



Fair Housing Equity Assessment of Thurston County

Thurston Regional Planning Council

Final December 2013

“A livable community must be both equitable and affordable. ... In order for our neighborhoods to thrive, our regions to grow, and our nation to prosper, we must support communities that provide opportunities for people of all ages, incomes, races and ethnicities to live, work, learn and play together.”

— Secretary Shaun Donovan,
U.S. Department of Housing and Urban Development

About This Report

In 2010, the Thurston Regional Planning Council (TRPC) received a Sustainable Communities Regional Planning Grant from the U.S. Department of Housing and Urban Development to craft a sustainable development vision and strategies for the ensuing quarter-century. The resultant **Sustainable Thurston** (www.sustainablethurston.org) project will culminate in late 2013 with the council's



consideration of a *Regional Housing Plan* and broader regional plan for sustainable development, *Creating Places—Preserving Spaces: A Sustainable Development Plan for the Thurston Region*, which will make recommendations regarding transportation and land use, housing, food, water quality, health and human services, public safety, and other interconnected issues.

As an initial step, TRPC produced this *Fair Housing Equity Assessment (FHEA)*, which identifies how land use, zoning, market forces, and other factors shape access to housing and other opportunities for the region's racial and ethnic minorities, who are protected under federal, state, and local anti-discrimination laws. The *FHEA* also examines the housing needs of low-income, homeless, elderly, and other populations of all races and ethnicities. This comprehensive housing assessment informed both TRPC's *Regional Housing Plan* and a 2013 update of Thurston County's five-year *Consolidated Plan*.



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THURSTON REGIONAL PLANNING COUNCIL (TRPC) is a 22-member intergovernmental board made up of local governmental jurisdictions within Thurston County, plus the Confederated Tribes of the Chehalis Reservation and the Nisqually Indian Tribe. The Council was established in 1967 under RCW 36.70.060, which authorized creation of regional planning councils.

TRPC's mission is to **“Provide Visionary Leadership on Regional Plans, Policies, and Issues.”**

To Support this Mission:

- A. Support **regional transportation** planning consistent with state and federal funding requirements.
- B. Address **growth management, environmental quality**, and other topics determined by the Council.
- C. **Assemble** and **analyze data** that support local and regional decision making
- D. Act as a **“convener”**, build regional **consensus** on issues through information and citizen involvement.
- E. Build **intergovernmental consensus** on regional plans, policies, and issues, and advocate local implementation.

This report was prepared as part of the Thurston Regional Planning Council's 2013 regional work program.

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City of Olympia	Nathaniel Jones , Councilmember
City of Rainier	Dennis McVey , Councilmember
City of Tenino	Bret Brodersen , Councilmember
City of Tumwater	Tom Oliva , Councilmember
City of Yelm	Robert Isom , Councilmember
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The Sustainable Thurston Task Force was tasked with drafting the *Regional Housing Plan* and *Creating Places—Preserving Spaces* based on the vision and ideas articulated during the public-outreach process. The Task Force is comprised of representatives from the regional Transportation Policy Board, local governments, Intercity Transit, Thurston County Housing Authority, and the state Departments of General Administration and Commerce. Panel chairmen and chairwomen also served on the Task Force.

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TRPC assembled a broad cross-section of community leaders and others active in housing issues to serve on its Sustainable Thurston Housing Panel, which helped craft the *Fair Housing Equity Assessment* and draft materials for the *Regional Housing Plan* and *Creating Places—Preserving Spaces*. These participants included developers, builders (both private and nonprofit), private lenders, public and charitable funding agencies, and public regulatory agencies.

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Executive Summary

Housing is more than mere shelter. Housing is stability and the ability to get to jobs, good schools, green spaces, fresh foods, and vital social services. Simply put, when people are denied shelter, they are denied equitable access to opportunities.

The nation's fair-housing policy aims to ensure that all people have equal access to rental housing and homeownership opportunities. Local governments that receive federal housing and community development funds must strive to make a range of housing and opportunities accessible and equitable for all citizens.

The following *Fair Housing Equity Assessment (FHEA)* identifies housing equity and service accessibility in the Thurston Region for racial and ethnic minorities, and other federally protected classes. The term Thurston Region encompasses the municipalities, unincorporated rural areas, and Tribes within Thurston County, Wash. — which sits at the southern end of Puget Sound, about 60 miles south of Seattle. This report's findings include:

Age: By 2040, the Thurston Region will be home to much larger populations of seniors (age 65 and older) and young adults (age 35 and younger). Studies suggest that these groups will want more multifamily apartments, condominiums, townhomes, and compact single-family homes near transit routes and basic services within urban areas.

Income: 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. 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 percent of the area median income.

Affordable Housing and Transportation: The Thurston Region's housing market continues to feel the effects of the Great Recession. Housing starts and home values declined during the past few years, resulting in greater affordability for buyers but fewer multifamily units constructed. The bulk of growth is occurring in urban areas with the best access to job sites, sidewalks, buses, bicycle lanes, food banks, and social services. This is notable because the region's rural residents are more dependent on private automobiles to access opportunities and are more burdened by transportation costs than urban residents.

Minorities: The Thurston Region's ethnic and racial minorities, on average, have higher poverty rates than their White counterparts. The income gap between White and minority populations is not manifesting itself in the form of geographic and economic segregation, as defined by HUD. There does appear to be a correlation between low concentrations of minorities and single-family zoning, however, suggesting that down-zoning may have fair-housing implications. Given the significant growth of minority populations in the Thurston Region during the past decade, the availability of affordable and/or multifamily housing located in high-amenity locations becomes a fair-housing concern that should be monitored.

Marital Status: Single mothers with children also have a higher incidence of poverty than the general population, so there may be compounded fair-housing challenges based on both race and familial status in access to housing.

Homelessness: While homelessness is not a protected class under any federal, state or local fair-housing laws, homeless people constitute a growing demographic that experiences significant challenges in accessing shelter and services. According to a January 2012 census conducted by Thurston County, nearly a quarter of the 171 homeless people counted were unsheltered. The Thurston Region is well-positioned to restructure the administration of affordable housing and homeless programs. An opportunity exists to focus on system improvement, to produce better outcomes for people and to make strides in reducing homelessness. Through the new Homeless Coordinator Project, a new understanding is being developed about: how to help people back into housing more quickly; how to make the system more efficient with current investments; and, how to make new investments to assist people who remain unsheltered.

Access to Opportunity: A person's race or ethnicity is not a strong determinant of whether he or she has more or less access to opportunities in the Thurston Region. For people in traditionally marginalized groups (e.g., non-English speakers), it is essential to ensure that access to help is streamlined and understood easily. Collaborating and collecting fair-housing information through housing audits, surveys, and other tools could help the region's stakeholders pinpoint challenges, craft policy solutions, and measure progress over time.

To remove housing equity barriers, the *FHEA* recommends the strategies and actions below [*See Chapter Seven for a more detailed list of recommendations and discussion of how they will be operationalized*].

Land-Use and Financial Tools

- **Promulgating Fair-Housing Policies:** Thurston Region municipalities could set goals for increasing the supply of housing for low- and moderate-income households equitably. Further, jurisdictions could agree to review residential zoning policies and not prohibit the mix, type, and density of housing needed to achieve the region's sustainability goals.
- **Pursuing Public-Private Partnerships:** As the region grows and demand for housing increases amid city and town centers and along corridors, municipal policymakers, nonprofit leaders and private developers could forge partnerships to ensure that there is an adequate supply of affordable housing in these urban areas to meet the needs of low-income residents.
- **Incentivizing Inclusionary Zoning:** Thurston Region municipalities could incentivize developers to set aside a certain percentage of new multifamily housing units for low-income buyers and renters.
- **Removing Regulatory Barriers:** Thurston Region municipalities could remove or reduce the impact of some regulations, such as zoning and building codes, for infill and redevelopment of housing that is affordable for low- and moderate-income households.
- **Adding Housing Incentives:** Thurston Region municipalities could add incentives, such as tax exemptions, to encourage the type and density of development that is desired and ensure it can be built and financed.
- **Diversifying the Housing Stock:** Thurston Region municipalities could re-examine zoning policy to allow for greater integration of a broader range of all housing types (e.g., duplexes, quadplexes, and accessory dwelling units), as well as jobs and services (e.g., cafes, markets, and other neighborhood-scale commercial developments), in neighborhoods.

