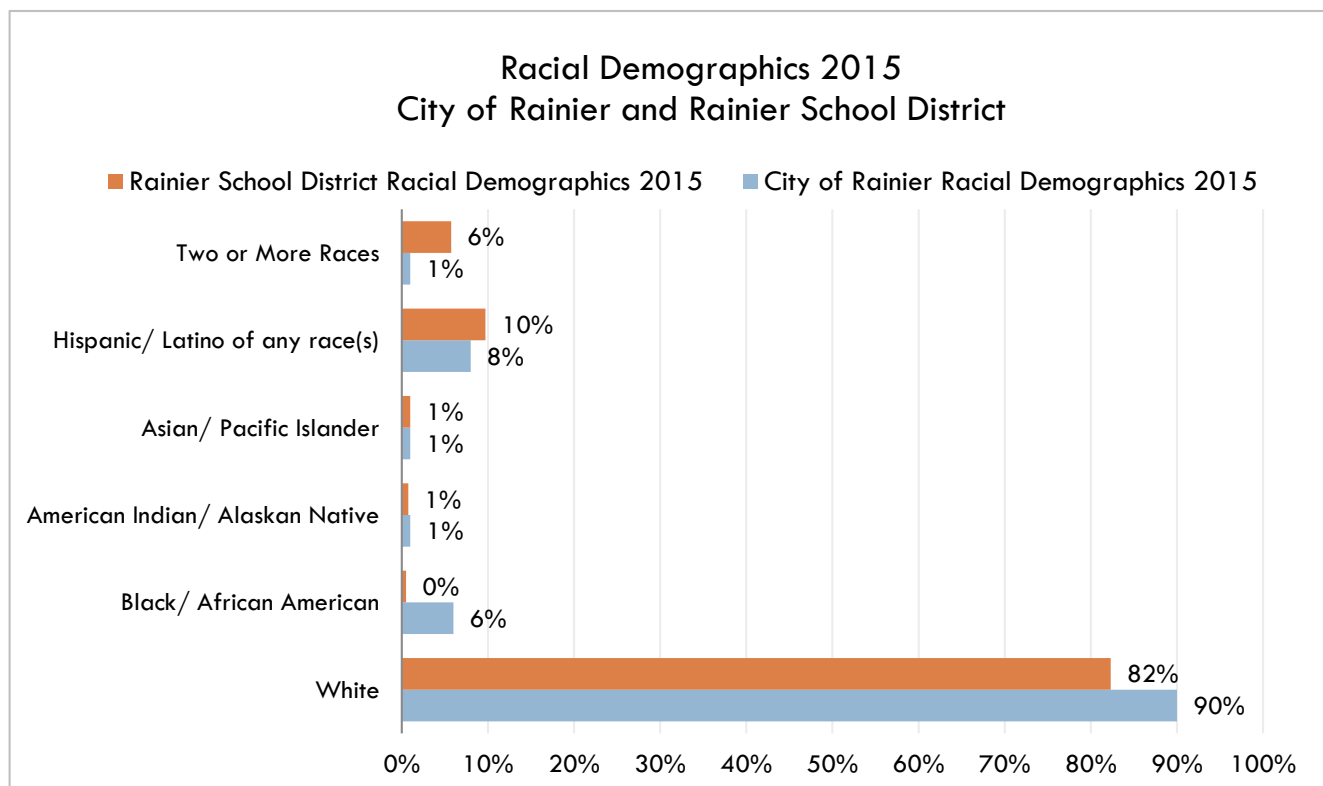
## CITY OF RAINIER

**2015 City Population: 2,219**

**2015 School District Population: 803**

The city data is provided by the 2011-2015 5-year American Community Survey (ACS) and OSPI. Demographic information from the ACS utilizes the “one race” population category, so some city demographics may equal more than 100% as “Hispanic or Latino” is counted separately in the ACS. School District Data is provided by OSPI. In the rural school districts, Rainier shows a trend slightly different than the other schools. While 6% of the population is African American, less than 1% of the students are Black. Instead, six% of the students identify as two or more races, compared to 1% of the greater population.

2015 Demographics	City of Rainier	Rainier S.D
White	90%	82%
Black	6%	0%
Native American	1%	1%
Asian or Pacific Islander	1%	1%
Hispanic	8%	10%
Two or More Races	1%	6%



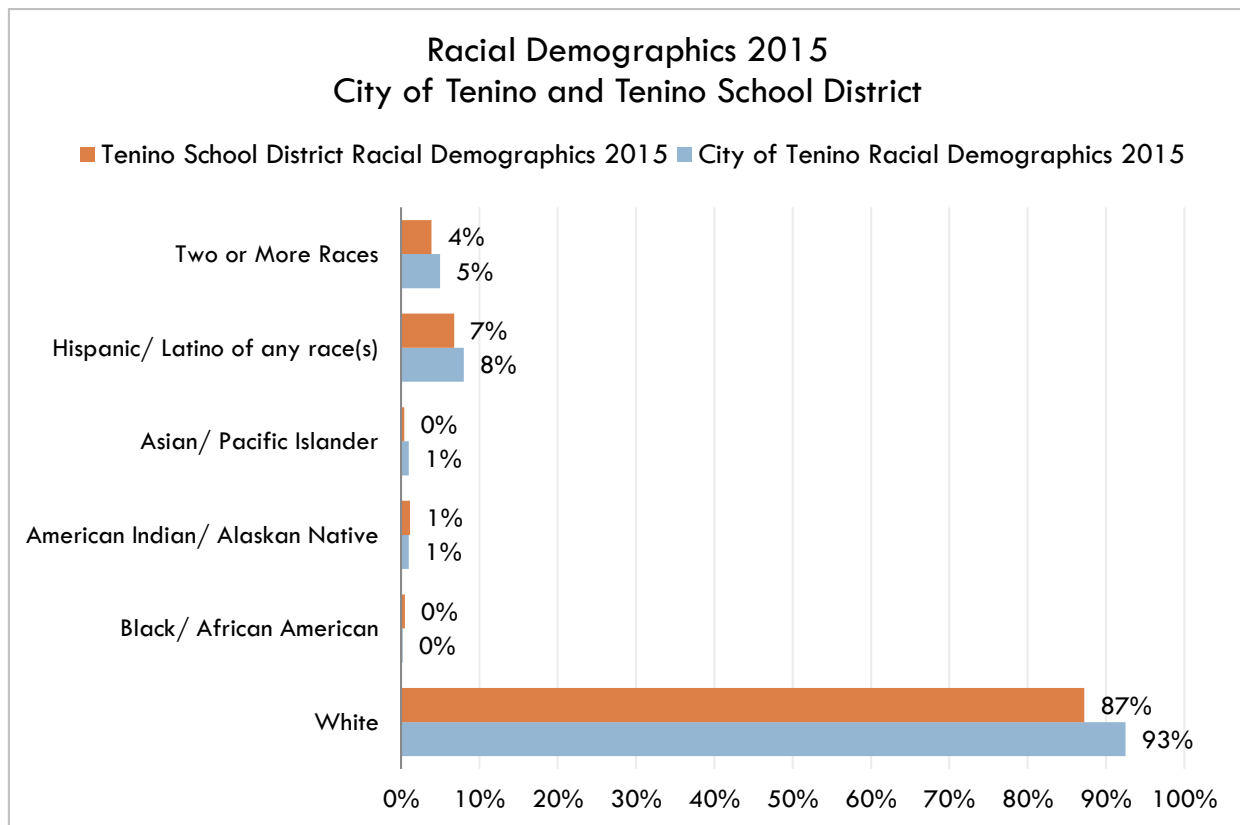
## CITY OF TENINO

**2015 City Population:** 1,915

**2015 School District Population:** 1,206

The city data is provided by the 2011-2015 5-year American Community Survey (ACS) and OSPI. Demographic information from the ACS utilizes the “one race” population category, so some city demographics may equal more than 100% as “Hispanic or Latino” is counted separately in the ACS. School District Data is provided by OSPI.

2015 Demographics	City of Tenino	Tenino S.D
White	93%	87%
Black	0%	0%
Native American	1%	1%
Asian or Pacific Islander	1%	0%
Hispanic	8%	7%
Two or More Races	5%	4%



## CITY OF ROCHESTER

**2015 Rochester Population:** 2,249

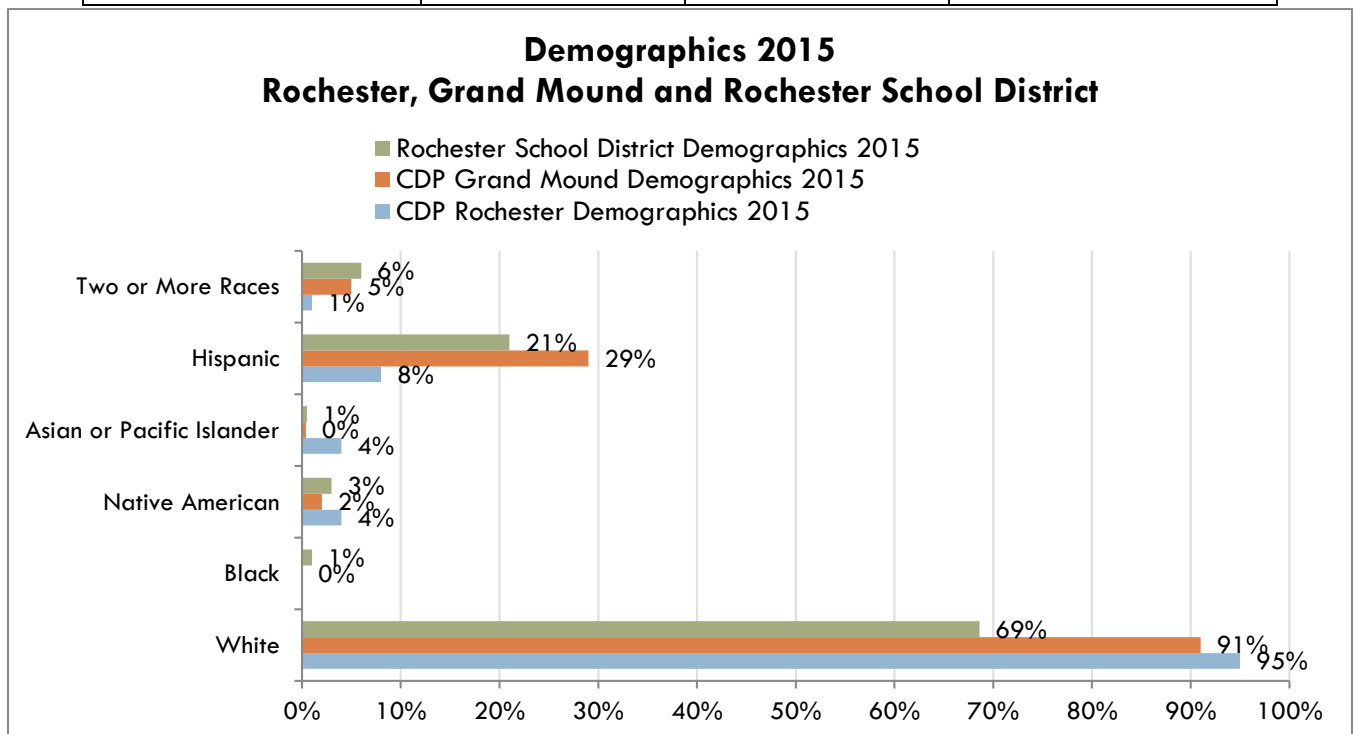
**2015 Grand Mound Population:** 3,329

**2015 School District Population:** 2,199

The city data is provided by the 2011-2015 5-year American Community Survey (ACS) and OSPI. Demographic information from the ACS utilizes the “one race” population category, so some city demographics may equal more than 100% as “Hispanic or Latino” is counted separately in the ACS. School District Data is provided by OSPI.

While Rochester is formally incorporated city in Thurston County, it is a “census designated place”. Because of its size and the size of the school district, it is included as a “city profile”, especially as the disparity between the city demographics and those of the school district are some of the starkest in the County. It is important to note however that the Rochester School District serves students from Grand Mound as well.

2015 Demographics	CDP Rochester Demographics 2015	CDP Grand Mound Demographics 2015	Rochester School District Demographics 2015
White	95%	91%	69%
Black		0%	1%
Native American	4%	2%	3%
Asian or Pacific Islander	4%	0%	1%
Hispanic	8%	29%	21%
Two or More Races	1%	5%	6%

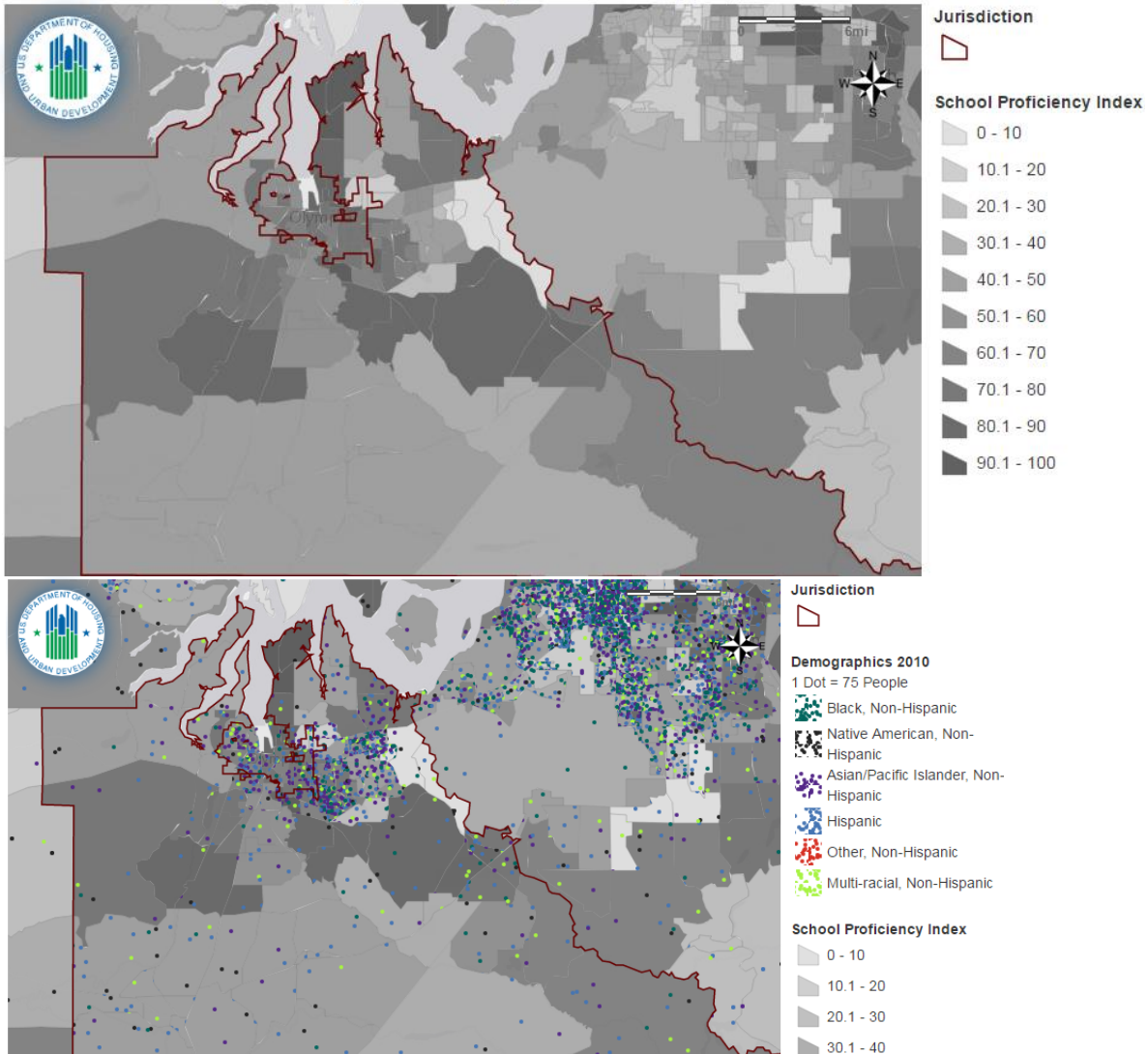


## HUD Map 7: Disparities in School Proficiency and Access

This index uses school-level data on the performance of 4th grade students on state exams to describe neighborhoods with high-performing elementary schools nearby and which are near lower performing schools. The index is a function of the percentage of 4th grade students proficient in reading and math on state test scores for up to three schools within 1.5 miles of the Census Block Group. Values are percentile ranked, and range from 0 to 100. Higher scores indicate neighborhoods with higher school system quality. The thematic map shows darker areas which include more proficient and lighter tracts with less proficient schools.

Some of the lowest proficiency schools are in East side of Lacey, also where the highest concentrations of racial and ethnic diversity. Part of census tract 012310, east of Marvin Road, has a population of 1,507 people, 52% of which are white. Asian/Pacific Islander make up 17%, and Hispanic 12%. The School Proficiency Index is 4.

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



## POVERTY ESTIMATES

Nationally, members of protected classes — particularly people of color, people with disabilities, and single mothers — are more likely to be renters and earn less money than the general population. **All communities of color in the region**, except for the Native Hawaiian/Other Pacific Islander population, **have a poverty rate that exceeds the county average of 10%**. These ethnic and racial minorities, on average, have lower incomes than their white counterparts' income — a factor that would appear to affect available housing choices.