- **Developing Infrastructure:** Thurston Region municipalities could build street and sidewalk improvements so as to reduce infill and redevelopment costs in areas targeted for development, such as activity centers and close-to-transit corridors. This would help lower the overall cost of developing affordable housing.
- **Increasing Energy Efficiency:** Thurston Region municipalities could support and expand funding and incentive programs that encourage building owners and occupants to choose resource-efficient appliances (e.g., rebates for Energy Star washing machines) and retrofit existing housing units with better-insulating doors and windows. Municipalities also could prioritize retrofit loans and/or grants for affordable housing with the best access to public transportation.

Access to Housing & Shelter Resources

- **Supporting Shared-Equity Housing:** Thurston Region municipalities and nonprofits could support shared-equity policies to make buying housing of all types (e.g., single-family, condos and duplexes) affordable.
- **Increasing Affordable Rental Housing:** Thurston Region municipalities and nonprofits could expand the stock of affordable rental housing.
- **Standardizing Green Building Practices:** Thurston Region municipalities could: 1) share green building design, construction, and operating best practices from within their community; 2) be receptive to new green building technologies and practices, and support Washington State Building Code Council amendments to the state building code that support market adoption of such technologies and practices; 3) offer builders financial incentives for reducing environmental impacts; 4) engage other community stakeholders, including landlords and realtors.
- **Planning for Housing Transitions:** Thurston Region municipalities could take advantage of changing demographics to provide for a full range of housing.
- **Zoning for Homeless Accommodations:** Thurston Region municipalities could ensure that zoning codes include shelters, group homes, transitional housing, and permanent housing with social services, as well as ensure that such facilities have access to transit, parks, and other amenities.

Public Education

- **Educating Landlords and Renters:** Thurston Region municipalities could encourage collaboration among public- and private-sector stakeholders to expand efforts (e.g., workshops and outreach to individuals) to educate tenants and landlords about their fair-housing rights and responsibilities.

Data Collection and Analysis

- **Collecting Data:** Thurston Region municipalities could collect relevant data (e.g., housing surveys and audits) that illustrate housing discrimination in a manner that encourages the highest possible compliance with fair-housing laws.
- **Reviewing Performance:** Thurston Region municipalities could review progress regularly using fair-housing benchmark data.

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I. Population & Housing

Fair Housing Law

Federal, state, and local governments provide a wide range of housing discrimination protections. Title VIII of the federal Civil Rights Act of 1968 prohibits the following actions if based on a person's race, color, sex, religion, national origin, disability, or familial status (i.e., the presence of children under the age of 18):

- Refusing to rent or sell a dwelling after a bona fide offer has been made;
- Refusing to negotiate for the sale or rental of a dwelling;
- Setting different terms, conditions, or privileges related to the sale or rental of a dwelling or to the use of facilities and services provided in conjunction with a dwelling;
- Saying a dwelling is unavailable for rent or sale when it is available;
- Making a profit by convincing owners to sell or rent properties based on fear of declining property values because members of a protected class are moving into a neighborhood (an action known as blockbusting);
- Advertising the availability of a dwelling in a way that implies a preference for a certain type of buyer or renter, or places a limitation on the use of a dwelling for certain groups;
- Denying access to or membership in any multiple listing service, real estate brokers association or other organization in the business of selling or renting housing, or setting different terms or conditions for membership in such organizations;
- Refusing to make a mortgage loan;
- Refusing to give information about loans;
- Setting different terms or conditions for loans;
- Discriminating in the appraisal of property;
- Refusing to purchase a loan or setting different terms for the purchase of a loan;
- Interfering in any way with a person's exercise of his or her fair-housing rights.

The federal fair-housing law authorizes the U.S. Department of Housing and Urban Development (HUD) to investigate and attempt to resolve complaints of discrimination against the protected classes noted above. When a pattern of discrimination is determined, rather than just an individual incident, the U.S. Department of Justice (DOJ) may file suit in federal court.

Local governments may adopt their own provisions to complement state and federal fair-housing laws. Washington State's Law Against Discrimination (RCW 49.60), which supersedes local ordinances, prohibits housing discrimination based on creed, disability, marital status, familial status, and sexual orientation.

Tumwater's Unfair Housing Practices ordinance (Chapter 9.36) extends discrimination protections to low-income people who receive Section 8 housing vouchers from the federal government [*Table 1.1*]. Tumwater is the only municipality in the Thurston Region with such a provision.

Table 1.1: Protected Classes by Jurisdiction

	Washington*	Thurston County	Bucoda**	Lacey	Olympia	Rainier**	Tenino	Tumwater	Yelm
Race	✓	✓		✓	✓		✓	✓	✓
Color	✓	✓		✓	✓		✓	✓	✓
Religion/Creed	✓	✓		✓	✓		✓	✓	✓
Sex/Gender	✓	✓		✓	✓		✓	✓	✓
Gender Identity	✓				✓				
Disability/ Handicap	✓	✓			✓		✓	✓	
Familial/ Parental Status	✓	✓		✓	✓			✓	✓
National Origin/ Ancestry	✓	✓		✓	✓		✓	✓	✓
Marital Status	✓	✓		✓	✓		✓	✓	✓
Age	✓	1			✓				
Sexual Orientation	✓	✓		✓	✓			✓	
Section 8 Recipient								✓	

1. Age 62 and older

* Local ordinances may complement but not supersede the state law

** No municipal ordinance

Sources: State and local ordinances; 2007 Thurston County Analysis of Impediments to Fair Housing Choice

Demographic Trends

The Thurston Region ranks as the sixth-most populous county in the state and has experienced marked growth during the past 40 years, according to U.S. Census Bureau data. Between 1970 and 2010 — a period that included the opening of The Evergreen State College, expansion of state government and consolidation of Joint Base Lewis-McChord — the region’s population more than tripled, from 76,894 residents to 252,264 residents.

The Thurston Region’s population grew by 22 percent during the 2000-2010 period. Lacey and Yelm, which are located closest to Joint Base Lewis-McChord, had the highest rates of growth. TRPC forecasts that the region’s population will grow by more than 50 percent during the next 30 years, due largely to a significant share of in-migrating residents.¹

As the region grows, residents will continue to seek out housing that meets their needs. Larger families may still choose single-family homes in a suburban setting. Singles and empty-nesters, as well as low-income and disabled residents, rather, may seek out apartments and homes on smaller city lots close to stores, parks, bus stops, and jobs.

Projected growth among senior citizens, in particular, may help drive demand for smaller, cheaper and lower-maintenance housing near medical services in urban areas. TRPC projects that, between now and 2040, the Thurston Region’s population of residents older than 65 will more than double from 30,754 to 81,686 — an increase from 12 percent to 19 percent of the county’s total population. The over-85 population will increase from 4,478 to 10,177 (from 1.8 percent of the population to 2.4 percent).

¹ Thurston Regional Planning Council. *Population and Employment Forecast*. (Olympia, WA, April 2012).

The “Millennial Generation,” defined generally as people born between 1980 and 2000, is about one-third of the U.S. population. Data show that this influential block is seeking out urban areas, as well as foregoing or postponing drivers’ licenses, marriage and parenthood.² Here in the Thurston Region, the average household was 3.11 persons fifty years ago and 2.46 persons in 2010. Such demographic shifts will continue to shape the size and location of new housing units in coming decades.³

There is already pent-up demand for housing amid the region’s urban corridors and centers, according to a 2011 consultant study.⁴ TRPC’s baseline 2035 population and employment forecast projects that retiring Baby Boomers, as well as singles and young couples without children, will continue to drive demand for such housing with transportation choices (bicycling, transit — in addition to a car) and more activity within walking distance.⁵ At the same time, bigger households with children in school and workers at Joint Base Lewis-McChord and other areas to the north will continue to seek out suburban single-family homes with convenient access to Interstate 5 [See Chapter Three for additional analysis].

Race and Ethnicity Trends

The Thurston Region is becoming more racially and ethnically diverse. Its minority population grew from about 14 percent in 2000 to 25 percent in 2010, according to decennial census data [Table 1.2]. The fastest-growing population group during the decade was Hispanic/Latino of any race, which grew by 6.6 percent 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 percent annually), but this group was still just 0.8 percent of the population in 2010. Asians — the second-largest minority group overall — grew by 3.6 percent 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 percent annually, from 4,881 in 2000 to 6,752 in 2010.

Table 1.2: Race and Ethnicity Growth in the Thurston Region

Race/Ethnicity	2000		2010		Annual Growth	Change in %
	#	%	#	%		
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%
Total Minority	29,030	14.0%	65,066	25.8%	8.4%	11.8%
Total	207,355		252,264		2.0%	

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

² Badger, Emily. *Millennials Say They Would Give Up Their Cars Before Their Computers or Cell Phones*. The Atlantic Cities. 28 February 2013. <http://www.theatlanticcities.com/commute/2013/02/millennials-say-theyd-give-their-cars-their-computers-or-cell-phones/4841/>

³ Thurston Regional Planning Council. *Transportation, Land Use and Climate Change white paper*. January 2013. Print.

⁴ New Home Trends Inc. *Thurston Regional Planning Council Corridor Demand Report*. Bothell, WA. December 2011. Print

⁵ Thurston Regional Planning Council. *Population & Employment Forecast — Land Supply Assumptions for Thurston County*. November 2012. Print.

The Thurston Region’s Hispanic/Latino population grew 2.6 percentage points — from 4.5 percent of the region in 2000 to 7.1 percent in 2010 — compared with a 2.7 percentage point increase across the state (Hispanic/Latino residents were 10.2 percent of the state’s population in 2010).⁶ Immigration, in-migration, and a higher birth rate are key factors that have driven the Hispanic/Latino population’s comparatively robust growth rate in Thurston County and Washington State during the past few decades.⁷

The birth rate for all women in the Thurston Region was 61.0 per 1,000 during the 2007-2011 period (65.2 per 1,000 in Washington State), according to Thurston County Public Health & Social Services Department pregnancy and birth records. The region’s Hispanic/Latino women had the highest birth rate — 79.5 per 1,000. American Indian/Alaska Native and Native Hawaiian/Pacific Islander women tied for second, with a birth rate of 73.6 per 1,000; African American women were third, with a birth rate of 64.8 per 1,000. Asian women and White, non-Hispanic women had the same birth rate — 58.7 per 1,000.

During most of the past half-century, net in-migration has outpaced natural increase as the components of population change in the Thurston Region, according to data compiled by the Thurston County Public Health & Social Services Department. Net in-migration has declined each year since 2007, however, when the so-called Great Recession began. Indeed, in 2011, natural increase was the primary driver of population change. From a housing equity standpoint, it will be important to monitor whether this brief shift of population change components becomes a longer-term trend in the region, given minorities’ larger family size [Table 1.3] and higher poverty rate [Table 3.1].

Table 1.3: 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: U. S. Census Bureau, Census 2010

The next two chapters take a close-up look at race, ethnicity, and housing trends within cities, towns, and neighborhoods. First, it is useful to examine what kind of housing is being built throughout the region, where, and why.

⁶ Washington State Office of Financial Management. Research and Data: Washington Trends web page: <http://www.ofm.wa.gov/trends/population/fig307.asp>

⁷ Kirschner, Annabel and Ben Irion. *Washington Counts in the 21st Century: Growth and Change in Washington State’s Hispanic Population*. Washington State University. 2006. Accessed online 19 July 2013. <http://cru.cahe.wsu.edu/CEPublications/eb2006e/eb2006e.pdf>

Housing Trends

The Great Recession continues to affect the Thurston Region's housing market. Home values, payrolls and spending declined with the economic slowdown that began in 2007, resulting in layoffs, "underwater" mortgages, tarnished credit ratings, and foreclosures for many homeowners. Even as the economy improves slowly, prospective buyers in the Thurston Region — about a third of whom aim to purchase a home for the first time — face tougher mortgage lending standards. Banks, which face higher capitalization requirements from regulators, are lending more conservatively and holding onto homes acquired through foreclosure as the financial institutions wait for home prices to rise. Such forces will continue to slow the rate of local housing construction and turnover during the next few years.⁸ Meanwhile, the region's low-income renters could continue to see flat or reduced assistance due to federal budget cuts.⁹

Housing starts in the Thurston Region 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 percent of the annual housing starts were located in the county's rural areas; just 17 percent of new housing starts in 2011 were located in rural Thurston County, according to TRPC data.

Regionwide in 2011, the most recent year for which data are available, 75 percent of housing starts were single-family homes. Manufactured homes captured 24 percent of the market share in rural areas, but captured just 1.2 percent of the total countywide starts. Multifamily homes captured 22 percent of the new housing starts in incorporated communities and urban growth areas in 2011. This proportion was lower than the 31 percent share in 2010. Total home sales decreased from a peak of 4,758 in 2006 to 2,611 in 2011.¹⁰ The average home sale price decreased from a peak of \$298,290 in 2007 to \$233,393 in 2011.

The ability to purchase a home is a long-standing concern of Thurston Region residents. The Housing Affordability Index, calculated by the University of Washington's Washington Center for Real Estate Research, tracks the ability of a middle-income family to carry the mortgage payments on a median-price home. When this index is 100, there is a balance between the family's ability to pay and the mortgage payment. A higher index score indicates that housing is more affordable. For example, an index score of 126 means that a median-income family has 26 percent more income than the minimum required to qualify for a mortgage on a median-price home. An index score of 80 means that a median-income family has less income than the minimum required.

The Thurston Region's index score was 169.5 for the first quarter of 2011, compared with 129.2 for the first quarter of 2008. The index for first-time home-buyers also increased to 96.4 for Q1 of 2011, up from 65.0 for Q1 of 2008. Buying a home became more affordable — but not necessarily easier [see *above*] — as housing starts and values dropped. Concurrently, the proportion of rental housing in the region's urban area rose with the average cost of rent. Here, as in other real estate markets, many property owners and developers are renting out homes they are unwilling or unable to sell.

⁸ Hebert, Jim and Jerry Wilkins, Pat Peroni, Tim Dickey. *Roundtable — Trends and Reality of the Housing Market*. Olympia Master Builders 2013 Housing Summit. Lacey, WA. 12 March 2013.

⁹ Rice, Douglas. "Families Risk Losing Rental Assistance as Sequestration Looms." Off the Charts blog. Center on Budget and Policy Priorities. 1 February 2013.

¹⁰ Northwest Multiple Listing Service

In 2011, the average lease, or contract rent, in the region was \$873 per month (\$1,012, including utilities), up from \$795 (\$923, including utilities) in 2008, according to U.S. Census Bureau data.¹¹

Fifty years ago, about one-quarter of the region's households lived in rental units, according to census data. That figure grew to one-third of all Thurston Region households in 2010, with metropolitan jurisdictions having an even higher proportion of rental housing. Olympia had nearly a fifty-fifty split between owner-occupied and renter-occupied housing units in 2010, and Tumwater had a slightly lower ratio (54 percent owner-occupied and 46 percent renter-occupied). Housing in Lacey was 43 percent renter-occupied.¹²

Conclusions

Housing starts have slowed and home values have dropped in the Thurston Region since the onset of the Great Recession, making buying a home more affordable. Home sales are still down from pre-recession levels, however, as prospective buyers face higher loan standards, tougher job prospects, and other challenges. These factors have helped drive up rental housing demand and prices.

There's pent-up demand for housing amid the region's urban centers and corridors today, and the average household size is shrinking. Baby Boomers who are retiring and Millennials who are entering the work force and postponing/forgoing parenthood will continue to drive demand for multifamily units and smaller single-family homes amid such high-opportunity neighborhoods. At the same time, bigger households with wage-earners who work in Pierce and King counties and school-aged children may continue to seek out suburban homes with convenient access to Interstate 5.

Nationally, single-family homes on large lots (larger than one acre) account for about 54 percent of the housing stock, but surveys show that just 25 percent of citizens prefer such housing.¹³ Another 37 percent of citizens prefer single-family homes on small lots, and the remaining 38 percent prefer townhomes or other kinds of attached multifamily housing, such as apartments and condominiums. In the Thurston Region, 78 percent of the housing stock is single-family homes, and the remaining 22 percent of the housing stock is multifamily homes, according to Census 2010 data. Given the county's changing demographics, its housing stock should reflect the needs of a wider range of household budgets and preferences in coming decades.