### Race/Ethnicity living below the poverty line (2006-2010 trend)

- 24% of the American Indian population
- 14% of the African American population
- 12% of the Asian population
- 18% of the Hispanic/Latino population

### Estimated Poverty Rate for Thurston Region Protected Classes

	<u>Number in Poverty</u>	<u>Poverty Rate</u>	<u>Median Household Income</u>
	<u>Estimate</u>	<u>Estimate</u>	<u>Estimate</u>
<b>Race/Ethnicity</b>			
White	19,523	9.7%	\$ 60,634
... Non-Hispanic	17,821	9.3%	\$60,834
African American	887	13.9%	\$66,480
American Indian/Native Alaskan	769	23.6%	\$61,167
Asian	1,560	12.1%	\$65,341
Native Hawaiian/Pacific Islander	82	5.0%	\$99,875
Other Race	832	17.2%	\$60,089
Two or More Races	1,129	10.8%	\$52,005
Hispanic/Latino (of any race)	2,920	18.4%	\$55,326
<b>Family Type</b>			
Married Couples with Children	20,881	2.7%	\$86,886
Single Mother with Children	8,361	34.3%	\$27,979
<b>Disability Status</b>			
Without a Disability	5,452	9.6%	-
With a Disability	20,205	17.5%	-
<b>Sex/Gender</b>			
Male	10,338	8.9%	-
Female	14,444	11.7%	-
<b>Total Population</b>	<b>24,782</b>	<b>10.3%</b>	-
<b>Total Families</b>	<b>65,272</b>	<b>7.1%</b>	-

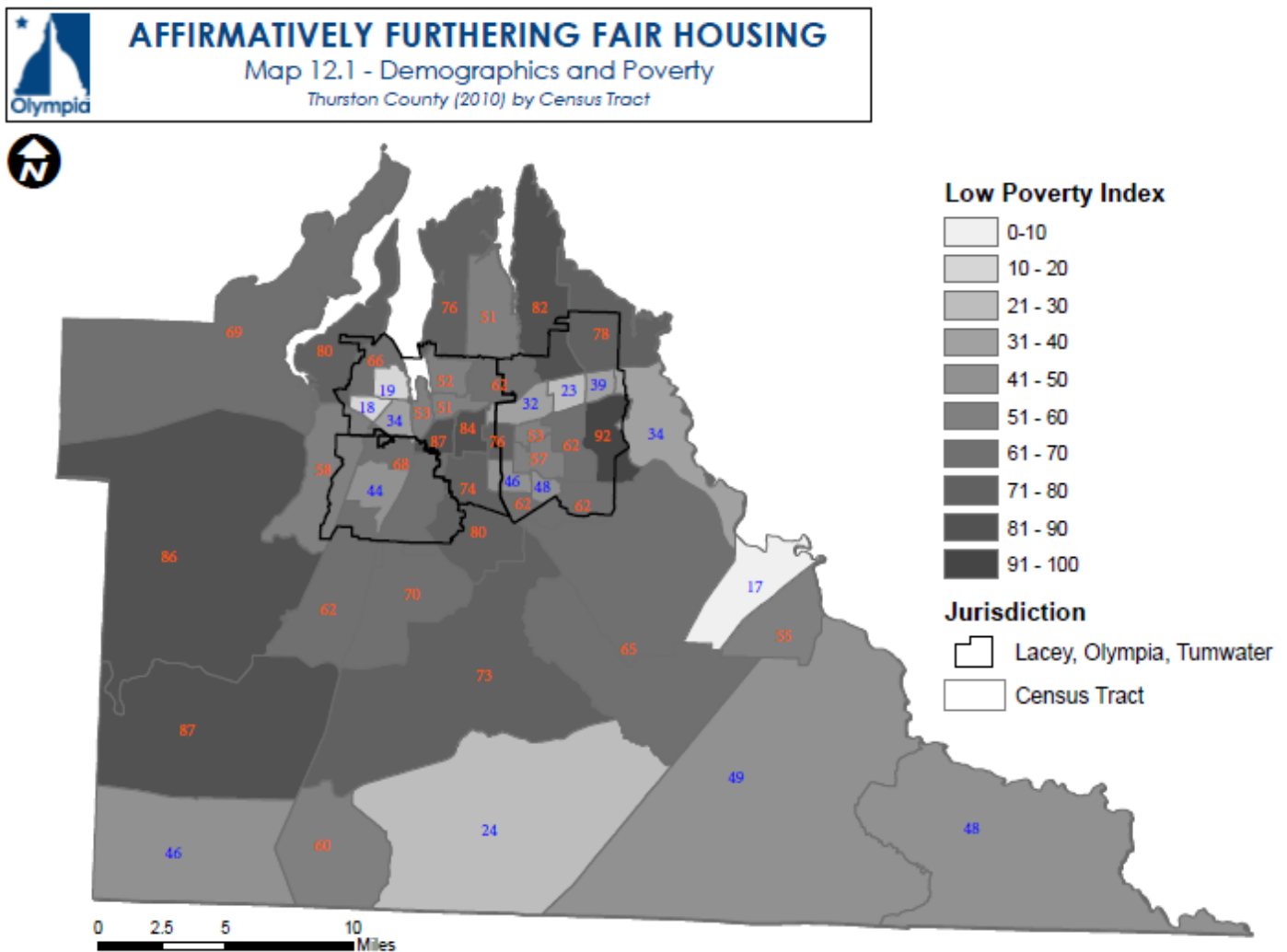
Source: TRPC: U. S. Census Bureau, 2006-2010 American Community Surveys (2008-2010 for Disability)



## HUD Map 12 Demographics and Poverty

The Low Poverty Index captures the depth and intensity of poverty in a given neighborhood. The index uses both family poverty rates and public assistance receipt, in the form of cash-welfare, such as Temporary Assistance for Needy Families (TANF). The lighter the shaded color and lower the score, the more poverty that area is experiencing. The numbers on the map correspond to the poverty index in that census tract. The numbers in Blue are those in the 50<sup>th</sup> percentile or below.

Some of the lowest areas of concentrated poverty in our county are along the I5 corridor, heading from West Olympia to Hawks Prairie. This is also where the highest densities of racial and ethnic minorities live (see HUD Map 1). North Yelm however is the lowest poverty area in the County.



Although the census tracts do not necessarily align within the city boundaries, the table below looks at the low poverty index of each census tract in relation to the main urban and rural communities. Again, the **lower the poverty index, the**

**more poverty that area is experiencing**, and the numbers in BLUE represent those areas in the 50<sup>th</sup> percentile or below (greatest poverty). The identified places on the table serve as a landmark to geographically place the census tract, not necessarily the boundary of the tract.

**Low Poverty Index  
By Census Tract in Thurston County**

Each of the poverty index scores corresponds to a census tract. As such, they may not align perfectly within the city boundaries.

<b>Downtown Olympia</b>	<b>Census Tract</b>	<b>Poverty Index</b>
	101	53
	102	52
	103	51
	104	87
	107	84
<b>West Olympia</b>	<b>Census Tract</b>	<b>Poverty Index</b>
Yauger Park	105.1	18
Decatur Woods Park	105.2	34
Capital High School	106	19
	111	66
	120	80
	121	76
	122.11	51
	122.12	62
<b>Olympia</b>	<b>Census Tract</b>	<b>Poverty Index</b>
	117.1	74
	117.2	80
	119	69
<b>Tumwater</b>	<b>Census Tract</b>	<b>Poverty Index</b>
	108	64
	109.1	68
Trosper and Littlerock Rd	109.2	44
	110	58
	118.1	86
	118.21	70
	118.22	62
	126.1	73

<b>Lacey</b>	<b>Census Tract</b>	<b>Poverty Index</b>
Saint Martins University	112	32
	113	76
	114.1	53
	114.2	57
Thompson Place	115	23
	116.1	62
Avonlea Park	116.21	46
Pattison Lake	116.22	48
	116.23	62
	116.24	62
	122.21	82
	122.22	78
	123.1	92
East of Marvin Rd NE	123.3	39
<b>Nisqually Reservation</b>	<b>Census Tract</b>	<b>Poverty Index</b>
	123.2	34
<b>Rural Thurston County</b>	<b>Census Tract</b>	<b>Poverty Index</b>
North Yelm	124.11	17
	124.12	55
JBLM/Yelm/Rainier/ Lacey	124.2	64
Yelm	125.1	48
Bald Hills	125.2	49
Rainier	125.3	65
Tenino & Bucoda	126.2	24
Grand Mound	127.1	60
Rochester/Chehalis Reservation	127.2	46
Rochester/Littlerock	127.3	87

Source: HUD Map 12

**Note:** Numbers in BLUE have a poverty index in the 50th percentile or below.

The identified locations serve as a landmark, not necessarily the boundary of the census tract.

## DISABILITIES

The Fair Housing Act’s reasonable accommodations provisions guarantee that persons with disabilities may request changes in policies, practices, and services so they can better “use and enjoy” their homes. According to the 2011-2015 American Community Survey data, approximately **32,000 people in Thurston County — about 12.5% of the total population — had a disability**. Of these disabled individuals, 41% were 65 years of age or older and 16% had incomes that were below the poverty level, 4% higher than individuals without a disability.

The 2017 Out of Reach report shows that for those citizens living on Supplemental Security Income, the monthly average stipend is \$781, making them able to afford a maximum rent of \$234. Supplemental Security Income (SSI) is a United States government program that provides stipends to low-income people who are either aged 65 or older, blind, or disabled.

The available data from HUD is presented below in two breakouts: one for Thurston County Jurisdiction (excluding the urban region), and one for the entire county, labeled “Olympia-Tumwater Region”. As people may have more than one time of disability, the total number ‘by type’ exceeds the total number of individuals with a disability.

HUD Table 13	(Thurston County, CDBG) Jurisdiction		(Olympia-Tumwater, ) Region	
Disability Type	#	%	#	%
Hearing difficulty	9,022	4.7%	10,696	4.6%
Vision difficulty	4,319	2.3%	4,989	2.1%
Cognitive difficulty	8,690	4.6%	10,961	4.7%
Ambulatory difficulty	13,301	7.0%	16,019	6.8%
Self-care difficulty	5,036	2.6%	5,928	2.5%
Independent living difficulty	8,068	4.2%	9,924	4.2%
<b>TOTAL</b>	<b>48,436</b>	<b>25.4%</b>	<b>58,517</b>	<b>25.0%</b>

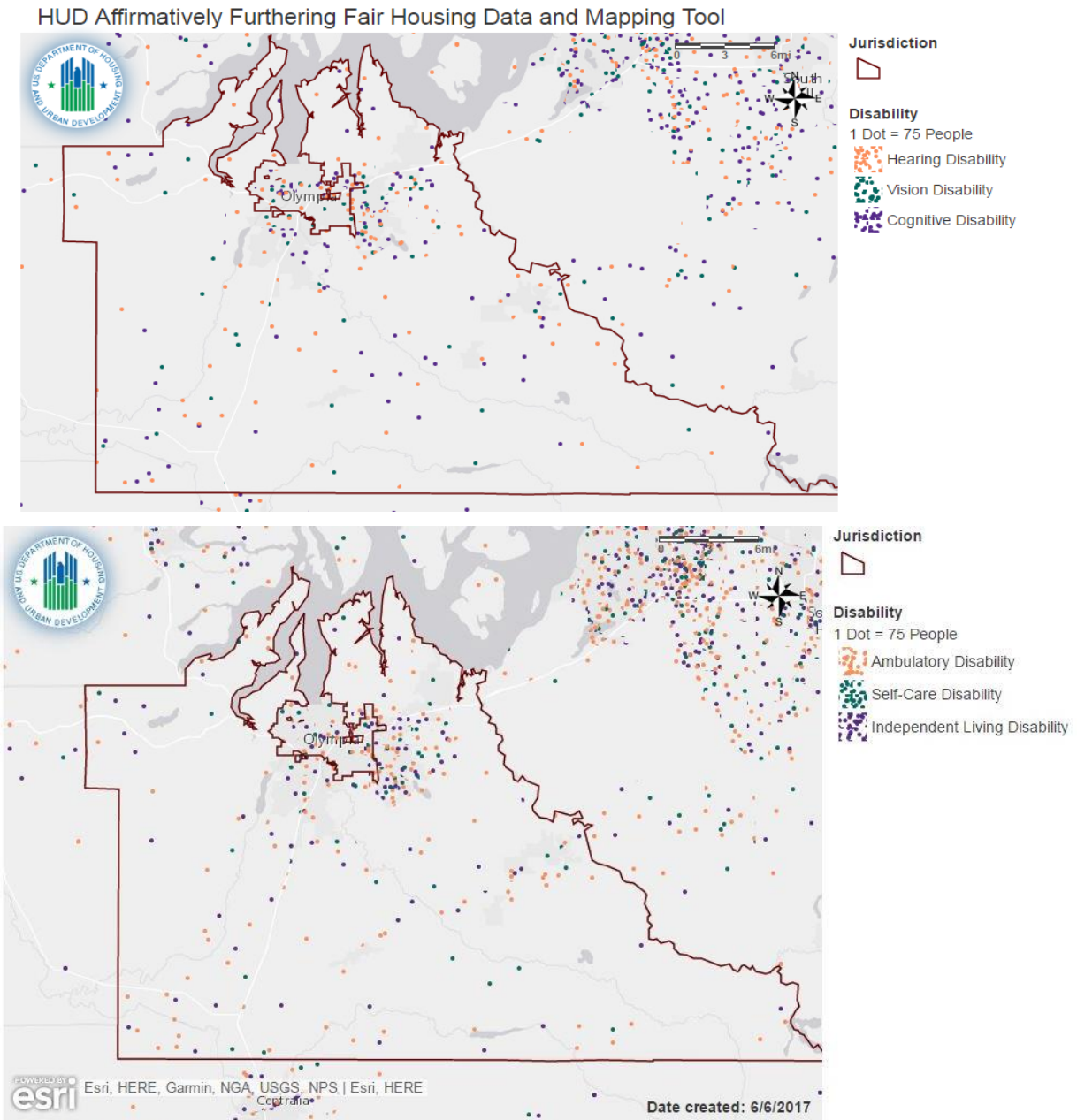
Note 1: All % represent a share of the total population within the jurisdiction or region.

Disability in Thurston County	2010-2015 AVERAGE	
	WITH a Disability	WITHOUT a Disability
Below Poverty Level	5,100	26,978
At or Above Poverty Level	26,919	196,086
<b>Total</b>	<b>32,019</b>	<b>223,064</b>
Unemployed	1,295	8,230
Employed or in the Armed Forces	5,628	101,005
<b>Total</b>	<b>6,923</b>	<b>109,235</b>
Age 65 or Greater	13,332	24,190
Age 0 to 64	18,816	200,222
<b>Total</b>	<b>32,148</b>	<b>224,412</b>

Source: TRPC: U.S Bureau of the Census, reference tables C18131, B23024, B18101

## HUD Map 14 Disability by Type

The maps below show the geographic location of people with disabilities. The first map shows the geographic location of people with hearing, vision and cognitive disabilities; the second, ambulatory, self-care and independent living disabilities. Map 16 by disability type reveals that persons with disabilities live throughout the jurisdiction with the same particular concentration areas that are reflective of the general population.



**Name:** Map 14 - Disability by Type

**Description:** Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

**Jurisdiction:** Thurston County (CDBG)

## DISABILITIES BY AGE

The 2015 Washington State Analysis of Impediments to Fair Housing data indicates that one-third of seniors statewide reported having one or more disability. By the time seniors reached the age of 85, that number grew to 70%, with nearly half experiencing physical limitations and many having a great deal of difficulty leaving their residence. As the number of people in this age range grows, the number of seniors that need disability services will also increase.

The available data from HUD is presented below in two breakouts: one for Thurston County Jurisdiction (excluding the urban region), and one for the entire county, labeled “Olympia-Tumwater Region”.

**HUD Table 14: Disability by Age Group, as Percentage of Total Population**

HUD Table 14	(Thurston County, CDBG) Jurisdiction		(Olympia-Tumwater,) Region	
Age of People with Disabilities	#	%	#	%
Age 5-17	1,582	0.83%	1,786	0.76%
Age 18-64	14,040	7.35%	16,941	7.23%
Age 65+	10,208	5.35%	12,412	5.30%

*Source: HUD Data*

Note 1: All % represent a share of the total population within the jurisdiction or region.

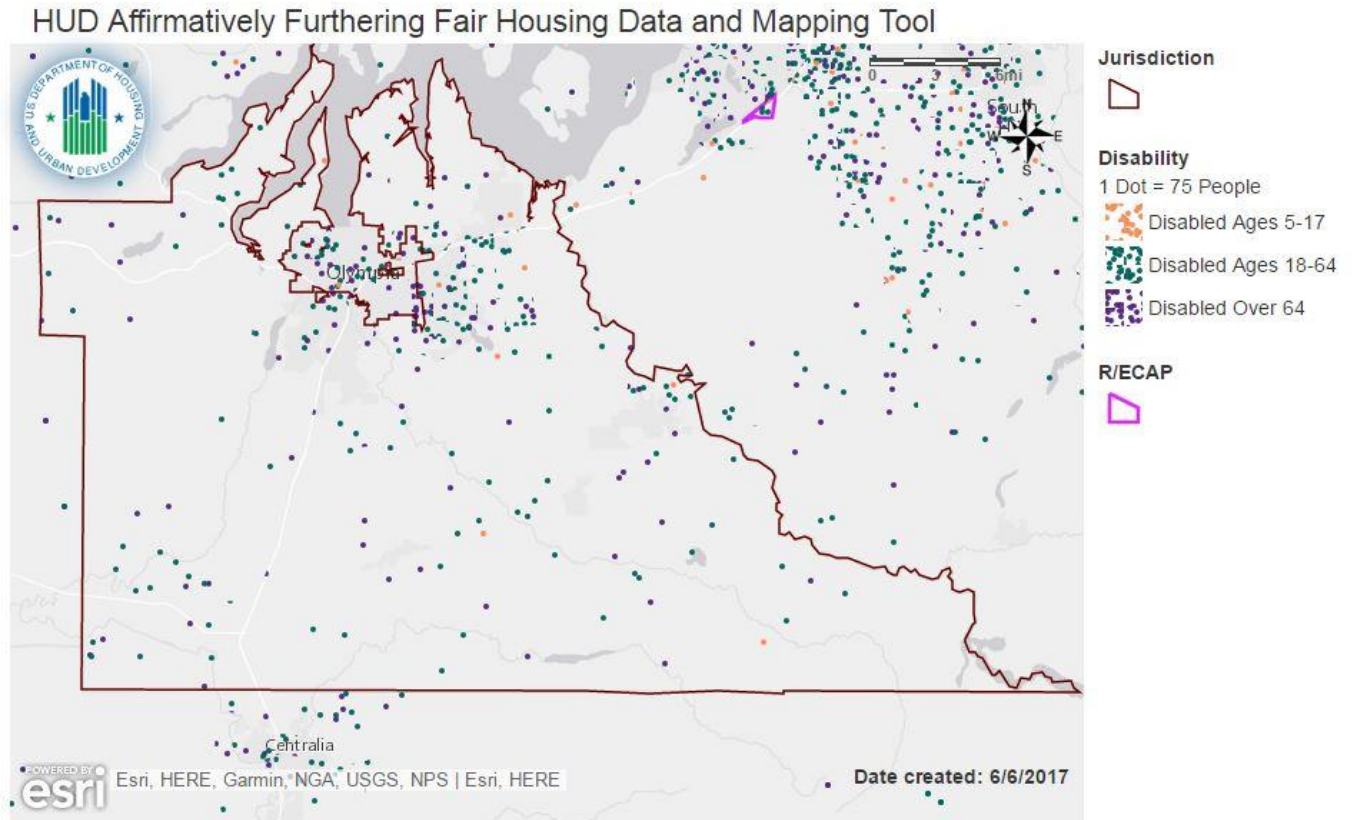
**HUD Table 15: Disability by Publicly Supported Housing Program Category**

(Thurston County, CDBG) Jurisdiction	People with a Disability	
	#	%
Public Housing	N/a	N/a
Project-Based Section 8	29	17.26%
Other Multifamily	N/a	N/a
HCV Program	355	32.87%
(Olympia-Tumwater, ) Region		
	#	%
Public Housing	94	69.12%
Project-Based Section 8	190	24.05%
Other Multifamily	2	1.67%
HCV Program	754	36.69%

*Source: HUD Data*

## HUD Map 15 Disability by Age

The geographic spread and concentration of disabled persons is more or less the same for each disability type for both the jurisdiction and region, as well as by age. The urban core of Olympia and Lacey show higher concentrations of disabled individuals ages 18-64, which reflects them being the majority age group of both the population at large, and those with disabilities.



**Name:** Map 15 - Disability by Age Group

**Description:** All persons with disabilities by age range (5-17)(18-64)(65+) with R/ECAPs

**Jurisdiction:** Thurston County (CDBG)

**Region:** Olympia-Tumwater, WA

## NATIONAL ORIGIN AND LIMITED ENGLISH

**Limited English:** According to the 2011 to 2015 American Community Survey, approximately 14,000 Thurston County households (13.6%) speak a language other than English at home. In 2,300 of households (2.2%), no one age 14 or older speaks only English or speaks English “very well.” The U.S. Census Bureau considers these households to be “linguistically isolated.”