TRPC forecasts that by 2035-2040, about 40 percent of the demand for new homes will be for multifamily units. As demand for housing increases amid city centers and along corridors, municipal policymakers, nonprofit leaders, and private developers could collaborate to ensure there is an adequate supply of affordable and accessible housing near transit routes, basic services, parks, schools, and other opportunities.

The Sustainable Thurston Housing Panel recommends that municipalities: plan for public infrastructure investments in existing activity centers and corridor districts to make new housing developments more financially viable; incentivize developers to include affordable housing in projects; use fee structure to spur the construction of smaller, affordable housing units in high-opportunity areas; use housing and energy funds to preserve existing units serving low- and moderate-income households; and, provide

¹¹ U.S. Census Bureau: American Community Survey, 2006-2008 and 2009-2011.

¹² Thurston Regional Planning Council. *The Profile*. November 2012. Print.

¹³ Thurston Regional Planning Council. *Draft Housing Panel White Paper*. (Olympia, WA, November 2011).

funding for shared-equity models (e.g., community land trust and down-payment assistance models) that make buying housing more affordable.

Such actions — and the other recommendations that conclude this fair-housing assessment — would be consistent with the region’s *Countywide Planning Policies*, which state that the cities, towns, and county will institute measures to encourage the availability of affordable housing for “all incomes and needs, and ensure that each community includes a fair share of housing for economic segments of the population.” The *Countywide Planning Policies* call for:

- Establishing a process to accomplish a fair-share distribution of affordable housing among the jurisdictions;
- Working with the private sector, Housing Authority, neighborhood groups, and other affected citizens to facilitate the development of attractive, quality low- and moderate-income housing that is compatible with the surrounding neighborhood and located with easy access to public transportation, commercial areas and employment centers;
- Accommodating low- and moderate-income housing throughout each jurisdiction rather than isolated in certain areas;
- Exploring ways to reduce the costs of housing;
- Examining and modifying current policies that provide barriers to affordable housing;
- Encouraging a range of housing types and costs commensurate with the employment base and income levels of their populations, particularly for low-, moderate- and fixed-income families; and, When possible, provide assistance in obtaining funding and/or technical assistance for the expansion or establishment of low-cost affordable housing for low-, moderate-, and fixed-income individuals and families.

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II: Affordable Housing Barriers

Restrictive zoning and building codes, opposition from homeowner/neighborhood associations, and broader market forces pose the biggest barriers that the Thurston Region faces in expanding the stock of accessory dwelling units and multifamily housing — which tends to be the most affordable housing — within high-opportunity neighborhoods near urban centers and corridors. The table below [Table 2.1] begins to show 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.

Table 2.1: Housing Affordability in the Thurston Region

City/Town	Poverty Rate	Median Household Income	% Multi-family Units ¹	Median Gross Rent	Median Home Value	Median Year Built
Bucoda	4%	\$ 53,929	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
Unincorporated Communities / Census-Designated Places						
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
Thurston County	10%	\$ 60,930	41%	\$ 928	\$ 257,800	1984

1. Includes Mobile Homes

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

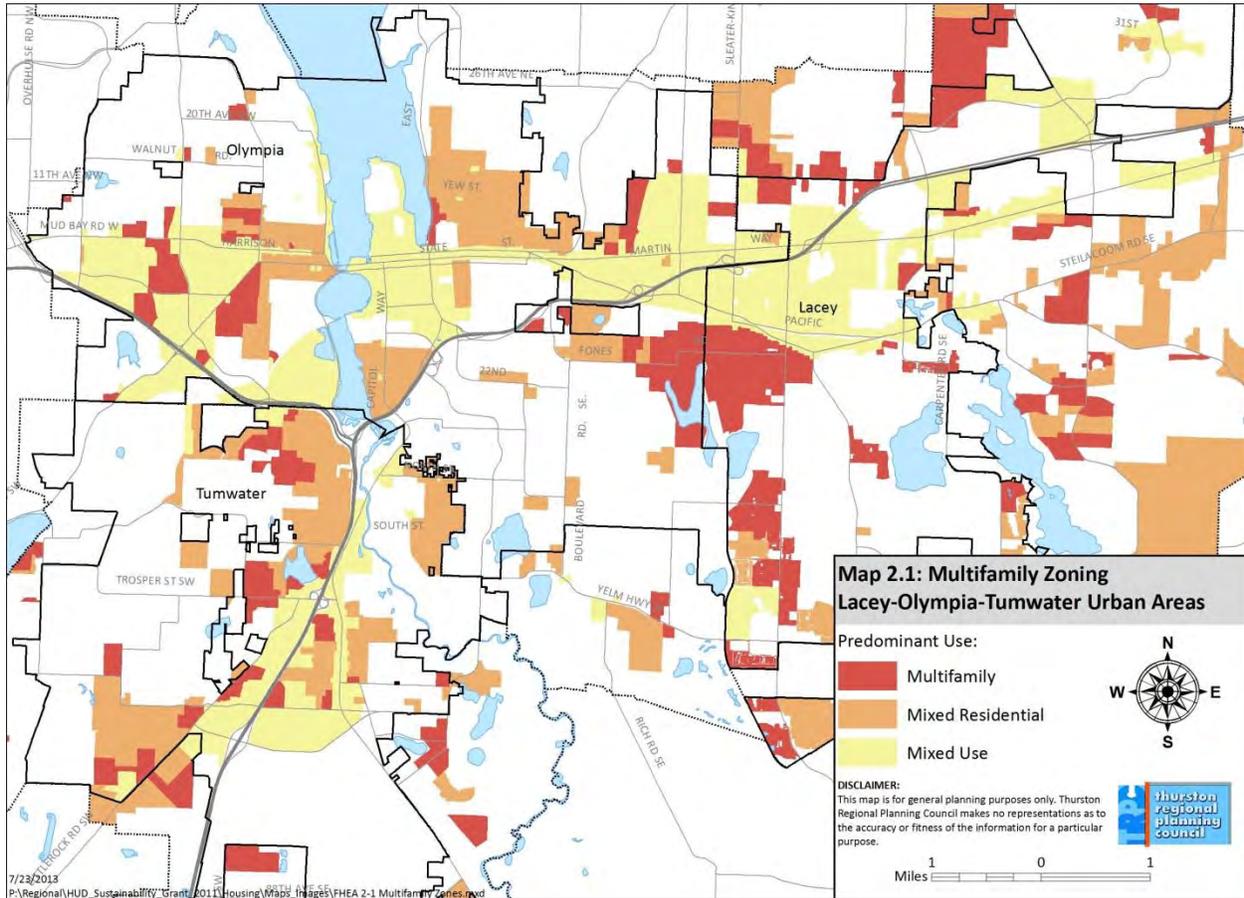
Note: The Nisqually Indian Reservation, Bucoda, and Chehalis Reservation have comparatively small populations from which to sample, so census figures for these communities have a large margin of error.

Source: U.S. Census Bureau, 2006-2010 American Community Survey

During the latter half of the 20th century, municipalities’ preference for separating uses through zoning resulted in the development of Thurston Region neighborhoods composed almost entirely of single-family homes, oftentimes disconnected from employment and service centers. Even with resurgent interest in mixed-use development today, efforts to extend commercial and affordable multifamily development more than a block from arterials into neighborhoods are sometimes met with organized resistance. One of the most widely cited concerns among residents is that increasing density and economic diversity would decrease the value of single-family homes and degrade the quality of life.

Map 2.1 shows where zoning codes permit multifamily housing and mixed-use development amid the urban core. Generally, multifamily housing and mixed-use development is permitted within the county’s

highest-opportunity areas, which follow the east-west corridor that stretches from West Olympia to East Lacey and the north-south corridor that connects Olympia’s downtown with Tumwater’s city center.



Other zoning code impediments to expanding the stock of affordable multifamily housing include building height limits, as well as parking and setback requirements. While local comprehensive plans describe housing goals, municipalities offer few incentives to encourage development of a full range of housing to meet the community’s needs.¹⁴

Olympia, Lacey, and other local municipalities allow accessory dwelling units (ADUs) — also known as backyard cottages or granny flats — but comparatively few of these structures have been built and few are projected to be built in coming decades. Opposition to ADUs is often on the basis that they might reduce a neighborhood’s “single-family feel,” parking availability, and property values. The financial and appraisal system does not recognize rental income from ADUs, so it is hard for some homeowners to afford to build ADUs. Regulatory barriers to building ADUs include owner-occupancy and parking requirements, design standards, and development fees.¹⁵

¹⁴ Thurston Regional Planning Council. *Draft Housing Panel White Paper*. (Olympia, WA, November 2011).