Language Spoken at Home	2008-12 Average	2009-13 Average	2010-14 Average	2011-2015 Average
English only	87,572	87,312	87,690	88,676
Spanish	4,889	4,904	5,237	5,213
- Linguistically isolated	578	684	655	859
- Not linguistically isolated	4,311	4,220	4,582	4,354
Other Indo-European languages	2,842	2,856	2,679	2,972
- Linguistically isolated	120	105	81	73
- Not linguistically isolated	2,722	2,751	2,598	2,899
Asian and Pacific Island languages	5,004	5,183	5,374	5,359
- Linguistically isolated	1,128	1,163	1,310	1,246
- Not linguistically isolated	3,876	4,020	4,064	4,113
Other languages	459	546	550	411
- Linguistically isolated	58	60	78	77
- Not linguistically isolated	401	486	472	334
<b>Total Households</b>	<b>100,766</b>	<b>100,801</b>	<b>101,530</b>	<b>102,631</b>
<b>Percent Linguistically Isolated</b>	<b>1.9%</b>	<b>2.0%</b>	<b>2.1%</b>	<b>2.2%</b>

Source: U.S. Bureau of the Census, American Community Survey (ACS). Table Reference number B16002

The HUD data provided below represents the top **10 National Origins** and the top **10 Limited English Proficiency (LEP)** Languages in the Olympia-Tumwater Region, which represents the County as a whole. A person with **Limited English Proficiency** is someone who, as a result of national origin, does not speak English as their primary language and who has a limited ability to speak, read, write, or understand.

**National Origin Top 10:** Population 14,649

1. Mexico (3,248)
2. Vietnam (2,520)
3. Korea (1,884)
4. Philippines (1,598)
5. Germany (1,319)
6. Canada (1,260)
7. India (806)
8. Cambodia (773)
9. China excl Hong Kong & Taiwan (737)
10. Japan (504)

**Limited English LEP Top 10:**

**Population 9,084**

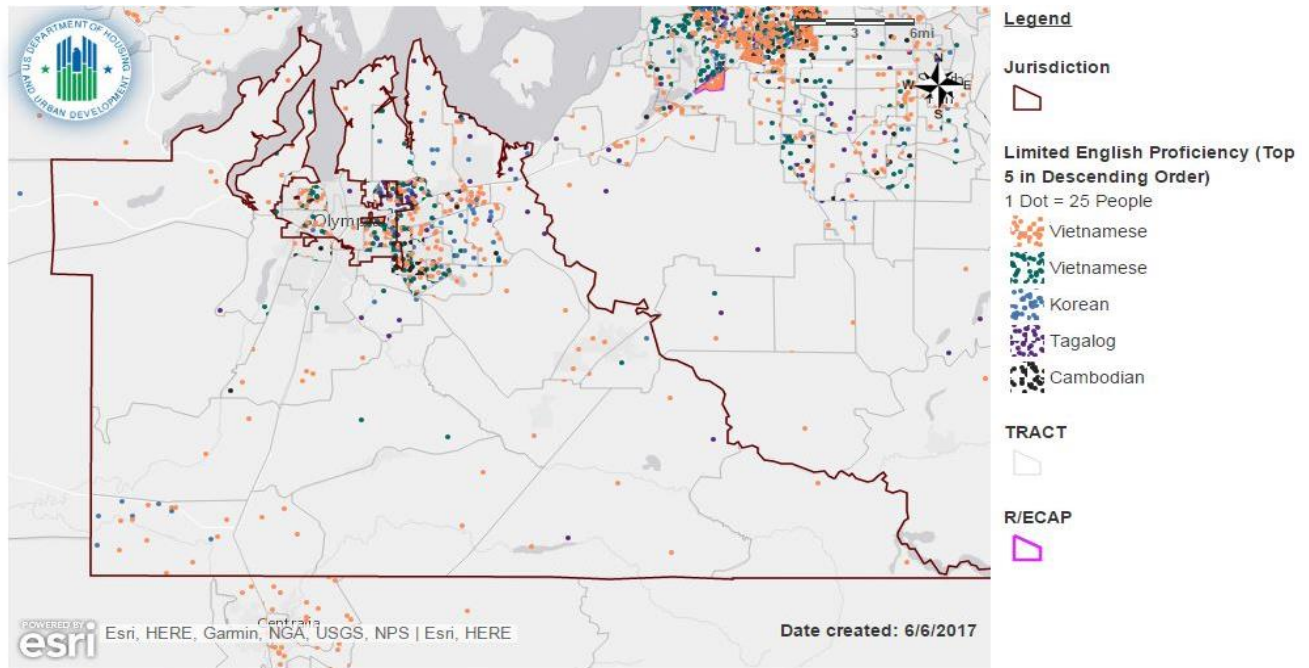
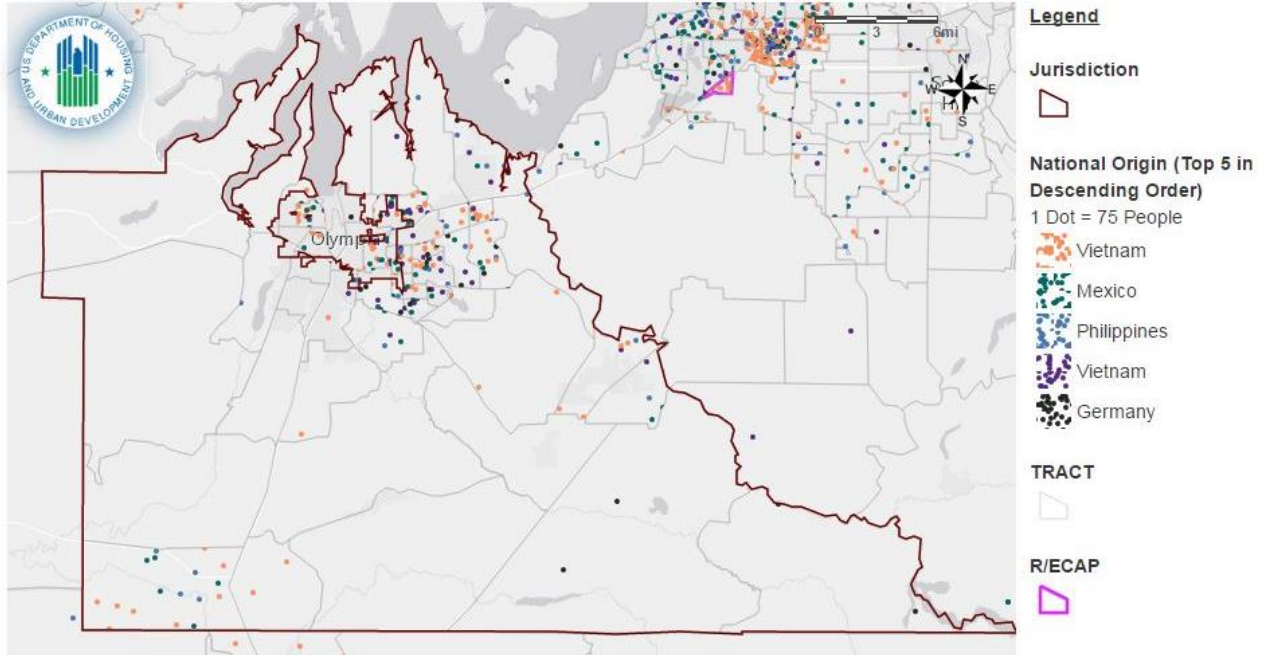
1. Spanish (3,070)
2. Vietnamese (2,206)
3. Korean (1,077)
4. Tagalog (803)
5. Cambodian (553)
6. Chinese (393)
7. Other Pacific Island language (258)
8. Japanese (246)
9. German (241)
10. Arabic (237)

Source: HUD Table 1- Demographics “Olympia-Tumwater Region”

## HUD Map 3 and 4 National Origin and Limited English Proficiency

Both maps below, showing the geographic location of people with a foreign national origin and Limited English Proficiency, reflect concentrations within the East Olympia and Lacey city boundaries.

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 4 - LEP

**Description:** LEP persons (5 most commonly used languages) for Jurisdiction and Region with R/ECAPs

**Jurisdiction:** Thurston County (CDBG)



# Access to Opportunity

## OPPORTUNITY INDICATORS

HUD Table 12 below compares access to opportunities, based on race or ethnicity, in both the Jurisdiction and Region. “Opportunities” are services and resources that enhance social, economic, and environmental outcomes for residents. **The higher the score, the more access to opportunity.**

The poverty measure includes the percentage of families receiving public assistance; a lower ranking means greater poverty and public assistance. The school proficiency measure uses math and reading scores to rank the quality of the school. The labor market engagement measure accounts for the unemployment rate, labor force participation rate, and the percentage with a bachelor’s degree. Job access measures job and worker counts within a census tract, origin-destination flows, and distance to jobs. Transit access identifies the distance to transit stops and the accessibility of the stops.

Access to opportunity is fairly equitable across most groups and is not solely dependent on race or ethnicity. Asian or Pacific Islander residents are less likely to be exposed to poverty than white individuals, and have easier access to jobs and lower transportation costs than white populations.

**Table 12 - Opportunity Indicators, by Race/Ethnicity**

(Thurston County, CDBG) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
<b>Total Population</b>							
White, Non-Hispanic	60.79	59.43	52.09	50.48	45.32	45.36	47.28
Black, Non-Hispanic	59.85	57.11	51.35	56.77	49.88	45.43	30.14
Hispanic	57.13	57.74	48.86	53.91	48.07	47.39	33.18
Asian or Pacific Islander, Non-Hispanic	61.89	57.01	54.93	56.77	50.50	48.61	35.79
Native American, Non-Hispanic	54.10	50.43	45.17	48.57	45.29	47.78	45.74
<b>Population below federal poverty line</b>							
White, Non-Hispanic	55.91	61.43	49.35	53.43	48.11	47.58	44.46
Black, Non-Hispanic	61.59	60.04	46.35	59.10	55.11	45.80	33.00
Hispanic	60.09	58.59	48.21	52.47	46.39	49.20	44.76
Asian or Pacific Islander, Non-Hispanic	50.66	58.82	48.14	54.82	51.32	56.87	30.88
Native American, Non-Hispanic	52.08	59.66	47.57	43.30	43.67	51.32	47.16
<b>(Olympia-Tumwater) Region</b>							
<b>Total Population</b>							
White, Non-Hispanic	59.42	61.77	55.26	54.13	49.11	47.79	43.17
Black, Non-Hispanic	58.33	58.52	53.01	58.74	52.40	48.39	30.70
Hispanic	56.05	59.99	51.72	56.65	51.20	49.92	32.82
Asian or Pacific Islander, Non-Hispanic	59.87	59.44	56.83	59.52	53.51	50.03	35.90
Native American, Non-Hispanic	53.73	53.27	48.09	51.56	48.24	49.91	43.26
<b>Population below federal poverty line</b>							
White, Non-Hispanic	52.07	62.94	53.19	58.18	54.12	53.32	40.75
Black, Non-Hispanic	56.33	60.75	48.47	64.36	61.13	52.23	33.01
Hispanic	54.42	63.40	54.53	59.70	55.45	56.63	37.13
Asian or Pacific Islander, Non-Hispanic	48.49	56.20	51.69	62.99	60.02	60.93	31.74
Native American, Non-Hispanic	50.79	61.51	51.01	47.70	47.94	54.82	42.65

## AFFORDABILITY GAP AND COST BURDEN

### Affordability Gap

Traditionally, a home is considered “affordable” if its costs no more than 30% of a household’s income. Countywide, there are not enough subsidized units to support the need, and according to the Affordable Housing Advisory Board, the gap is forecasted to increase for families making up to 30% of the Median Family Income (MFI). For this particular study by the Department of Commerce, the MFI for Thurston County, for a family of four, was \$75,000 in 2015.

### Cost Burden

According to the American Community Survey (2014-15) the median gross income for households in Thurston County is \$62,286 a year, or \$5,191 a month. The median rent for the county is \$1,056 a month.

**Households who pay more than 30% of their gross income are considered to be Rent Overburdened.** In Thurston County, a household making less than \$3,520 a month would be considered overburdened when renting an apartment at or above the median rent: **46% of renter households are overburdened in Thurston County, according to the Affordable Housing Advisory Board.**

HUD’s Comprehensive Housing Market Analysis (HMA) for the Olympia-Tumwater HMA reports that as of September 2016, the average apartment rent in the HMA increased 10% from September 2015, to \$1,022, with average rents of \$900, \$1,175, and \$1,264 for one-, two-, and three-bedroom apartments, respectively. These rents exceed levels attainable for low income households (\$668 or less for a one person household). Rents are likely to continue to increase during the forecast period as new construction lags behind market demand.

*Are There Enough Subsidized Units for Eligible Renter Households at Different Income Thresholds?*

% of Median Family Income	Renter Households	Subsidized Units for Which They Are Eligible*		Units per 100 Households
		#	%	
0% - 30%	6,590	2,449	100.0%	37
30% - 50%	5,105	2,060	84.1%	40
50% - 80%	7,575	82	3.3%	1
80% - 100%	3,480	0	0.0%	0

\* Income eligibility was not available for all units in the inventory

## DISPARITIES IN ACCESS TO OPPORTUNITY

As the previous “Opportunity Indicator” shows, access to opportunities are not necessarily predicated on race or ethnicity. However, it is important to show the geographic locations experiencing barriers to opportunity in order to ensure that future R/ECAPS (racially or ethnically concentrated areas of poverty) are not created through the concentration of limited access to opportunity.

**Disproportionate Housing Needs:** The Table below examines housing cost burdens, overcrowding and substandard housing conditions for racial and ethnic minorities, people living with disabilities, and other protected classes. **Cost burdened is when households pay more than 30 % of their income for housing**, and may have difficulty affording necessities such as food, clothing, transportation and medical care.

The **four housing** problems are:

1. Incomplete kitchen facilities
2. Incomplete plumbing facilities
3. More than 1 person per room
4. Cost burden greater than 30%

The **four severe housing problems** are the same as above, plus **cost burden greater than 50%**.

The table below shows that within the Thurston County Region, 42% of Hispanic individuals experience disproportionate housing needs, the highest of racial/ethnic groups in the county. However, 46% of families with 5 or more people have the most disproportionate housing need.

**HUD Table 9 Disproportionate Housing Needs Thurston County Region**

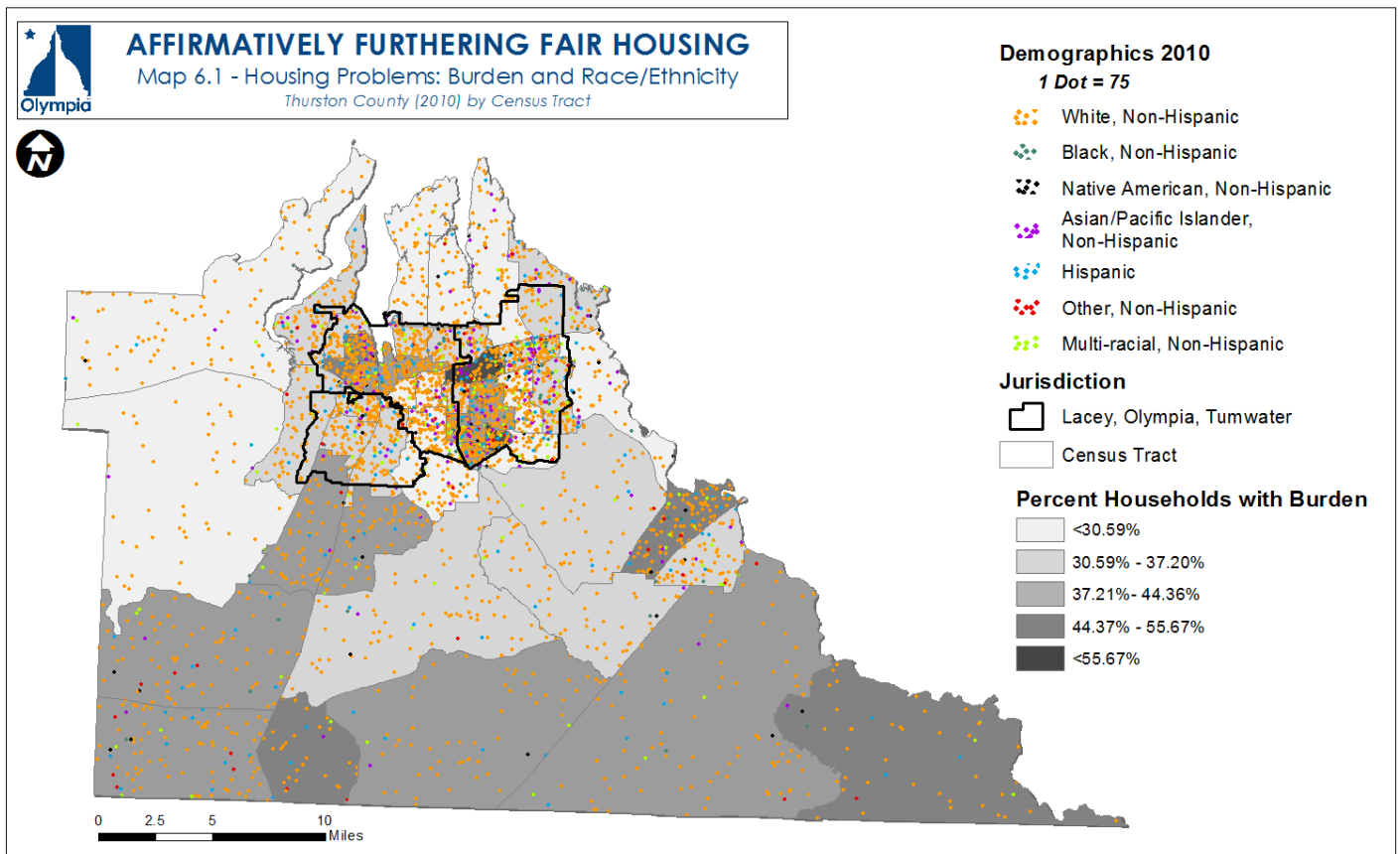
<b>Experiencing any of 4 housing problems:</b>	<b># with problems</b>	<b># households</b>	<b>% with problems</b>
White, Non-Hispanic	29,985	84,595	35.45%
Black, Non-Hispanic	865	2,570	33.66%
<b>Hispanic</b>	<b>2,135</b>	<b>5,080</b>	<b>42.03%</b>
Asian or Pacific Islander, Non-Hispanic	1,715	4,845	35.40%
Native American, Non-Hispanic	419	1,272	32.94%
Other, Non-Hispanic	1,140	2,445	46.63%
<b>Total</b>	<b>36,260</b>	<b>100,800</b>	<b>35.97%</b>
Family households, <5 people	17,595	59,290	29.68%
<b>Family households, 5+ people</b>	<b>3,485</b>	<b>7,500</b>	<b>46.47%</b>
Non-family households	15,180	34,000	44.65%
<b>Severe Housing Cost Burden: Race/Ethnicity</b>	<b># severe cost burden</b>	<b># households</b>	<b>% severe cost burden</b>
White, Non-Hispanic	12,105	84,595	14.31%
Black, Non-Hispanic	375	2,570	14.59%
<b>Hispanic</b>	<b>910</b>	<b>5,080</b>	<b>17.91%</b>
Asian or Pacific Islander, Non-Hispanic	450	4,845	9.29%
Native American, Non-Hispanic	130	1,272	10.22%
Other, Non-Hispanic	500	2,445	20.45%
<b>Total</b>	<b>14,470</b>	<b>100,800</b>	<b>14.36%</b>
Family households, <5 people	6,420	59,290	10.83%
Family households, 5+ people	914	7,500	12.19%
Non-family households	7,130	34,000	20.97%

Note: All % represent a share of the total population, except household type and size, which is out of total households.