¹⁵ Skinner, Travis. *Accessory Dwelling Units and Accessory Structures in Olympia, WA*. MA Thesis. The Evergreen State College, 2011.

An economic analysis conducted by New Home Trends for TRPC concluded that broader market forces that affect the supply of multifamily housing in the Thurston Region include:

- 1) The affordable price of single-family housing has been a competitive factor for multifamily housing;
- 2) Development money has been slow to flow to multifamily apartments because land prices have been high compared to low rents;
- 3) The cost of redevelopment runs high, oftentimes making multifamily housing unaffordable for most of the population.¹⁶

Residents in the Thurston Region pay an average of \$1,699 per month for housing with a mortgage and \$472 for housing without a mortgage, according to the U.S. Census Bureau's 2006-2010 American Community Survey. The section below takes a closer look at the location of affordable housing and its effect on household spending power.

Housing-transportation connection

As noted above, multifamily housing is often the most affordable housing because it is cheaper to rent, heat, and maintain. Constructing apartment and condominium buildings, as well as compact, single-family homes and ADUs, near public transit routes could reduce the need for occupants to buy and maintain a private automobile, which can be a drag on household spending power. According to TRPC calculations, an urban household in the Thurston Region drives, on average, about 15,600 miles annually and spends about \$2,900 on fuel, while a suburban household drives about 23,400 miles and spends about \$4,300. A rural household drives about 29,000 miles and spends about \$5,300 on fuel.¹⁷

Traditionally, a home is considered "affordable" if its costs consume no more than 30 percent of a household's income. A more realistic affordability index developed by The Center for Neighborhood Technology, a Chicago-based think tank, considers a home affordable when rent/mortgage and transportation costs consume no more than 45 percent of a household's income.

Table 2.2, which uses the traditional affordability measure, estimates how many rental housing units are affordable and available within the region for households that earn 0-30 percent, 30-50 percent, or 50-80 percent 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.

¹⁶ New Home Trends Inc. *Thurston Regional Planning Council Corridor Demand Report*. (Bothell, WA, December 2011).

¹⁷ "Gasoline and Diesel Fuel Update." U.S. Department of Energy, Energy Information Administration. 5 Nov. 2012. Web. Accessed 9 Nov. 2012.

"Average Fuel Efficiency of U.S. Light Duty Vehicles." U.S. Department of Transportation, Research and Innovative Technology Administration. Web. n.d. Accessed 9 Nov. 2012.

Calculation methodology: According to TRPC data, a Thurston County household (2 vehicles) drives an average of 22,300 miles annually; urban, suburban and rural households drive 70%, 105% and 130%, respectively, of this amount. TRPC divided the average number of miles an urban Thurston County household drives annually (15,610) by the national mpg average (20.6) and multiplied the figure by \$3.79, the average price a metropolitan Seattle driver paid for a gallon of gasoline in 2011. TRPC repeated this calculation (MPY/MPG*DPG) for suburban and rural households.

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

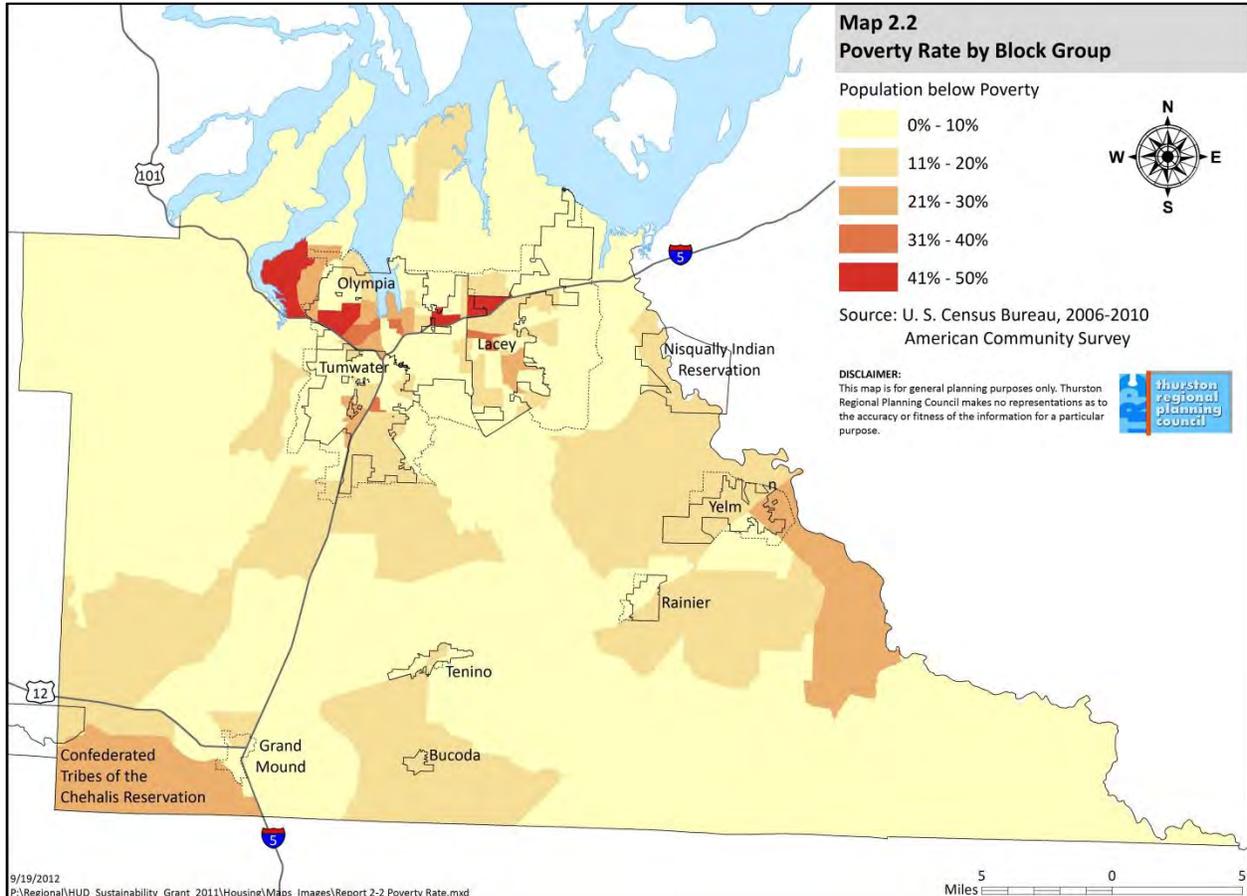
City/Town	Rental Units Affordable & Available at ... % AMI			Fair Share of Affordable Units at ... % AMI			Fair Share as % of Available Stock at ... % AMI		
	30%	50%	80%	30%	50%	80%	30%	50%	80%
	Bucoda	0	4	24	14	28	43	0%	14%
Lacey	129	1,139	3,059	1,053	2,070	3,241	12%	55%	94%
Olympia	620	2,375	5,354	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%
Unincorporated Communities / Census Designated Places									
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%
Thurston County	1,282	5,814	15,071	6,493	12,769	19,990	20%	46%	75%

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

Olympia, Lacey, and Tumwater have more people and housing than their neighboring communities in Thurston County. The three cities have more than their fair share of rental housing units that are affordable and available for residents earning up to 80 percent of the area median income, according to the HUD analysis (Table 2.2). 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 percent of the area median income — compared with the south county cities of Yelm (51 percent) and Tenino (106 percent).

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.