## HUD Map 6 Housing Problems: Burden and Race/Ethnicity

The two maps below show households experiencing one or more housing problems within the County. The darker gray areas are those with greater housing problems and the lighter areas have less housing problems.

The largest areas with the ‘greatest housing burden’ are in the rural areas of Thurston County, specifically Yelm and Rainier area, where approximately 47% of the households experience burden. However, census tract 010510, adjacent to **Yauger Park**, has the highest percentage of households with “housing problems or burden” in the county, at **62%**.

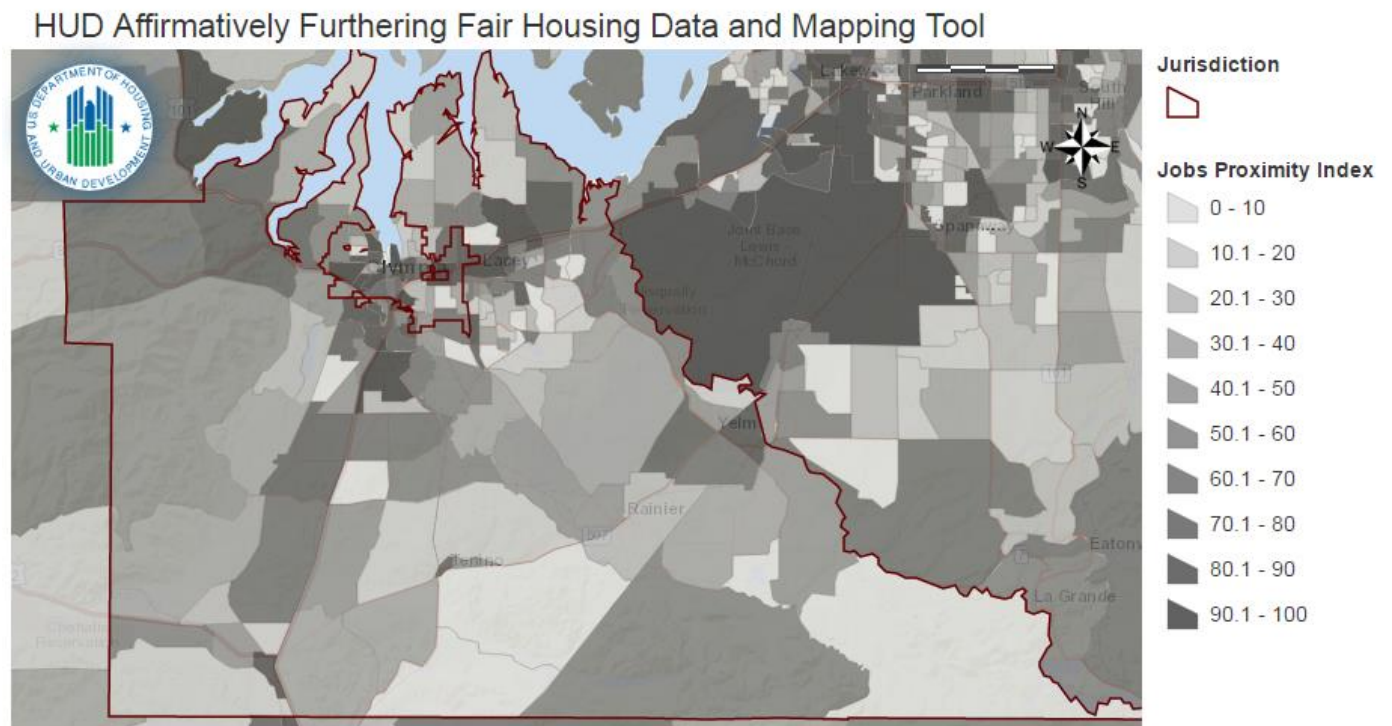


## HUD Map 8: Disparities in Job Proximity and Demographics

The job proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations. The higher the index value (the darker the shaded areas in the map below), the better the access to employment opportunities.

Predictably, large areas of rural Thurston County score very low, with Bucoda scoring the one of the lowest in the County with a proximity index of 2. Pockets of disparity in access are also found throughout the urban core as well, with a 4 on the West Side of Olympia, North of Harrison Ave, as well as in Lacey, East of Lilly Road with a 4 as well. Low job proximity is tied to low access to opportunity, especially for low income families relying on alternative means of transportation.

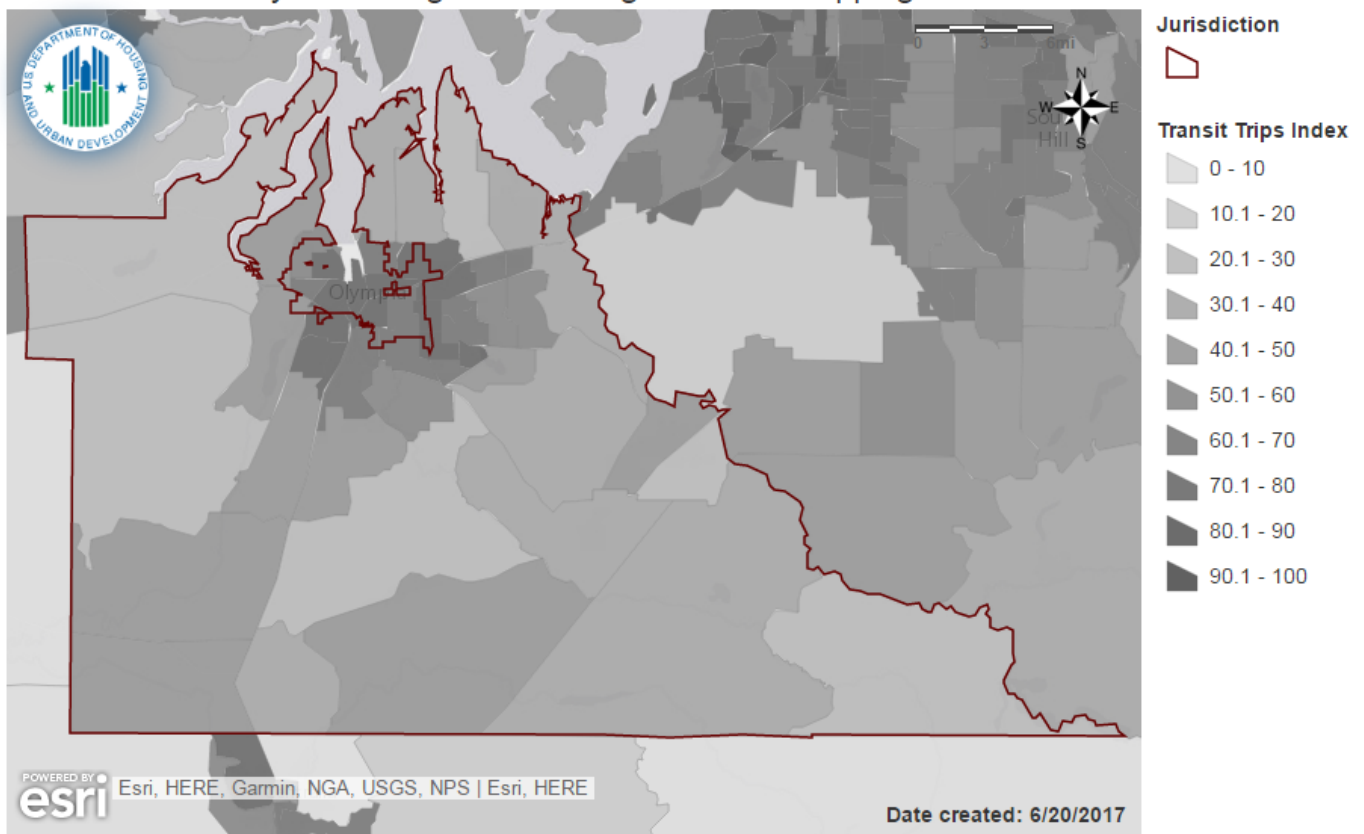
**The lowest score in the County is in census tract 011622, adjacent to Pattison Lake in Lacey, with a 1.** This area has 1,292 residents, and is 65% white, 7% African American, 12% Asian/Pacific Islander, and 11% Hispanic. Additionally, 51% of residents have housing problems and is a 48 on the low poverty index.



## HUD Map 10: Transit Trips

This index is based on estimates of transit trips taken by a three-person, single-parent family with income at 50% of the median income for renters of the region. Values are percentile ranked nationally, and range 0 to 100. **Higher index values (darker shaded areas) indicate that residents in a neighborhood are more likely to use public transportation.** As transit and alternative means of transportation are limited in areas of Rural Thurston County, the Urban Hub is the most accessible for people utilizing public transit.

### HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



Name: Map 10 - Demographics and Transit Trips

## POVERTY AND FAMILIES

According to HUD, families with children make up 44% of Thurston County's population:

- **14% of families with children** under the age of 18 are estimated to be living in poverty.
- That number jumps to **22% when there are multiple children**, with at least one under the age of 5 and another between 5 and 17.

**Female Householders:** Single mothers, as a group, have the region's highest poverty rate. Census Bureau data show that 28% of female-headed households with no husband are below the federal poverty line. This number increases 37% for female-headed households with children. Comparatively, 6% of married-couple families with children live below the federal poverty line.

The 2016 U.S Census Quickfacts shows that:

- Currently: 12% of the Thurston County population is living in poverty, with the per capita income (for 2011-2015) being \$29,741.
- Trends: The number of Thurston County residents who are low income or living in poverty increased from an estimated 57,467 in 2007 to 72,535 in 2011. **This equates to a 26% increase** in the number of county residents who are low income or living in poverty (for the 2007-2011 time period).

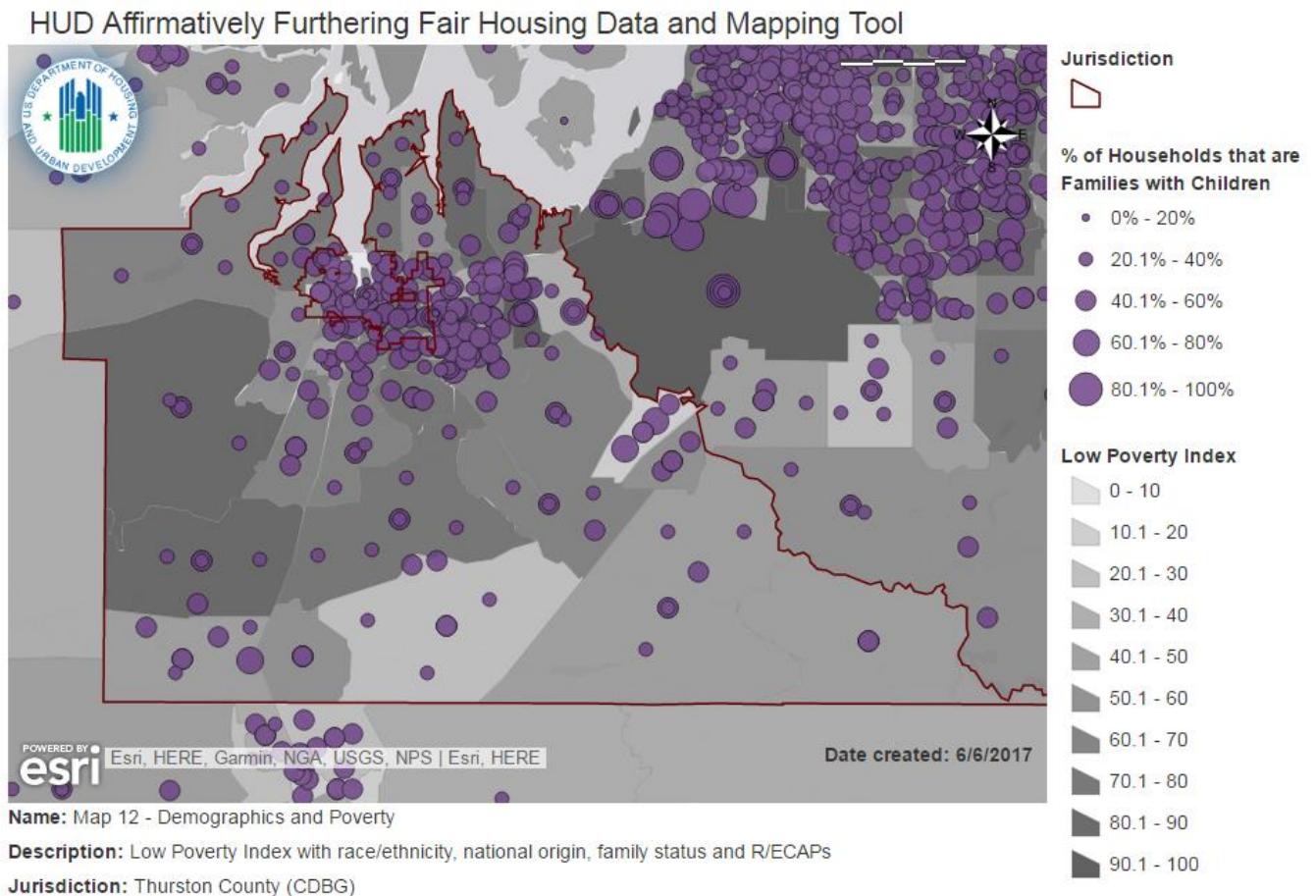
**Impact on Renting:** Nationally, a family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States. While Washington State's minimum wage is one of the highest in the Country at \$11/hour, a person earning minimum wage would have to work 69 hours a week to afford a 1-bedroom rent, and 86 hours per week for a 2-bedroom at Fair Market Rent.

The annual income needed to afford a fair market, 2-bedroom apartment in Thurston County is \$49,177. The per capita income for Thurston County (for 2011-2015) was \$29,741.

HUD 2017 Annual Income Levels for Thurston County (50% AMI)
1-Person Household - \$26,750
2-Person Household - \$30,550
3-Person Household - \$34,350
4-Person Household - \$38,150

## HUD Map 12 Demographics and Poverty: Families with Children

This map compares the percentage of households that are families with children, to areas of poverty within the county. The lighter the shaded color and lower the score, the more poverty that area is experiencing. For example, North Yelm has a low poverty index of 17, and is made up of 53% families with children. In West Olympia, North of Harrison Ave and East of Cooper Point Road, the poverty index is 19 and 55% of households are families with children.





# Housing

## THURSTON COUNTY OCCUPANCY

According to the American Community Survey, between 2011 and 2015 there were a total of **110,904 units of housing in Thurston County**, and 92.5% were occupied—65% owner occupied and 35% renter-occupied.

### Based on 2011-2015 Residential Properties:

- 68.4% (75,847) of the residential properties in Thurston County are **1 unit detached structures**
- 4% (4,702) of residential properties are **single unit attached structures**
- 6% (6,607) are in **2-4 unit structures**
- 7.3% (8,148) are in **5-19 unit structures**
- 4.8% (5,296) of residential properties are in **developments of 20 or more units**
- 9.1% (10,039) are **Mobile homes**
- Boats, Recreational Vehicles and Vans are 0.2% (265)

**Apartment Rentals:** According the HUD Comprehensive Housing Market Analysis (HMA), the apartment market, which makes up approximately one-half of renter-occupied units in Thurston County, is tight, **with an average vacancy rate of 2.6% during September 2016**, down from 3.4% a year earlier and down from 6% during March 2010.

### 2010 HOME OCCUPANCY STATUS: THURSTON COUNTY

### OCCUPANCY TYPE (%)

	Total Housing Units	Total Occupied Housing Units	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
Bucoda	243	222	161	61	72.5%	27.5%
Lacey	18,493	16,949	9,716	7,233	57.3%	42.7%
Olympia	22,086	20,761	10,280	10,481	49.5%	50.5%
Rainier	717	656	514	142	78.4%	21.6%
Tenino	740	691	474	217	68.6%	31.4%
Tumwater	8,064	7,566	4,097	3,469	54.2%	45.8%
Yelm	2,523	2,299	1,459	840	63.5%	36.5%
Unincorporated County	55,316	51,506	40,368	11,138	78.4%	21.6%
<b>Thurston County</b>	<b>108,182</b>	<b>100,650</b>	<b>67,069</b>	<b>33,581</b>	<b>66.6%</b>	<b>33.4%</b>
<b>Tribal Jurisdictions</b>						
Chehalis Reservation	247	213	119	94	55.9%	44.1%
Nisqually Reservation	190	182	148	34	81.3%	18.7%
<b>Tribal Jurisdictions</b>	<b>437</b>	<b>395</b>	<b>267</b>	<b>128</b>	<b>61%</b>	<b>29%</b>

Source: TRPC 2010

## HOMEOWNERSHIP AND RENTAL RATES

In 1970, about 30% of the households in Thurston County lived in rental housing. That number grew to 33% of the households in 2010, with metropolitan jurisdictions having an even higher proportion of rentals. **In 2010, Olympia had nearly a fifty-fifty split between owner-occupied and renter-occupied housing units, and Tumwater had only a slightly lower ratio (54% owner-occupied and 46% renter-occupied). Housing in Lacey was 43% renter-occupied.** (TRPC) Homeownership is a cornerstone of economic mobility, and without a stable group of homeowners, neighborhoods can be left vulnerable to blight and disrepair.

The available data from HUD is presented below in two breakouts: one for Thurston County Jurisdiction (excluding the urban region), and one for the entire county, labeled “Olympia-Tumwater Region”. The percentages of renters to homeowners is based on the population as a whole, *and by the number of households*. White households are the only demographic to have more homeowners than renters, as a percentage of the total population, in our county.