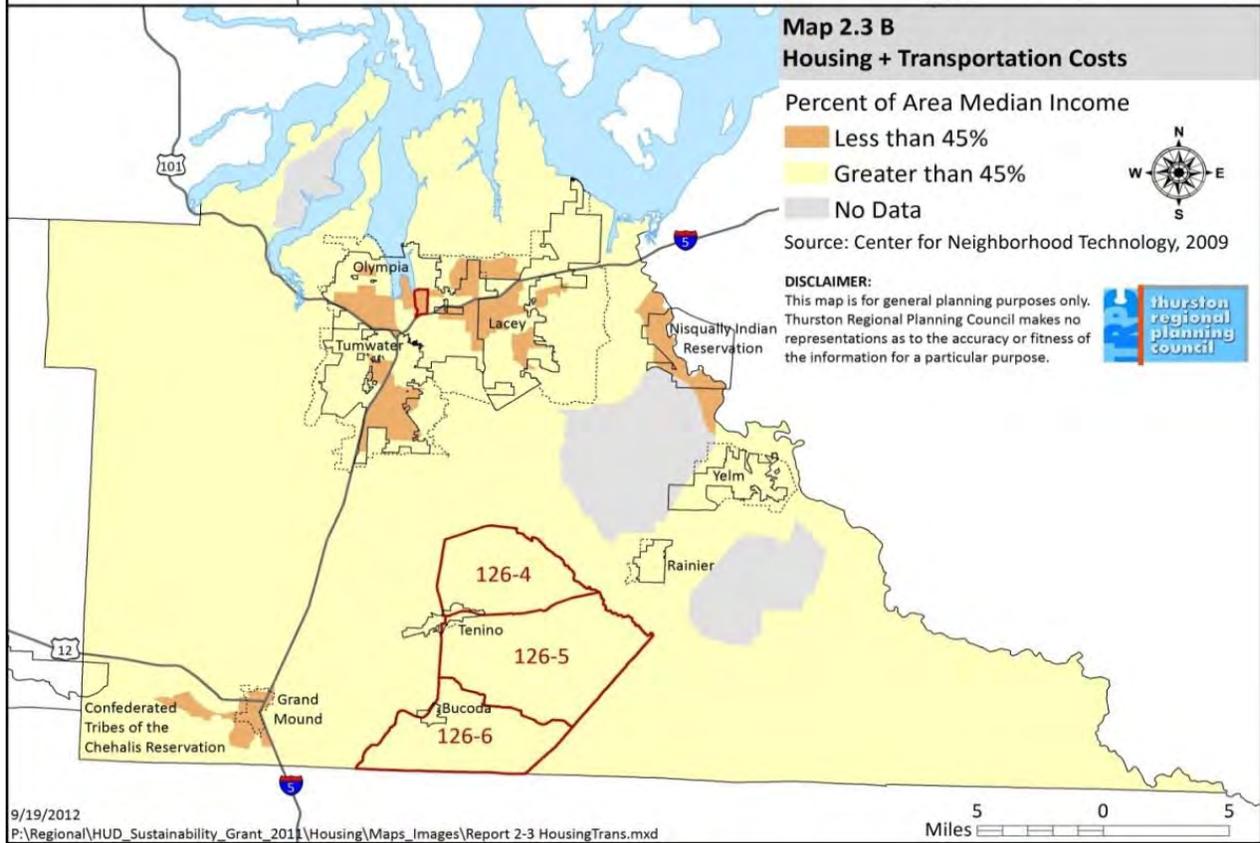
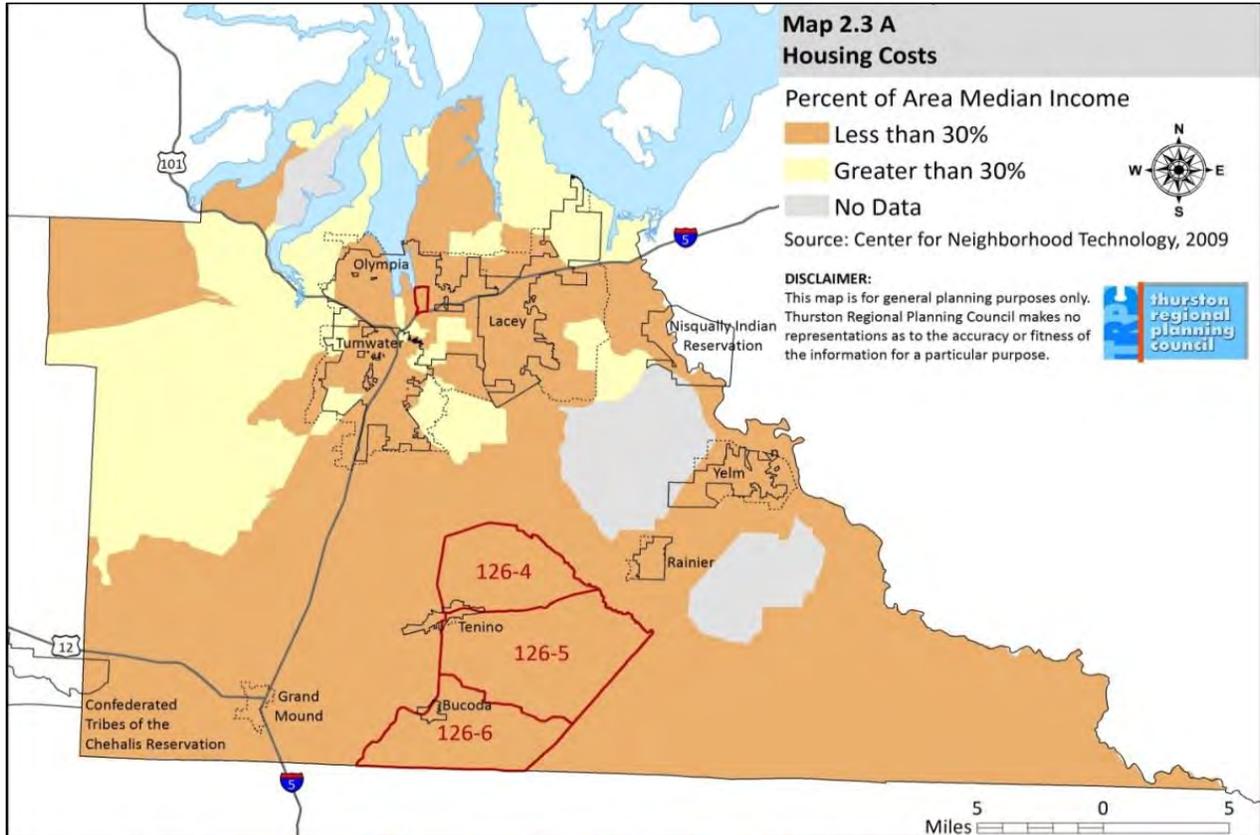
Neighborhoods with the county’s highest poverty rates follow a busy corridor that stretches from Harrison Avenue in West Olympia to the Martin Way-Interstate 5 interchange in Lacey [Map 2.1]. These major arterials, which connect with 4th Avenue in downtown Olympia, feature the most frequent transit (buses every 15 minutes or less) and good access to parks, good schools, social services, and affordable multifamily housing.



**The block group immediately to the west of Olympia's urban growth area includes The Evergreen State College. The block group's high poverty rate is likely due to the number of households composed of students.*

Among the region's urbanized but unincorporated areas, only Rochester and Tanglewilde-Thompson Place provide their fair share of housing units that are affordable and available for residents who earn up to 50 percent or 80 percent of the area median income, according to the HUD analysis. The Nisqually Indian Reservation — where nearly one-fifth of residents lives below the poverty level — is the only such area that provides its fair share (193 percent) of housing that is affordable and available for residents who earn up to 30 percent of the area median income [See *Chapter Three for additional analysis of the Nisqually Indian Reservation*].

The findings above are important because rural Thurston County lacks regular bus service and has fewer job sites, sidewalks, bicycle lanes, food banks, and social services than Olympia, Lacey, and Tumwater. By in large, the region's rural residents are more dependent on private automobiles to access opportunities.



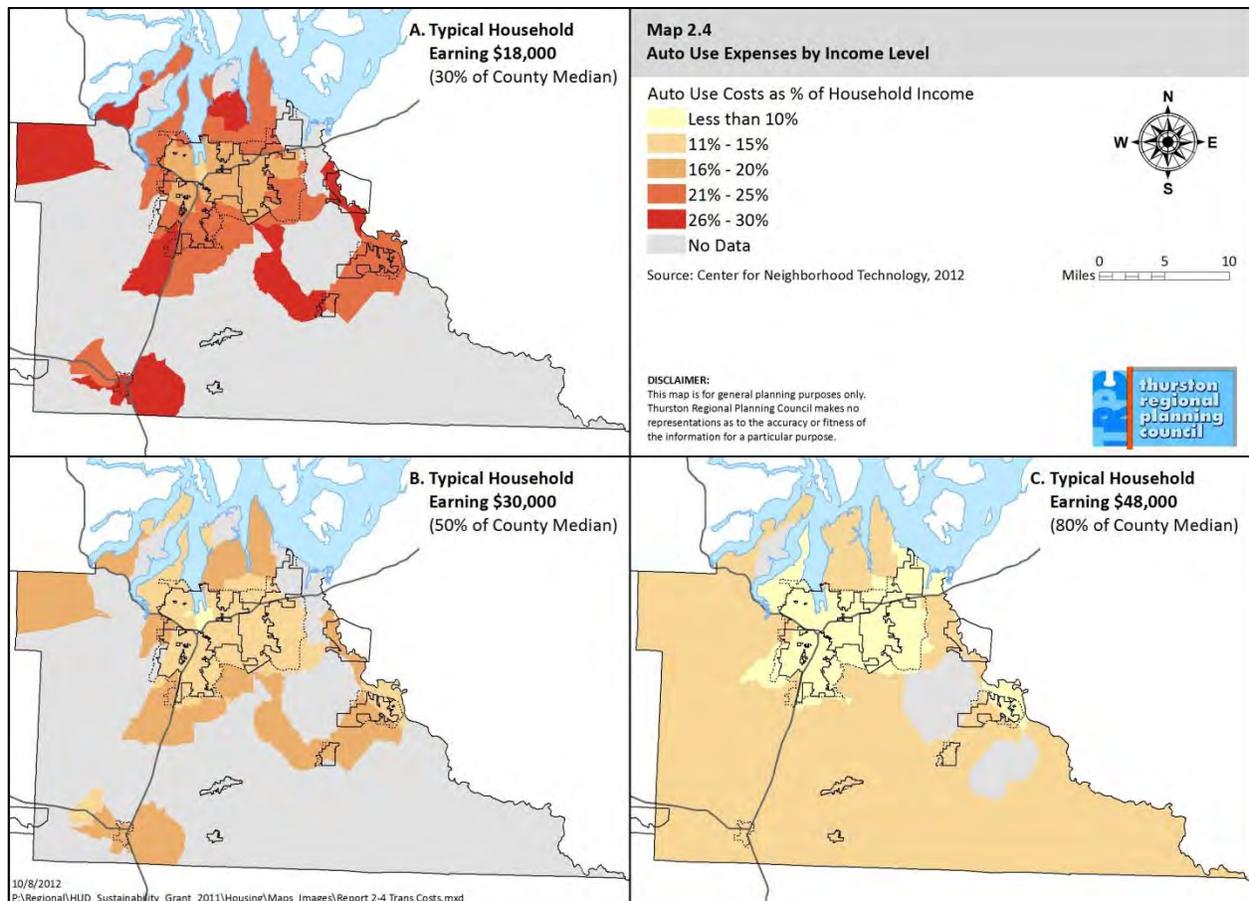
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The housing-transportation challenge is especially pronounced for residents who live in rural parts of the county where there are limited transportation options. Combined, Bucoda and Rainier have an estimated 12 units that are available and affordable to residents, who make up to 50 percent of the area median income.

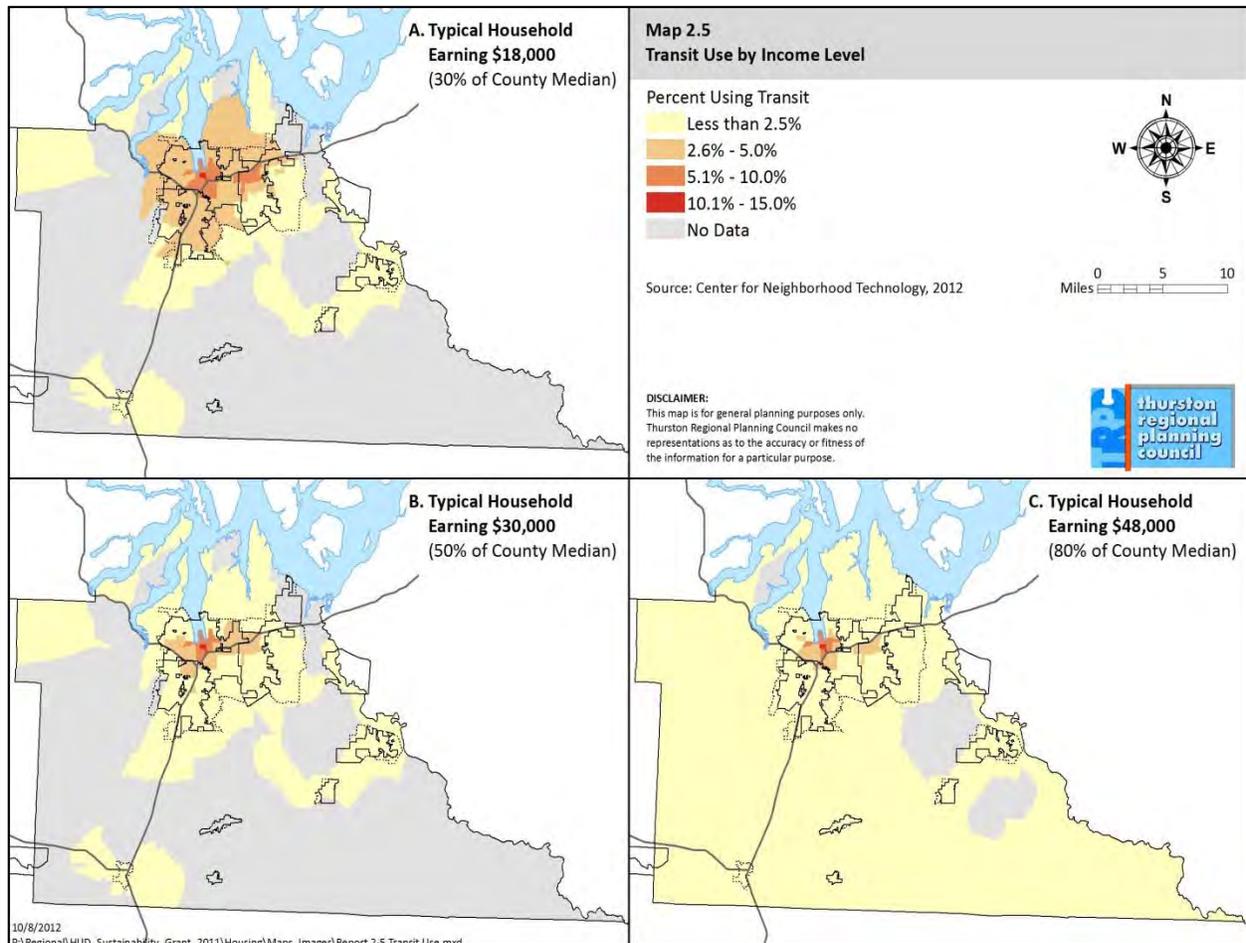
In the greater Bucoda area, average annual housing and transportation costs are \$28,063 — about 47 percent of the area median income, according to the Center for Neighborhood Technology’s housing-transportation index [Maps 2.3A and 2.3B].

Average annual housing and transportation costs are \$28,416, or 48 percent of the area median income, amid the census block group (126-5) that includes southeast Tenino. In the neighboring block group that includes northeast Tenino (126-4), average annual housing and transportation costs are \$31,488, or 53 percent of the area median income.

Comparatively, amid Olympia’s east side (block group 103-1), average annual housing and transportation costs are \$24,696, or 42 percent of the area median income. The poverty rate is higher amid this urban block group than amid the vast majority of the county’s rural block groups.



Mapping auto-use expenses by income level [Maps 2.4 A, B, and C] shows a stark contrast between urban and rural areas. Low- and moderate-income people who live amid rural Thurston County have a higher transportation cost burden than people who live amid the urban core — and to the greatest extent, downtown Olympia — which has the region’s most robust bus service. Indeed, Maps 2.5 A, B, and C show that low- and moderate-income people who live amid the urban core utilize public transit more often than their low- and moderate-income neighbors in suburban and rural parts of the county. Transit use is especially high along the heavily developed arterials that connect downtown Olympia with Tumwater (Capital Way and Capitol Boulevard) and Lacey (Pacific Avenue and Martin Way).