HUD Table 16 Homeownership and Rental Rates	(Thurston County, CDBG) Jurisdiction				(Olympia-Tumwater,) Region			
	Homeowners		Renters		Homeowners		Renters	
	#	%*	#	%*	#	%*	#	%*
HOUSEHOLDS								
Race/Ethnicity								
White, Non-Hispanic	49,650	87.06%	17,489	74.90%	58,655	87.07%	25,925	77.54%
Black, Non-Hispanic	982	1.72%	1,329	5.69%	1,020	1.51%	1,555	4.65%
Hispanic	2,294	4.02%	1,722	7.37%	2,745	4.07%	2,335	6.98%
Asian or Pacific Islander, Non-Hispanic	2,388	4.19%	1,588	6.80%	2,985	4.43%	1,865	5.58%
Native American, Non-Hispanic	590	1.03%	460	1.97%	680	1.01%	595	1.78%
Other, Non-Hispanic	1,125	1.97%	753	3.22%	1,275	1.89%	1,165	3.48%
<b>Total Household Units</b>	<b>57,030</b>	<b>100%</b>	<b>23,350</b>	<b>100%</b>	<b>67,365</b>	<b>100%</b>	<b>33,435</b>	<b>100%</b>

**Note 1: Data presented are numbers of households, not individuals.**

\* All percentage added down by column, not across by row

The table below compares the total number of households by race/ethnicity, to their percentage of total homeowner households county-wide. More specifically, there are 2,570 Black households in Thurston County, which represents 3% of the total number of households in county (100,807 total households). **However, only 1,020 of those Black households are homeowners, meaning that only 40% of the Black households in Thurston County are homeowners. Comparatively, 69%, or 58,655 of white households in the county are homeowners.**

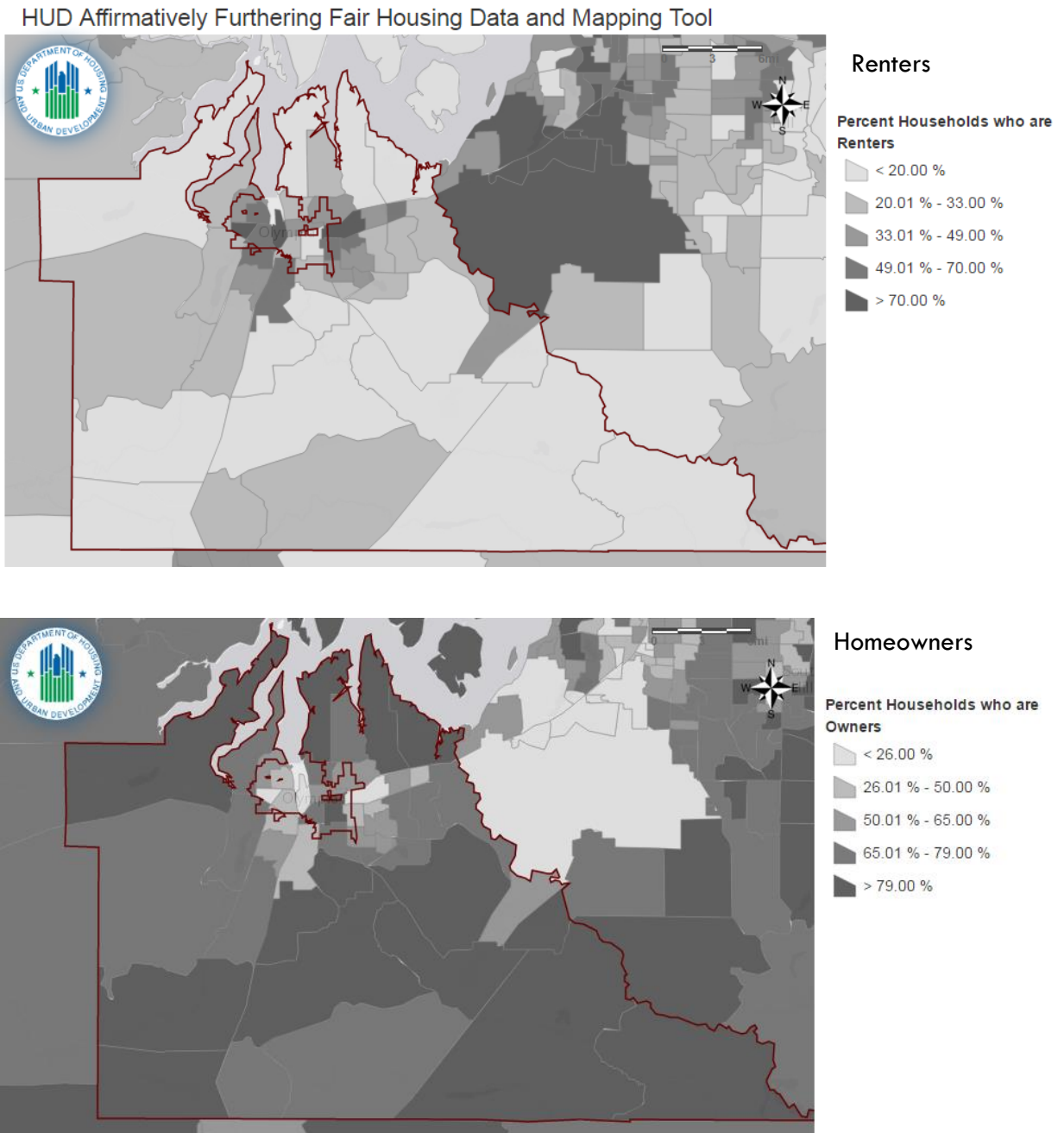
Thurston County Total Population: Household comparison by Race/Ethnicity	Total number of Households	% of Total Population	Total # of Homeowner Households	% of Homeowners Households	% of Race/Ethnicity households who are Homeowners*
White, Non-Hispanic	84,595	84%	58,655	87%	69%
Black, Non-Hispanic	2,570	3%	1,020	2%	40%
Hispanic	5,080	5%	2,745	4%	54%
Asian or Pacific Islander, Non-Hispanic	4,845	5%	2,985	4%	62%
Native American, Non-Hispanic	1,272	1%	680	1%	53%
Other, Non-Hispanic	2,445	2%	1,275	2%	52%
<b>TOTAL</b>	<b>100,807</b>	<b>100%</b>	<b>67,360</b>	<b>100%</b>	<b>n/a</b>

\*Percent is out of the total households by race/ethnicity

Source: HUD AFH data tables 16 and 9

## HUD Map 16 Housing by Renters and Home Owners

The majority of renters in Thurston County reside within the urban core, along the I5 corridor from West Olympia to Hawks Prairie. Specifically, the area south of Harrison Ave, adjacent to Yaeger Park and the Capital Mall is 82% renters; Downtown Olympia is 77%; and Lacey around Saint Martins University is 74%. The highest percentage of renters in rural Thurston County is in the North Yelm area, at 43%. **(PLEASE NOTE: Future maps will feature *only* Thurston County)**



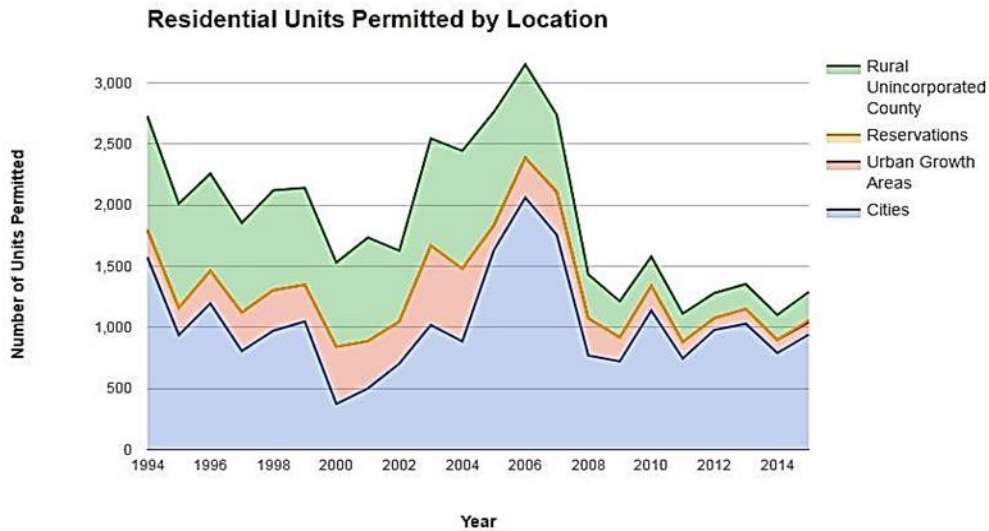
## PERMITS AND NEW DEVELOPMENT

### New housing starts

In Thurston County permits declined from 3,137 in 2006 to 1,074 in 2011, and most of the development occurred in urban areas with greater access to transit, jobs, and other opportunities. During the same period, no more than 24% of the annual housing starts were located in the county’s rural areas; **just 17% of new housing starts in 2011 were located in rural Thurston County**, according to TRPC data. There is also a home sales vacancy rate of 1.5%, down from 2.4% in April 2010. During the 12 months ending July 2016, existing home sales totaled 4,725, up 12% compared with sales during the 12 months ending July 2015, and the average sales price increased 6%, to \$252,700.

### Building Permits

A review of the single and multi-family housing building permits from 1995 to 2015 (from TRPC) reveals that 42,010 permits were issued County-wide: 54% (22,575) issued in the Cities, 15% (6,251) in the Urban Growth Areas (UGA), 31% (13,153) in Rural Unincorporated County and 31 in Reservations.



### **Total Residential permit by City, from 1995 to 2015, including their UGA**

<ul style="list-style-type: none"> <li>- Lacey (13,186)</li> <li>- Olympia (8,218)</li> <li>- Tumwater (3,988)</li> <li>- Yelm (2,600)</li> <li>- Rainier (317)</li> </ul>	<ul style="list-style-type: none"> <li>- Tenino (216)</li> <li>- Bucoda (54)</li> <li>- Grand Mound UGA (246)</li> <li>- Nisqually Reservation (12)</li> <li>- Chehalis Reservation (1)</li> </ul>
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# Fair Housing Complaint data

## WASHINGTON STATE: BASIS FOR COMPLAINTS

The most recent comprehensive complaint data was collected in 2015, for the Washington State Analysis of Impediments to Fair Housing Choice. To assist in the identification of impediments to Fair Housing choice, the 2015 analysis considered Fair Housing complaints filed with HUD in Washington between January 1, 2007 and December 31, 2013.

The majority of Fair Housing complaints filed with HUD for this reporting period **relate to discrimination due to a person's disability, race, or national origin**. This trend resembles that of the prior reporting period, during which **over 70% of the complaints were composed of allegations regarding disability or race**. During this seven-year period, 1,833 complaints, or an average of 262 complaints per year state wide, were filed with HUD and investigated by HUD, the WSHRC, or the FHAP agencies: **over 44% of complaints included disability as a basis, followed by race at 20% and national origin at just under 10%**.

The dominance of Fair Housing complaints related to disability and race could be caused by many factors, including more prevalent discrimination in these arenas, and more access to services and ability to file complaints. Conversely, fewer complaints regarding religion, gender, and familial status or other protected classes does not mean there is an absence of Fair Housing discrimination towards these and other protected classes. Instead, it could mean less access to services, fear of filing complaints, and other factors.

## Complaints Related to Disability: Statewide comparison

There may be several reasons that disability complaints make up the greatest percentage of all complaints (44% statewide). Nearly three-quarters (74%) of statewide complaints including disability as one of the bases were related to attempting to rent a house or apartment. Fair housing studies have found that many apartment owners make direct comments refusing to make reasonable accommodations or modifications for people with disabilities, so discrimination is easier to detect.

## THURSTON COUNTY: BASIS FOR COMPLAINTS

Between 1991 and 2016, HUD received **192 total complaints related to Fair Housing. Of those**

- **42% were related to a disability (81),**
- **26% for family status (50), and**
- **19% because of race (37).**

It is important to note that in the table below, the total number of “instances of basis in complaints” (208) is more than the total number of complaints (192), as some records cited multiple reasons for discrimination.

**Thurston County: Instances of Basis in Complaints, 1991-2016**

Protected Classes	Basis of Complaint & Discrimination	Percent of Basis of Complaint & Discrimination
Disability	88	39%
Race	37	18%
National origin	15	7%
Familial status	50	24%
Retaliation	12	6%
Sex	9	4%
Religion	5	2%
<b>Total instances of basis in complaints</b>	<b>208</b>	<b>100%</b>

Retaliation	205	8.7%
Sex	139	5.9%
Religion	58	2.4%
Color	15	0.6%
<b>Total instances of basis in complaints</b>	<b>2,369</b>	<b>100%</b>

Source: Department of Housing and Urban Development, WA Analysis of Impediments 2015

## Fair Housing Testing

In order to determine if race or national origin discrimination played a part in the applicant's rejection or in the treatment the individual received, an advocacy group will send a comparable white or non-Hispanic person to inquire about renting a unit at the same complex. Testers are usually individuals from the local community who have been specifically trained to conduct Fair Housing tests. Being "comparable" means that the testers are, to the extent possible, matched with the complainant on their background, employment, rental and even educational characteristics, differing only in their racial or ethnic background. Lying is legally permissible.

Audits of Fair Housing testing reveal that minority races, foreign-born residents, and disabled people seeking housing **had a 60-percent chance of being treated differently when looking for housing.** Though it is not a protected class in most jurisdictions, discrimination due to source of income (Section 8) may have restricted housing for many of the region's most vulnerable people.

### Testing in Western Washington State (Puget Sound and Thurston County Area), 2006-2014

Year	Type	Protected Class	Number of Tests
<b>Washington State Human Rights Commission</b>			
2013	Rental	National Origin, Race, Disability in Puget Sound Regional Council area along transit lines.	90
<b>Fair Housing Center of Washington</b>			
2008-2009	Rental	Disability, Race (Black), National Origin Thurston and Mason Counties	30

Source: Washington State Analysis of Impediments to Fair Housing Choice 2015, Table 19

## Fair Housing Complaints by Transaction: Statewide

Approximately 88% of the alleged discrimination took place when tenants were attempting to rent housing. This represented an increase from the prior reporting period, in which 84% of the complaints were in regards to a rental transaction. Just 4% of Washington State complaints involved trying to purchase a home, representing a significant decrease from prior years, in which 10% related to buying a home. This decrease may be due in part to lower overall rates of home buying during this timeframe.

### WA: Complaint by Type of Real Estate Transaction

Transaction	Number of Complaints In which Transaction was Identified 2007-2013	Percent of Complaints (2007-2013)	Percent of Complaints (2001-2006)
Rental	1,377	88%	84%
Purchase	66	4%	10%
Other	129	8%	6%

Source: Department of Housing and Urban Development and WA State 2015 Analysis of Impediments

## WASHINGTON STATE: HOME MORTGAGE LENDING

In Washington State, Black and Hispanic borrowers are much more likely to use nonconventional, or government subsidized loans than conventional, or un-subsidized loans compared with other racial and ethnic groups.

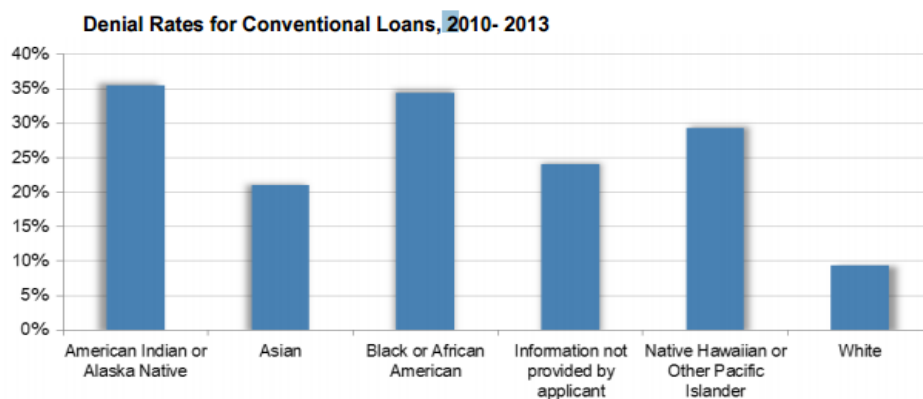
**Conventional mortgages** are those products not directly backed by the federal government. For instance, mortgages owned by Fannie Mae and Freddie Mac, two large mortgage purchasers, are loans that feature generally "conventional" or standard lending terms. In contrast, most mortgages backed by the federal government feature a variety of non-conventional lending term. These "**nonconventional loans**" can allow lower down payments, and lower credit score requirements. However, many sellers and real estate agents will prioritize purchase offers from 'conventional' loans, leaving many people with nonconventional loans to seek substandard or less desirable houses and locations.

In Washington State, Black and Hispanic borrowers are much more likely to use nonconventional loans than conventional loans compared with other racial and ethnic groups. In 2013, almost 71% of black home-purchase borrowers and 63% of Hispanic borrowers took out a nonconventional loan, compared with about 35% of white home-purchase borrowers and just 16% of Asian borrowers, according to Washington State's 2015 Analysis of Impediments.

Further, nearly half of borrowers in low-income census tracts used nonconventional loans, compared with about one-fourth of high-income borrowers and 28% of borrowers in high-income neighborhoods, according to data from the Federal Reserve.

Greater reliance on nonconventional loans may reflect the relatively low down-payment requirements of the FHA and VA lending programs, which serve the needs of borrowers who have few assets to meet down-payment and closing-cost requirements. But it may also be true that lenders encourage certain borrowers, and not others, toward government-backed loans.

As in past years, black, Hispanic, and "other minority" borrowers had higher denial rates in 2013 than whites and Asian borrowers in Washington. The denial rates for conventional home-purchase loans were nearly 50% for Blacks, 22% for Hispanic, 23% for other minorities, 14% for Asians, and 11% for non-Hispanic whites.





# Affordable Housing Barriers

## INCOME AND HOUSING TYPE AND CITY

Neighborhoods with the Thurston Region’s highest poverty rates are concentrated amid the urban core — where some of the best affordable housing, transit, employment, and social-service opportunities exist. According to the TRPC, restrictive zoning and building codes, coupled with market forces and opposition from existing residents, stand as the greatest barriers to expanding and integrating the stock of affordable housing amid high-opportunity areas — especially for the poorest residents who earn less than 30% of the area median income.

The table below illustrates the relationship between income, and housing type within the region’s seven incorporated cities and towns, as well as notable unincorporated areas, known as census-designated places.

**Housing Affordability in the Thurston County Region 2010**

TRPC: 2006-2010	Poverty Rate	Median Household Income	% Multi-family Units <sup>1</sup>	Median Gross Rent	Median Home Value	Median Year Built
<b>City/Town</b>						
Bucoda	25%	\$ 34,286	9%	\$ 784	\$ 145,600	1959
Lacey	11%	\$ 57,304	39%	\$ 966	\$ 238,400	1988
Olympia	16%	\$ 49,461	44%	\$ 841	\$ 262,000	1976
Rainier	12%	\$ 57,000	24%	\$ 877	\$ 203,900	1992
Tenino	9%	\$ 45,898	27%	\$ 781	\$ 170,000	1975
Tumwater	11%	\$ 60,585	49%	\$ 970	\$ 260,400	1984
Yelm	13%	\$ 55,227	21%	\$ 1,178	\$ 223,800	2000
<b>Unincorporated Communities / Census-Designated Places</b>						
Chehalis Reservation	22%	\$ 38,000	17%	\$ 541	\$ 122,500	1978
Grand Mound	13%	\$ 41,750	44%	\$ 771	\$ 184,800	1990
Nisqually Reservation	18%	\$ 57,917	8%	\$ 423	\$ 196,400	1979
North Yelm	13%	\$ 50,361	51%	\$ 1,110	\$ 159,100	1991
Rochester	13%	\$ 63,365	36%	\$ 909	\$ 250,000	1991
Tanglewilde-Thompson Place	10%	\$ 60,076	38%	\$ 875	\$ 225,800	1974
<b>Thurston County</b>	<b>10%</b>	<b>\$ 60,930</b>	<b>41%</b>	<b>\$ 928</b>	<b>\$ 257,800</b>	<b>1984</b>

1. Includes Mobile Homes

2. Data for Chehalis Reservation as a whole, including portions in Grays Harbor County.

**Note:** The Nisqually Indian Reservation, Bucoda, and Chehalis Reservation have comparatively small populations from which to sample, so census figures for these communities have a large margin of error. For Bucoda, the Poverty Rate and Median Household income are based on the 1999 U.S Census Selected Economic Characteristics table.

**Source:** U.S Census Bureau 2006-2010 American Community Survey and TRPC

## INCOME AND HOUSING TYPE AND CITY

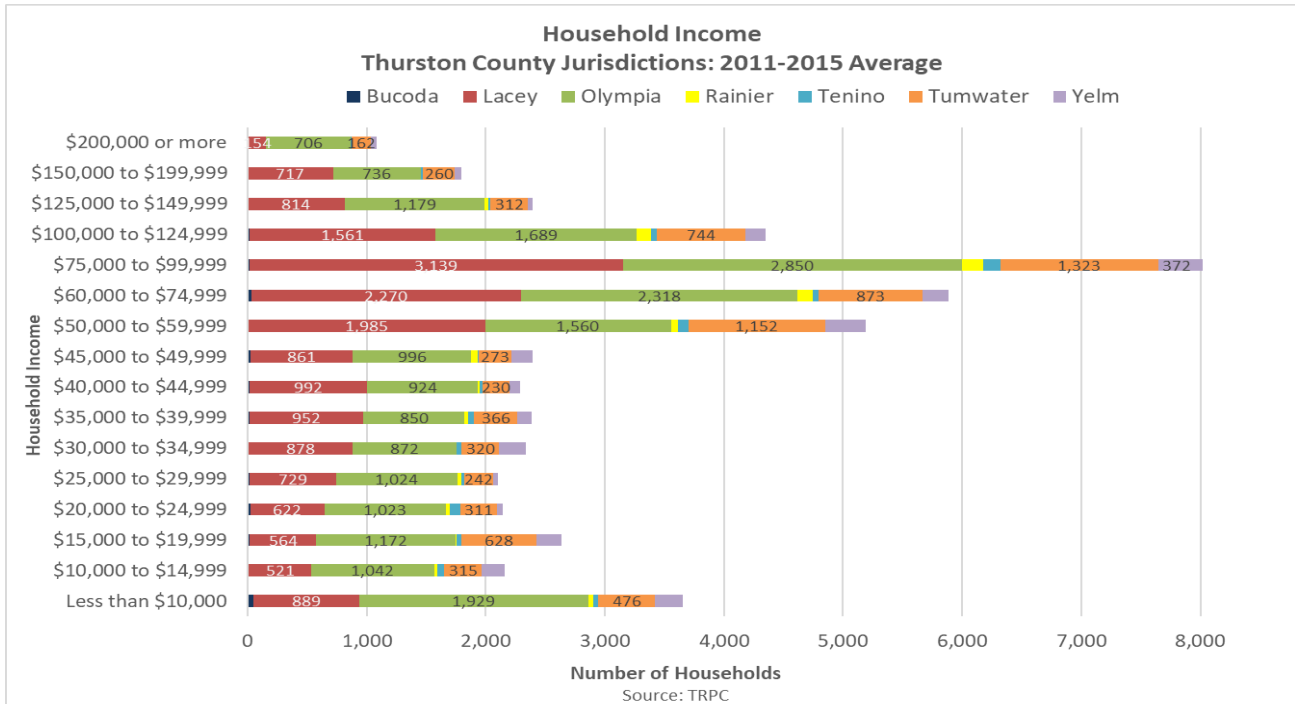
In 2016, Thurston County's median household income was \$63,286, according to estimates by the Washington State Office of Financial Management. Thurston County was estimated to have the fifth-highest median household income of all counties in Washington in 2016, behind King, Snohomish, Clark, and Kitsap Counties. According to 2011-2015 American Community Survey data, the community with the highest median household income was Rainier (\$69,000), followed by Lacey (\$59,000). Bucoda had the lowest median household income among Thurston County communities (\$39,000), with a 46% poverty rate according to the U.S Census Bureau.

### Household Income (In 2015 Dollars)

#### Thurston County Jurisdictions: 2011-2015 Average

Household Income	Bucoda	Lacey	Olympia	Rainier	Tenino	Tumwater	Yelm	Thurston County	Chehalis Reservation	Nisqually Reservation
Less than \$10,000	46	889	1,929	38	42	476	233	6,357	37	25
\$10,000 to \$14,999	10	521	1,042	21	55	315	198	3,921	23	5
\$15,000 to \$19,999	13	564	1,172	9	38	628	215	3,966	19	7
\$20,000 to \$24,999	23	622	1,023	31	87	311	43	3,645	7	6
\$25,000 to \$29,999	13	729	1,024	32	22	242	43	3,899	8	6
\$30,000 to \$34,999	3	878	872	5	36	320	219	4,515	15	3
\$35,000 to \$39,999	17	952	850	32	49	366	117	4,473	20	10
\$40,000 to \$44,999	15	992	924	16	26	230	83	4,436	13	7
\$45,000 to \$49,999	21	861	996	52	9	273	183	4,353	21	11
\$50,000 to \$59,999	9	1,985	1,560	58	91	1,152	339	10,175	18	19
\$60,000 to \$74,999	29	2,270	2,318	129	50	873	220	12,007	12	25
\$75,000 to \$99,999	13	3,139	2,850	176	144	1,323	372	16,235	21	21
\$100,000 to \$124,999	16	1,561	1,689	122	47	744	173	9,822	7	12
\$125,000 to \$149,999	0	814	1,179	29	18	312	39	6,317	16	15
\$150,000 to \$199,999	0	717	736	6	16	260	64	5,019	8	5
\$200,000 or more	3	154	706	5	3	162	54	3,491	2	2
<b>Total Households</b>	<b>231</b>	<b>17,648</b>	<b>20,870</b>	<b>761</b>	<b>733</b>	<b>7,987</b>	<b>2,595</b>	<b>102,631</b>	<b>247</b>	<b>179</b>
<b>Median Income</b>	<b>\$38,603</b>	<b>\$59,407</b>	<b>\$53,617</b>	<b>\$68,942</b>	<b>\$50,184</b>	<b>\$56,512</b>	<b>\$49,029</b>	<b>\$61,677</b>	<b>\$38,625</b>	<b>\$53,438</b>

Source: (TRPC)U.S. Bureau of the Census, American Community Survey (ACS): table numbers B19001, B19013



## NUMBER OF AFFORDABLE UNITS PER CITY

The table below estimates how many rental housing units are affordable and available within the region for households that earn 0-30%, 30-50%, or 50-80% of the Area Median Income (AMI) — about \$60,900. The table also identifies whether a municipality or census-designated place has its “fair share” of such housing.

Olympia, Lacey, and Tumwater have more people and housing than their neighboring communities in Thurston County, and have more than their fair share of rental housing units that are affordable and available for residents earning up to 80% of the area median income.

Conversely, **the three cities have less than their fair share of rental housing that is affordable and available for the county’s poorest residents** — those who earn up to 30% of the area median income — compared with the south county cities of Yelm (51%) and Tenino (106%). This finding is notable because Olympia and Lacey include neighborhoods with the county’s highest percentage of people living below the federal poverty level. As this data is from 2011, the Fair Share of affordable units may have changed.

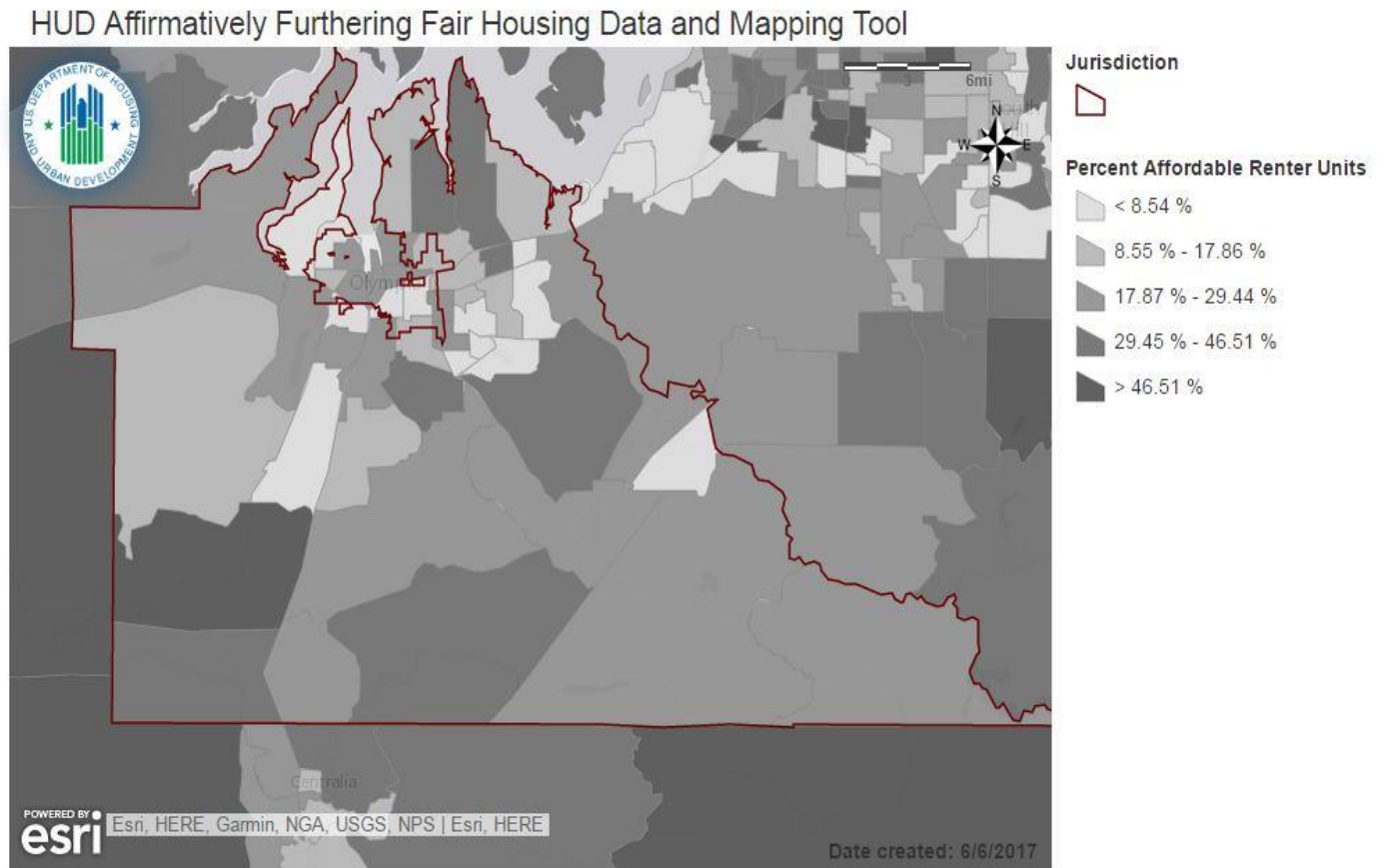
**HUD Estimate of Affordable Rental Housing Share by Jurisdiction**

City/Town	Rental Units Affordable & Available at ... % AMI			Fair Share of Affordable Units at ... % AMI			Fair Share as % of Available Stock at ... % AMI		
	30%	50%	80%	30%	50%	80%	30%	50%	80%
	Bucoda	0	4	24	14	28	43	0%	14%
Lacey	129	1,139	3,059	1,053	2,070	3,241	12%	55%	94%
Olympia	620	2,375	5,354	1,344	2,643	4,138	46%	90%	129%
Rainier	4	4	64	51	100	156	8%	4%	41%
Tenino	55	74	119	52	102	159	106%	73%	75%
Tumwater	100	254	1,397	451	887	1,389	22%	29%	101%
Yelm	65	95	320	127	249	390	51%	38%	82%
<b>Unincorporated Communities / Census Designated Places</b>									
Chehalis Reservation	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Grand Mound	0	30	70	50	99	155	0%	30%	45%
Nisqually Reservation	29	39	39	15	30	47	193%	130%	83%
North Yelm	0	60	165	77	152	238	0%	39%	69%
Rochester	0	90	140	49	95	149	0%	95%	94%
Tanglewilde- Thompson Place	0	285	585	150	295	462	0%	97%	127%
Remainder of County	280	1,365	3,735	3,060	6,019	9,423	9%	23%	40%
<b>Thurston County</b>	<b>1,282</b>	<b>5,814</b>	<b>15,071</b>	<b>6,493</b>	<b>12,769</b>	<b>19,990</b>	<b>20%</b>	<b>46%</b>	<b>75%</b>

Source: U. S. Dept. of Housing and Urban Development, 2011 and TRPC

## HUD Map 17 Location and Percentage of Affordable Rental Housing

The map below details the percentage of affordable rental units in a census tract, as defined as renting at or less than 30% of a household's income, for households earning 50% AMI. According to this map, the area with the highest number of affordable units is South of Tumwater and West of Tenino, following Littlerock Road. This area has 175 affordable units, which is 56% of the available units.



**Name:** Map 17 - Location of Affordable Rental Housing (% Rental Units Affordable to 50% AMI)

**Description:** Map of percent of rental units affordable, defined as units renting at or less than 30% of household income for a household with income at 50% of AMI.

**Jurisdiction:** Thurston County (CDBG)

**Region:** Olympia-Tumwater, WA

## SUBSIDIZED HOUSING

From 1987 to 2007, 23 low-income apartment communities containing 1,809 rental apartments have been constructed and made affordable to low income persons in Thurston County by the Low Income Housing Tax Credit Program.

Some low-income people are able to qualify for a federal housing voucher program called Section 8. In the Thurston Region, 2,050 people receive these vouchers; the number for people on the waitlist is 1,840, for a total of 3,890 people who qualify. (TRPC)

Below is a summary of the publicly supported households in Thurston County, in 2010, by Race and Ethnicity. The available data from HUD is presented in two breakouts: one for Thurston County Jurisdiction (excluding the urban region), and one for the entire county, labeled “Olympia-Tumwater Region”.

**HUD Table 6 - 2010 Publicly Supported Households by Race/Ethnicity**

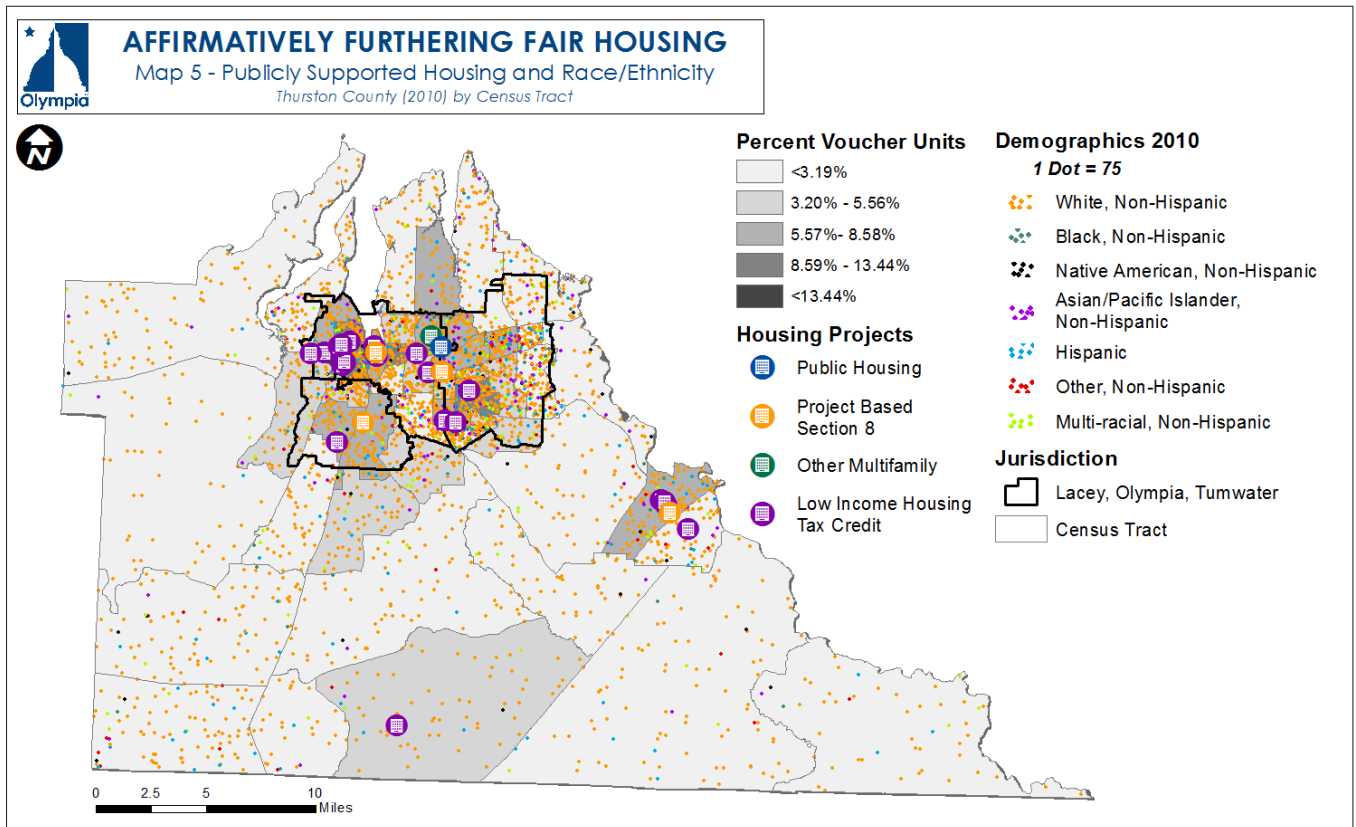
<b>(Thurston County, CDBG) Jurisdiction</b>		<b>White</b>		<b>Black</b>		<b>Hispanic</b>		<b>Asian or Pacific Islander</b>	
Housing Type	#	%	#	%	#	%	#	%	
Project-Based Section 8	123	75.46%	5	3.07%	3	1.84%	28	17.18%	
HCV Program	798	77.93%	71	6.93%	82	8.01%	49	4.79%	
<b>Total Households</b>	67,135	83.52%	2,299	2.86%	4,019	5.00%	3,983	4.96%	
0-30% of AMI	5,713	76.69%	209	2.81%	725	9.73%	307	4.12%	
0-50% of AMI	9,086	66.52%	334	2.45%	1,018	7.45%	692	5.07%	
0-80% of AMI	18,311	73.03%	594	2.37%	1,696	6.76%	1,401	5.59%	
<b>(Olympia-Tumwater, WA) Region</b>		<b>White</b>		<b>Black</b>		<b>Hispanic</b>		<b>Asian or Pacific Islander</b>	
Housing Type	#	%	#	%	#	%	#	%	
Public Housing	114	85.07%	8	5.97%	0	0.00%	8	5.97%	
Project-Based Section 8	504	65.28%	30	3.89%	34	4.40%	186	24.09%	
Other Multifamily	68	58.62%	2	1.72%	0	0.00%	44	37.93%	
HCV Program	1,528	76.59%	152	7.62%	163	8.17%	104	5.21%	
<b>Total Households</b>	84,595	83.92%	2,570	2.55%	5,080	5.04%	4,845	4.81%	
0-30% of AMI	8,090	77.23%	265	2.53%	925	8.83%	495	4.73%	
0-50% of AMI	13,220	69.60%	430	2.26%	1,285	6.76%	995	5.24%	
0-80% of AMI	24,940	74.74%	715	2.14%	2,205	6.61%	1,745	5.23%	

Note 1: Data Sources: HUD Table 6, Decennial Census; APSH; CHAS

Note 2: #s presented are numbers of households not individuals.

## HUD Map 5 Publicly Supported Housing and Race/Ethnicity

The maps below show the relationship between Public Housing, Project-Based Section 8, Other Multifamily, and Low-Income Housing Tax Credit locations, mapped with race/ethnicity dot density map, distinguishing categories of publicly supported housing by race and ethnicity. Predictably, the areas with the highest poverty, as well as the largest density of racial and ethnic minorities, also have the highest concentration of affordable housing projects.



## SELF-SUFFICIENCY STANDARD

The **Self-Sufficiency Standard** for Washington State, developed by the University Of Washington School Of Social Work and the Workforce Development Council of Seattle-King County, measures the amount of income required by individuals and families to adequately meet basic needs. This is based on 2014 data.

The analysis compares the minimum wage with the costs of housing, childcare, food, transportation, health care, taxes, and miscellaneous expenses. The report defines wage adequacy as the degree to which a given wage is adequate to meet basic needs, taking into account the availability of various work supports (or lack thereof).

The Federal Poverty Level for three-person families (\$19,790 annually) was 38% of the Standard for one adult, one preschooler, and one school-age child in Thurston County (\$24.72 per hour and \$52,208 annually). **This means a full-time worker earning the state minimum wage and living in Thurston County (in 2014) would be able to cover only 49% of her family’s basic needs** (with her take-home pay after accounting for taxes) if she had one preschooler and one school-age child.

The Self-Sufficiency Standard for Select Washington Counties and Family Types, 2014

	ONE ADULT	ONE ADULT ONE PRESCHOOLER	ONE ADULT ONE PRESCHOOLER ONE SCHOOL-AGE	TWO ADULTS ONE PRESCHOOLER ONE SCHOOL-AGE
BENTON (KENNEWICK-RICHLAND)	\$19,779	\$38,014	\$47,983	\$54,747
CLARK	\$22,223	\$42,657	\$53,525	\$60,901
KING (CITY OF SEATTLE)	\$25,440	\$52,443	\$64,667	\$69,704
KING (EAST)	\$33,135	\$61,839	\$74,616	\$79,411
LEWIS	\$17,700	\$34,413	\$45,945	\$53,050
PEND ORIELLE	\$16,798	\$27,945	\$35,062	\$43,105
PIERCE (WEST CITIES)	\$23,360	\$44,806	\$54,946	\$62,607
SNOHOMISH (WEST CITIES)	\$31,096	\$55,336	\$66,941	\$74,503
SPOKANE	\$17,923	\$36,023	\$46,573	\$53,532
<b>THURSTON</b>	<b>\$22,553</b>	<b>\$42,919</b>	<b>\$52,208</b>	<b>\$59,212</b>
YAKIMA	\$18,366	\$32,210	\$41,085	\$48,973



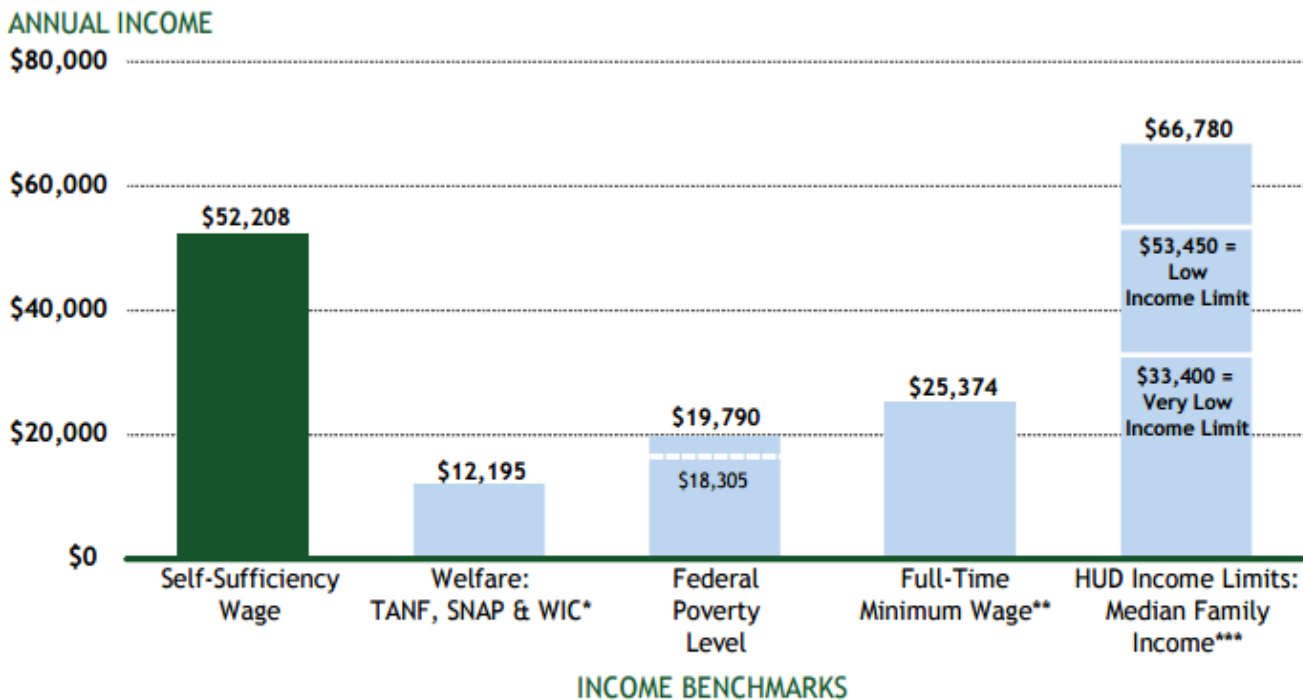
## SELF-SUFFICIENCY STANDARD

As a measure of income adequacy, how does the Standard compare to other commonly used measures? Figure 7 compares the Thurston County Self-Sufficiency Standard for one adult, one preschooler, and one school-age child, to the following income benchmarks for three-person families:

- Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program), and WIC (Women, Infants and Children);
- The Federal Poverty Level (FPL) for a family of three;
- The Washington minimum wage of \$9.32 per hour (2014)
- The HUD median family income limits for a family of three in Thurston County

This comparison is intended to indicate how the Standard compares to other indicators of poverty or minimum income adequacy

**Figure 7. The Self-Sufficiency Standard Compared to Other Benchmarks, 2014**  
*One Adult, One Preschooler, and One School-Age Child*  
 Thurston County, WA 2014



\* For FY 2014, the TANF benefit amount is \$5,736 annually, the SNAP benefit amount is \$5,964 annually, and the WIC benefit amount is \$495 annually for a family of three in Washington.

\*\*The 2014 Washington minimum wage is \$9.32 per hour. This amounts to \$19,684 per year; however, assuming this family pays federal, state, and city taxes and receives tax credits, the net yearly income would be a larger amount, \$25,374 as shown. The dashed line shows the annual income received after accounting for taxes (\$18,305) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.

\*\*\* The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families' needs for housing assistance. The HUD median family income limits are for 2014.

## CONCENTRATIONS OF RESIDENTS & AFFORDABLE HOUSING

The urban hub of Olympia, Lacey, and Tumwater have a highest concentration of people and housing than the more rural communities in Thurston County. The three cities have more than their fair share of rental housing units that are affordable and available for **moderate income residents** who earn up to 80% of the area median income, according to the HUD analysis (Table 6).

However, the three cities in the urban hub have less than their fair share of rental housing that is affordable and available for the county's **lowest income residents** who earn up to 30% of the area median income — compared with the south county cities of Yelm (51%) and Tenino (106%).

This finding is notable because Olympia and Lacey include neighborhoods with the county's highest percentage of people living below the federal poverty level. In Thurston County, the average household income for an individual living at the poverty level is about \$23,500 (+/- \$4,000), according to the U.S. Census Bureau.

Neighborhoods with the county's highest poverty rates follow a busy corridor that stretches from Harrison Avenue in West Olympia to the Martin Way-Interstate 5 interchange in Lacey [TRPC Map 2.2]. These major arterials, which connect with 4<sup>th</sup> Avenue in downtown Olympia, feature the most frequent transit (buses every 15 minutes or less) and good access to parks, good schools, social services, and affordable multifamily housing. (TRPC)

**Table 2.2: HUD Estimate of Affordable Rental Housing Share by Jurisdiction**

City/Town	Rental Units Affordable & Available at ... % AMI			Fair Share of Affordable Units at ... % AMI			Fair Share as % of Available Stock at ... % AMI		
	30%	50%	80%	30%	50%	80%	30%	50%	80%
Bucoda	0	4	24	14	28	43	0%	14%	56%
Lacey	129	1,139	3,059	1,053	2,070	3,241	12%	55%	94%
Olympia	620	2,375	5,354	1,344	2,643	4,138	46%	90%	129%
Rainier	4	4	64	51	100	156	8%	4%	41%
Tenino	55	74	119	52	102	159	106%	73%	75%
Tumwater	100	254	1,397	451	887	1,389	22%	29%	101%
Yelm	65	95	320	127	249	390	51%	38%	82%
<b>Unincorporated Communities / Census Designated Places</b>									
Chehalis Reservation	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Grand Mound	0	30	70	50	99	155	0%	30%	45%
Nisqually Reservation	29	39	39	15	30	47	193%	130%	83%
North Yelm	0	60	165	77	152	238	0%	39%	69%
Rochester	0	90	140	49	95	149	0%	95%	94%
Tanglewilde-Thompson Place	0	285	585	150	295	462	0%	97%	127%
Remainder of County	280	1,365	3,735	3,060	6,019	9,423	9%	23%	40%
<b>Thurston County</b>	<b>1,282</b>	<b>5,814</b>	<b>15,071</b>	<b>6,493</b>	<b>12,769</b>	<b>19,990</b>	<b>20%</b>	<b>46%</b>	<b>75%</b>

Source: U. S. Dept. of Housing and Urban Development, 2011

## TRPC CITY PROFILE: LACEY

Urban census block groups with the highest percentage of all minority groups combined — including American Indians, Asians, and African Americans — are amid east Lacey and its unincorporated urban growth area. The minority population is higher here than in other parts of the county, but still fairly evenly dispersed.

**The “Meadows” area** — composed of three block groups between Pacific Avenue on the south, Marvin Road on the west, Steilacoom Road on the north, and Lacey’s urban growth border on the east — **had a total minority population of 46% in 2010.**

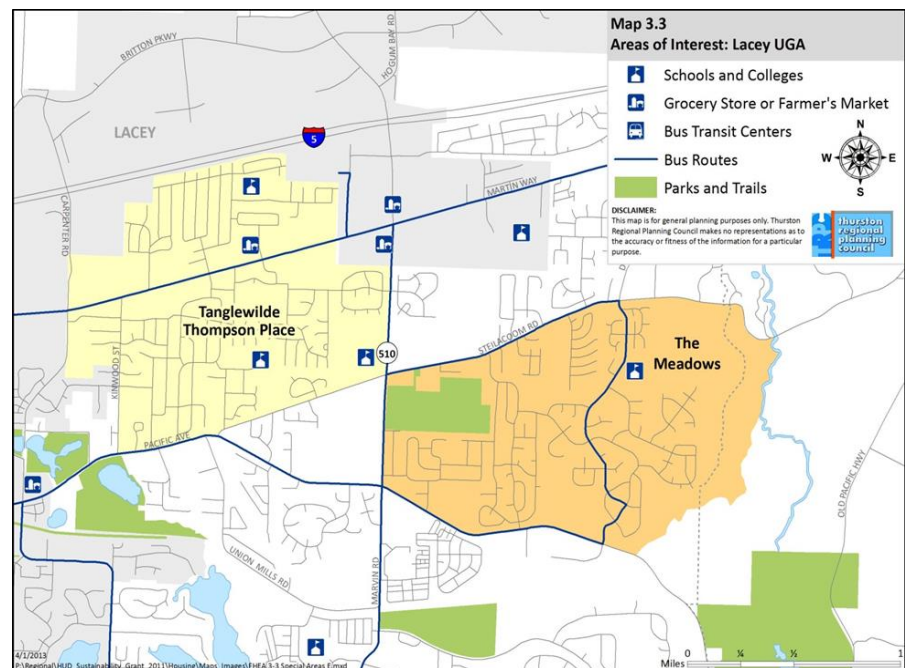
**12% of the area’s 5,096 residents were African American; 13% were Hispanic or of Latino origin; and, 18% were Asian. This is up from approximately 40% minority in 2000.**

Despite the large minority population in The Meadows, the neighborhood had a **poverty rate that is just 2% in 2010**, according to census data. From west to east, median household income for the three block groups that compose The Meadows was: \$67,983; \$52,259; and \$78,025. Housing developments in this area include Steilacoom Heights, Pinecrest, Evergreen Terrace, Madrona Park, and The Ridge.

**The Tanglewilde/Thompson Place area**, which includes the Woodglen, Bicentennial and Georgetowne Estates housing developments, south of I-5 and north of Steilacoom Road SE, has a minority **population of 39% in 2010.** 11% of the area’s 5,892 residents were Asian, and 15% were of Latino origin or Hispanic. African Americans constituted 9% of the population. **A decade earlier, the block group had a minority population of 32%.**

As with The Meadows, no correlation exists between minority population and poverty amid the Tanglewilde/Thompson place area.

The median household income in the Tanglewilde/Thompson area is \$60,076, which is nearly commensurate with the county’s median income (\$60,930). The poverty rate in both the county and census-designated area is 10%.



Select City Profile from TRPC

## TRPC CITY PROFILE: WEST OLYMPIA

West Olympia provides a case study of the unintentional effect zoning has on concentrating low-income and minority residents. There are two block groups in West Olympia **with a minority population of greater than 30%**. These areas also have some of the city's highest housing densities and poverty rates.

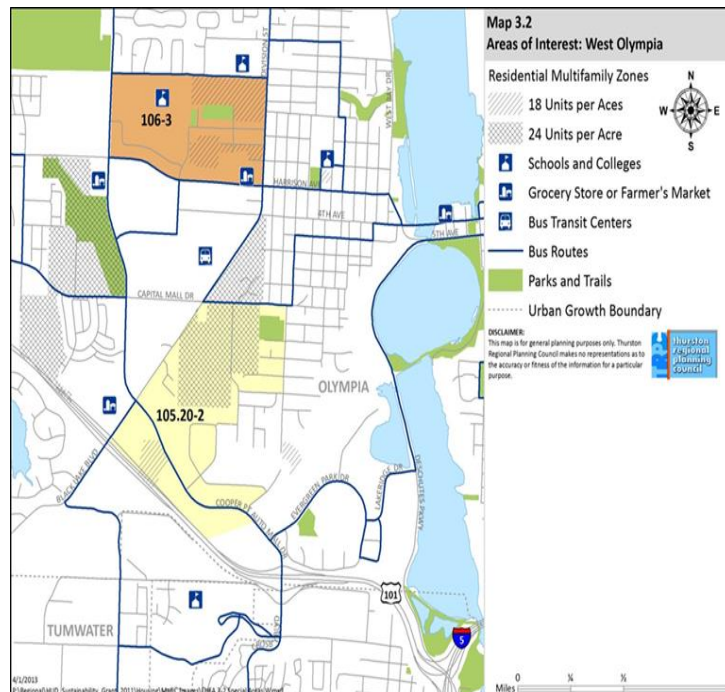
**Census Tract 105.2, Block Group 2**, overlays parts of the South Westside and Cooper Point neighborhoods. Land to the north and west of the auto mall is zoned for residential multifamily housing of 24 and 18 units per acre, respectively. The dominant housing type here is garden-style apartment complexes, and multistory apartment buildings, such as Fern Ridge.

More than 300 of the block group's apartment units — including Fern Ridge's 99 units — are subsidized by government sources (TRPC). **The block group had a minority population of about 33% in 2010**, according to census data. 13% of the area's 1,872 residents were Asian; 10% were Hispanic or of Latino origin; and, 8% were African American.

Less than a half-mile to the north of **Census Tract 105.2, Block Group 2** described above is **Census Tract 106, Block Group 3**. **Harrison Avenue** marks the block group's southern border, with Division Street on the east, Conger Avenue on the north and Cooper Point Road on the west. Zoning in the block group is Two-Family Residential (6-12 units per acre) and Residential Multifamily (18 units per acre).

**In 2010, the block group had a minority population of about 34%**, according to census data; 17% of the area's 1,660 residents were Asian; 8% were Hispanic or of Latino origin; and, 7% were African American. The median household income was \$18,381, and **the poverty rate was 46 %** in the block group, compared with a median income of \$46,265 and poverty rate of 24% in the broader census tract.

The two West Olympia neighborhoods detailed above illustrate that restricting density to specific blocks can have the unintended impact of concentrating minority and low-income populations. Such clustering of rental apartments can result in higher turnover among residents and lower investment in neighborhood homes.



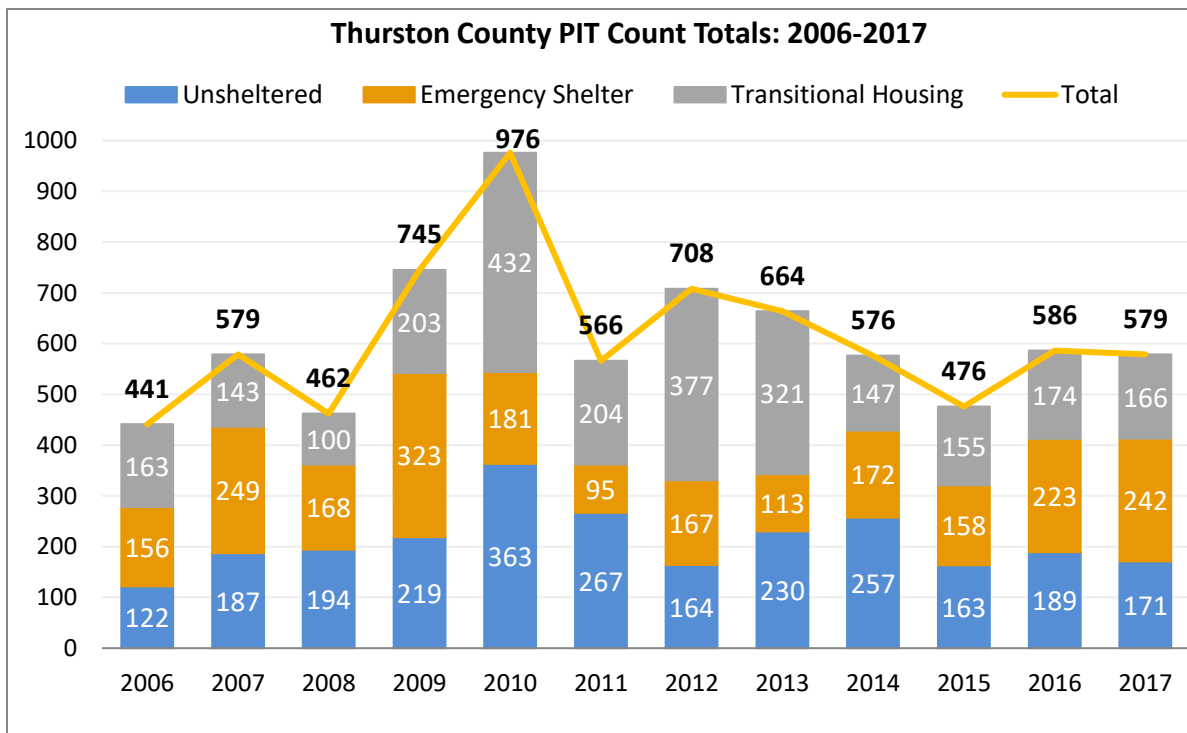
Select City Profile from TRPC

# Homelessness

## HOMELESS CENSUS: POINT IN TIME

According to the National Law Center’s 2015 Fact Sheet on homelessness and poverty, the leading causes of homelessness are “insufficient income and lack of affordable housing”. Given that these two issues are also significant Fair Housing challenges, this report includes the following excerpted information from the 2016 Point in Time (PIT) Count of Homeless People in Thurston County, more commonly known as the PIT Homeless Count. All data represented here comes from the 2016 PIT Homeless Count Report.

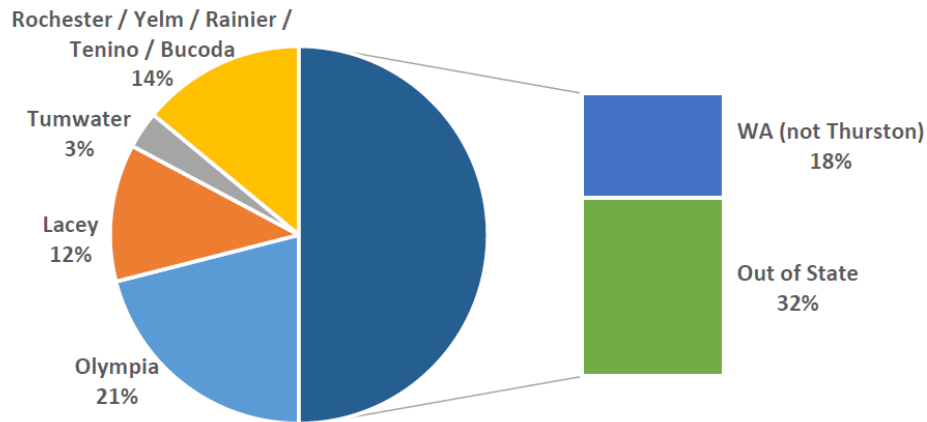
In January 2017, the annual PIT Homeless Count revealed 579 people are experiencing homelessness in Thurston County—166 in transitional housing, 242 in emergency shelter, and 171 people living unsheltered, according to the Thurston County.



### Where are they from?

The chart on the next page shows the origins of homeless people found during the last PIT Homeless Count in January 2016. Nearly half of all homeless individuals are from our local communities, with 21% that are originally from Olympia, 12% from Lacey and 14% from Rural Thurston County. Additionally, 18% are from Washington State. The remaining 32% are from out of state.

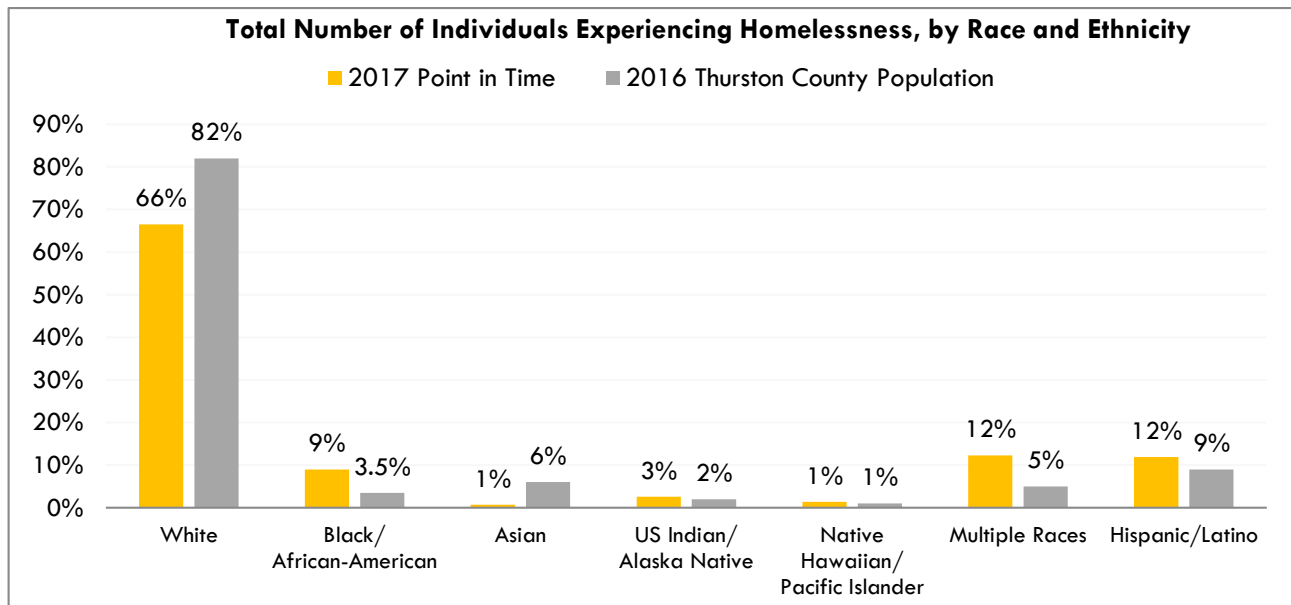
**2017 PIT Count**  
**Last Address of Those Currently Homeless in Thurston County**  
 Answers from 314 Survey Question Responders



**Who are they?** Of the 579 people experiencing homelessness in Thurston County, 53% are male, 46% female, 28% under the age of 18, and 44% are homeless families with children.

The table below shows the total number of people counted in 2017, by race and ethnicity. The data shows that people of color were homeless at a significantly higher than the county's general population by race.

- **9% Black/African-American**, compared to 3.5% of the county population.
- **12% Hispanic/Latino**, compared to 9% of the county
- **3% American Indian or Alaskan Native**, compared to 2% of the county
- **12% multi-racial**, more than double the 5% of the county



**Causes of Homelessness**

According to the 2017 Thurston County Point in Time Report, since 2014, “Economic”, “Job Loss”, and “Family Crisis” continue to be the 3 most cited reasons for the occurrence of homelessness in Thurston County. This year, with the addition of the option to choose “Eviction”, we saw the most survey participants cite this as a cause of becoming homeless.

2017 PIT Count  
 Top Reasons Cited as Cause of Homelessness  
 (Participants could select more than one reason)

	Number of Responses
1. Eviction	83
2. Job Loss	76
3. Family Crisis	73
4. Economic	69
5. Domestic Violence	62
6. Mental Illness	48
7. Physical / Mental Disability	47
8. Lost Temporary Living Situation	48
9. Kicked Out / Left Home	42
10. Illness / Health Related	38
11. Alcohol / Substance Use	33
12. Personal Choice	26

Of those with a disability, 20% have a permanent physical disability and 11% have a developmental disability.

**Causal Factors and Barriers to Housing Stability: Direct correlation to homelessness**

**Affordability**

According to the conventional definition, a housing unit is affordable if it costs no more than 30% of the renter's income. In 2011, the average contract rent (lease only, no utility costs) in the region was \$726 per month for a one-bedroom apartment, \$806 for a two-bedroom apartment, and \$873 for all housing types (i.e., studio apartments to single-family homes). The minimum wage was \$8.67 per hour.

The gap between average-wage earners and lower-income workers in Washington State also is widening. Public assistance, or welfare, recipients in Washington State have not received a monthly increase since 1990. In fact, TANF grants were cut 15% in February 2011. Meanwhile, the median income in Thurston County increased from \$30,976 per year in 1990 to \$57,988 per year in 2010.

In addition to the lack of housing that is affordable to households with low incomes, people become homeless and have difficulty accessing stable housing due to crisis, poor credit, income and employment instability, and behavioral issues.

### **Economic Crisis**

As demonstrated in the top five reasons for becoming homeless, experiencing a crisis often causes a loss of housing. It also can be one of the biggest barriers to finding stable housing again.

Economic crises such as losing a job, getting hours cut, missing work because of an illness, or losing an income source such as child support often immediately threaten a household's ability to pay rent. A sustained loss in income can cause an eviction from housing. An eviction combined with insufficient income creates tremendous barriers to finding stable housing again.

### **Family Breakup**

Family breakups not only cause homelessness, they also create significant barriers to getting back into stable housing. Single parents with children and noncustodial parents are equally at risk when households are separated; indeed, there is a higher incidence of single mothers in poverty than two-parent households. Single parents with children can lose the primary wage-earner in the family and not have the income to afford housing on their own. Child-support payment is often an unreliable source of income in the eyes of a landlord, as well as for the family in reality. Noncustodial parents struggle with housing costs as well, especially if their income has been reduced but their child-support obligation has not.

Family breakups also include youth who are exiting foster care, youth who have left abusive or neglectful homes, or youth who have left homes out of rebellion or disenfranchisement with their parent(s) or caregiver(s). The challenges to stabilizing housing for youth are often the same as with adults, but youth have the added complication of being emotionally, socially, and developmentally immature.

### **Mental Illness and Substance Abuse**

People with mental illness and drug/alcohol problems are very likely to be homeless or to cycle in and out of homelessness. Service providers have a difficult time convincing homeless people to address mental-illness and substance-abuse problems when their top concern is to meet basic needs for shelter, food, and warmth. Paradoxically, people with mental-illness or substance-abuse problems who finally find housing often lose it because their behavior offends landlords and neighbors. A delicate balance of housing and services is required for this population.

### **Domestic Violence**

Domestic violence may cause a sudden and traumatic separation from a job, a community, an income, a school, and a home. Building a family and a home out of the rubble of a domestic violence crisis is challenging. Quite often, victims depended on the abuser for financial support and housing, so it can take months and even years to achieve self-sufficiency.



## HOMELESS CHILDREN: PUBLIC SCHOOL STUDENTS, K-12

All public school districts are required to report the total number of students living in unstable housing circumstances through the Washington Office of the Superintendent of Public Instruction (OSPI). OSPI uses a broader definition of “homeless” than the PIT Homeless Census, and the data below includes students who are living “doubled up.” While the PIT count may connect with some of these individuals, the number reported through OSPI has historically been much larger than the PIT Homeless Census counts.

**Please note:** nationally, 51% of homeless children are too young for school and therefore are not included. This indicates the numbers below would be higher if younger siblings of students currently enrolled in Thurston County public schools were included in the OSPI Count.

### HOMELESS STUDENTS BY SCHOOL DISTRICT: School Year

School District	2007-08	2008	2009	2010	2011	2012	2013-14	2014-15	2015-16
Griffin	5	2	1	0	3	6	9	9	9
North Thurston	219	285	260	344	276	508	624	754	798
Olympia	239	548	457	442	440	422	472	444	227
Rainier	15	38	48	41	71	71	72	52	49
Rochester	93	127	186	121	108	218	156	168	139
Tenino	18	37	34	15	44	57	37	21	43
Tumwater	201	210	125	98	133	253	246	257	185
Yelm	16	22	47	65	48	49	60	71	71
<b>TOTAL</b>	<b>806</b>	<b>1,269</b>	<b>1,158</b>	<b>1,126</b>	<b>1,123</b>	<b>1,584</b>	<b>1,676</b>	<b>1,776</b>	<b>1,521</b>

Source: Office of Superintendent of Public Instruction

## DATA ON INCOME, COST-BURDENED HOUSEHOLDS & RENT RATES

### Change in Median Family Income: 2010 to 2015

Since 2010, household income has been in a slow decline, reduced by \$3,603 or 5%. This decrease in income contrasted by rental rate increases shown on page 71.

Thurston County Household Income – by Year	2010	2011	2012	2013	2014	2015
Median Household Income	\$65,740	\$63,165	\$60,111	\$60,897	\$61,825	\$62,137
50% Median Household Income	\$32,870	\$31,575	\$30,056	\$30,449	\$30,913	\$31,069

Source: *Employment Security, Thurston County Profile – County Data Tables*

### Percentage of Households in Poverty

The following chart presents the change in households living in poverty from 2010 to 2015

Poverty Rate: Total Households Living in Poverty							
	1999	2010	2011	2012	2013	2014	2015
Thurston	8.8%	10.1%	13.0%	12.6%	12.8%	12.0%	12.7%
Poverty Rate: Children Living in Poverty (<18 years old)							
	1999	2010	2011	2012	2013	2014	2015
Thurston	10.3%	12.3%	17.7%	18.8%	16.8%	16.1%	16.3%

Source: *WA Department of Employment Security, Thurston County Profile – County Data Table*

### Poverty and Renter Households

Below is a brief statistical overview of the income trends in Thurston County, including poverty rates and rent as a percentage of household income.

### Rent as a Percentage of Household Income

	1999 (2000 Census)	2015 American Communities Survey (ACS)
	Thurston County	Thurston County
Less than 20%	31.2%	20.4%
From 20.0 to 24.9%	15.4%	12.6%
From 25.0 to 29.9%	11.3%	17.6%
From 30.0 to 49.9%	23.0%	24.9%
50.0% or more	19.1%	24.4%
<b>30.0 % or more</b>	<b>42.0%</b>	<b>49.4%</b>

Source: *WA Office of Financial Management, Thurston County Data Tables 2016.*

## Thurston County Cost-Burdened and Severely Cost-Burdened Rental Households

This chart presents the number and percentage of households that are cost-burdened, meaning they pay more than 30% of their income for housing costs.

	1999	2010	2011	2012	2013	2014	2015
Cost-Burdened (30% or More of Income Going to Rental Costs)	25,912	32,227	33,645	32,142	33,512	38,843	35,043
Percent of all rental households	42.0%	45.1%	46.1%	55.8%	50.7%	47.8%	49.4%
Severely Cost-Burdened (50% or More of Income Going to Rental Costs)	4,939	6,983	7,850	8,397	8,110	9,291	8,557
Percent of all rental households	19.1%	21.7%	23.3%	26.1%	24.2%	23.9%	24.4%

Source: WA Office of Financial Management (OFM): Thurston County Profile 2016

## 2017 Thurston County Income & Affordable Rent Rates

Chart on Very Low-Income (50% of the average median income) and affordable rents by family size

1-Person Household		2-Person Household		4-Person Household	
Annual Income	Max. Affordable Rent	Annual Income	Max. Affordable Rent	Annual Income	Max. Affordable Rent
\$26,750.00	\$668.75	\$30,550.00	\$763.75	\$38,150.00	\$953.75

Source: Thurston County and City of Olympia Housing Programs

## Thurston County Rental Market

The following chart presents information on Thurston County rental rates between 200 -2015

AVERAGE APARTMENT RENT THURSTON COUNTY from TRPC

Year	Implicit Price Deflator	Nominal Average Rent	Real Average Rent (2017 \$\$\$'s)
2001	0.751	\$590	\$786
2002	0.761	\$615	\$808
2003	0.776	\$662	\$853
2004	0.795	\$674	\$848
2005	0.818	\$700	\$856
2006	0.840	\$719	\$856
2007	0.861	\$737	\$856
2008	0.888	\$786	\$885
2009	0.887	\$826	\$931
2010	0.902	\$805	\$892
2011	0.925	\$834	\$902
2012	0.942	\$845	\$897
2013	0.954	\$854	\$895
2014	0.969	\$878	\$906
2015	0.973	\$910	\$935
2016	0.983	\$958	\$975
2017	1.000	\$1,036	\$1,036

*Source: Thurston Regional Planning Council – The Profile*

# Data and Source List

## **American Community Survey**

[https://factfinder.census.gov/faces/nav/jsf/pages/community\\_facts.xhtml?src=bkmk](https://factfinder.census.gov/faces/nav/jsf/pages/community_facts.xhtml?src=bkmk)

## **Department of Commerce: Affordable Housing Needs Study 2015**

<http://www.commerce.wa.gov/housing-needs-assessment/>

## **Department of Commerce: HART report 2017**

<http://www.commerce.wa.gov/wp-content/uploads/2017/07/HART-Housing-Affordability-2017.pdf>

## **Department of Commerce: WA State Analysis of Impediments to Fair Housing 2013**

<http://www.commerce.wa.gov/wp-content/uploads/2015/12/HTF-Reports-CDBG-Analysis-of-Impediments-FINAL-2015.pdf>

## **Housing and Urban Development: Affirmatively Furthering Fair Housing: Assessment Tool**

<https://egis.hud.gov/affht/>.

## **Housing and Urban Development: Comprehensive Housing Market Analysis for Olympia-Tumwater**

<https://www.huduser.gov/portal/publications/pdf/OlympiaWA-comp-16.pdf>

## **National Alliance to End Homelessness: 2016 State of Homelessness in America**

<http://www.endhomelessness.org/page/-/files/2016%20State%20Of%20Homelessness.pdf>

## **National Law Center: Homelessness in America: Overview of Data and Causes**

[https://www.nlchp.org/documents/Homeless\\_Stats\\_Fact\\_Sheet](https://www.nlchp.org/documents/Homeless_Stats_Fact_Sheet)

## **National Low Income Housing Coalition: Out of Reach 2017**

<http://nlihc.org/oor/washington>

## **Office of Financial Management: Thurston County Profile 2016**

<http://www.ofm.wa.gov/localdata/thur.asp>

## **Thurston County 2007 Analysis of Impediments to Fair Housing**

[http://www.co.thurston.wa.us/bocc/docs/housing-community-renewal/Thurston\\_County\\_2007\\_AI.pdf](http://www.co.thurston.wa.us/bocc/docs/housing-community-renewal/Thurston_County_2007_AI.pdf)

## **Thurston County Regional Planning Council: Fair Housing Assessment 2013**

<http://www.trpc.org/DocumentCenter/Home/View/668>

## **Thurston County Regional Planning Council: The Profile**

<http://www.trpc.org/391/The-Profile-Thurston-County-Statistics-D>

## **Thurston Thrives: Economy Data Snapshot**

<http://www.co.thurston.wa.us/health/thrives/docs/EconomyDataSnapshotReport.pdf>

## **University of Washington: Self Sufficiency Standard**

[http://selfsufficiencystandard.org/sites/default/files/selfsuff/docs/WA2014\\_SSS\\_Aug2015Rev.pdf](http://selfsufficiencystandard.org/sites/default/files/selfsuff/docs/WA2014_SSS_Aug2015Rev.pdf)

## **U.S Census Bureau: American Fact Finder and Quickfacts**

<https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>

<https://www.census.gov/quickfacts/fact/table/thurstoncountywashington/PST045216>

<https://factfinder.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t>

# CITIZENS OVERVIEW: 2017 THURSTON COUNTY ASSESSMENT OF FAIR HOUSING REPORT

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