So how does the Thurston Region compare with other metro areas? A recent report by the Center for Neighborhood Technology and Center for Housing Policy calculated the cost burdens of moderate-income households living in the nation’s 25 largest metro areas. For households earning 50 to 100 percent of the median income of their metro area, an average of 59 percent of income goes toward housing and transportation costs, including rent/mortgage and vehicle fuel and maintenance.¹⁸ Seattle and Portland were among the few places where combined housing and transportation costs grew only slightly higher than the metros’ median household income during the first decade of this century.

¹⁸ Center for Housing Policy and Center for Neighborhood Technology, *Losing Ground: The Struggle of Moderate-Income Households to Afford the Rising Costs of Housing and Transportation*. (Chicago, IL, October 2012)

Public Investments in Infrastructure

Consistent with the analysis above, Thurston County’s FY2008-2012 *Consolidated Plan* found an “affordability mismatch” between housing supply and demand — especially for residents at the lowest end of the income scale.¹⁹ The plan details past public investments in housing infrastructure (number of housing units by type and funding source) and sets annual objectives for decent housing, suitable living environment, and economic opportunity, as they relate to availability, accessibility, affordability, and sustainability. The FY2013-2017 Consolidated Plan will incorporate analysis from this fair-housing equity assessment.

Conclusions

Neighborhoods with the region’s highest rates of poverty are strung along the urban core’s high-capacity corridors — where some of the best transit, employment, and social service opportunities exist [See *Chapter Three for additional analysis*]. Restrictive zoning and building codes, coupled with market forces and opposition among homeowners, stand as the greatest barriers to expanding, diversifying, and integrating the stock of affordable housing — especially for the poorest residents who earn up to 30 percent of the area median income — farther away from the corridors.

To reduce the risk and cost associated with infill and redevelopment, TRPC’s Urban Corridors Task Force recommended in its July 2012 report that local governments take a more active role in partnering with the development community to stimulate mixed-use development along the Martin Way/4th Avenue/State Avenue/Capitol Way/Capitol Boulevard urban corridors that connect Olympia, Lacey, and Tumwater. The task force urged the local governments to compile additional information on redevelopment opportunities, provide financial and regulatory incentives, and invest public funds strategically in civic projects to complement and attract private-sector development.²⁰

Policymakers moving forward with the task force’s recommendations could make it a priority to support affordable housing in new infill and redevelopment projects amid neighborhoods adjacent to the corridors, so as to meet the housing needs of low-income residents and minimize their transportation costs.

In the southern part of the county, Bucoda, Grand Mound, and Rainier are not providing their HUD-defined “fair share” of affordable housing, despite the communities’ comparatively high housing-transportation cost burden. While Bucoda and Rainier rely on septic systems that limit growth, Grand Mound features a sewer system and a proposed master plan for more commercial and residential development near the intersection of Interstate 5 and U.S. Highway 12.²¹ As Grand Mound grows, county government and Confederated Tribes of the Chehalis Reservation officials could collaborate to ensure that there’s a sufficient supply of affordable multifamily housing near employment, service, and recreational opportunities.

¹⁹ Thurston County Home Consortium. *Consolidated Plan for Thurston County, FY 2008-2012: Expanding Opportunities for Affordable Housing*. 2008. Print.

²⁰ Thurston Regional Planning Council. *Revitalizing Urban Transit Corridors: Strategic Thinking about Corridor Development*. (Olympia, WA, July 2012).

²¹ Confederated Tribes of the Chehalis Reservation. *Grand Mound Development Plan* (Grand Mound, WA, January 2009).

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III. Race/Ethnicity & Poverty

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. This chapter identifies population concentrations of racial and ethnic minority populations in the region, and analyzes these areas’ poverty rates and access to opportunity.

Table 3.1: Estimated Poverty Rate for Thurston Region Protected Classes

Race/Ethnicity	Number in Poverty		Poverty Rate		Median Household Income	
	Estimate	Margin of	Estimate	Margin of	Estimate	Margin of
		Error		Error		Error
White	19,523	± 1,935	9.7%	± 1.0%	\$ 60,634	± 1,231
... Non-Hispanic	17,821	1,807	9.3%	0.9%	60,834	1,182
African American	887	319	13.9%	4.7%	66,480	7,024
American Indian/Native Alaskan	769	306	23.6%	8.1%	61,167	18,425
Asian	1,560	588	12.1%	4.4%	65,341	9,475
Native Hawaiian/Pacific Islander	82	159	5.0%	9.3%	99,875	27,891
Other Race	832	306	17.2%	5.9%	60,089	18,255
Two or More Races	1,129	344	10.8%	3.0%	52,005	6,779
Hispanic/Latino (of any race)	2,920	635	18.4%	4.0%	55,326	6,501
Family Type						
Married Couples with Children	20,881	824	2.7%	0.9%	86,886	3,541
Single Mother with Children	8,361	639	34.3%	4.5%	27,979	4,332
Disability Status						
Without a Disability	5,452	850	9.6%	1.5%	-	-
With a Disability	20,205	1,979	17.5%	4.2%	-	-
Sex/Gender						
Male	10,338	830	8.9%	0.8%	-	-
Female	14,444	998	11.7%	0.9%	-	-
Total Population	24,782	2,114	10.3%	0.9%	-	-
Total Families	65,272	1,008	7.1%	0.8%	-	-

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

Gender/Marital Status

Single mothers, as a group, have the region’s highest poverty rate. Census Bureau data show that 26 percent of female-headed households with no husband are below the federal poverty line. This number

increases to 34.3 percent for female-headed households with children [Table 3.1]. Comparatively, just 2.7 percent of married-couple families with children live below the federal poverty line.

At the national level, studies show that there is a growing poverty gap between one- and two-parent households.²² The local data underscore that there is unequal distribution of poverty by gender; indeed, women lag behind men in terms of household income, according to Thurston County's 2008-2012 *Consolidated Plan*.²³ The plan offers several approaches to closing the income gap between men and women:

- Improving access to higher education (e.g., GED and community college programs);
- Combining literacy skills with job training;
- Training women to do “men’s jobs” (e.g., construction, truck driver, mechanical or technical repair, police officer);
- Providing start-up loans less than \$25,000 for family-owned businesses;
- Increasing the stock of Service-Enriched Housing (e.g. housing that offers crisis intervention and short-term support or referral to outside resources);
- Building wealth through assets;
- Increasing Financial Literacy / Individual Development Accounts / Housing Counseling;
- Reforming the labor market (e.g., raising minimum wage, Living Wage laws);
- Eliminating artificial barriers to self-sufficiency for women and people of color; and,
- Targeting high-wage jobs in growth sectors that lack trained workers.

Sustainable Thurston’s housing and economic development panel members echoed several of these approaches and recommended their inclusion in the regional sustainability plan, *Creating Places—Preserving Spaces*, which TRPC is anticipated to approve in late 2013.

Race & Ethnicity

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 percent. Twenty-four percent of the American Indian, 14 percent of the African American, 12 percent of the Asian, and 18 percent of the Hispanic/Latino population in the county lives below the poverty line. 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.

Generally, however, the income gap between Whites and minorities is not manifesting itself in the form of geographic and economic segregation. Indeed, none of the region’s block groups or larger census tracts meets the HUD definition of a “racially or ethnically concentrated area of poverty.” Such an area must have a non-White population of 50 percent or more and a poverty rate that exceeds 40 percent or is three times the average census tract poverty rate for the county, whichever threshold is lower.

²² DeParle, Jason. “Two Classes, Divided by ‘I Do.’” *The New York Times*. July 14, 2012. Website. Accessed online on August 27, 2012: http://www.nytimes.com/2012/07/15/us/two-classes-in-america-divided-by-i-do.html?_r=1&pagewanted=all.

²³ Thurston County Home Consortium. *Consolidated Plan for Thurston County, FY 2008-2012: Expanding Opportunities for Affordable Housing*. 2008. Print.

The dissimilarity and isolation indices in the following tables also illustrate that segregation is not apparent in the Thurston Region — which made exclusionary zoning based on race and ethnicity illegal in the 1940s. The columns of the dissimilarity index, for example, show that American Indian/Native Alaskan was the least evenly distributed race in the Thurston Region during the 2000-2010 period, though there was modest improvement. The isolation index is a better gauge of actual segregation amid regions such as Thurston County with small minority populations, however, because the index compares a minority population’s county-wide proportion to the proportion in the typical minority resident’s neighborhood. By this measure, we see that, in 2010, the typical American Indian/Native Alaskan lived in a neighborhood that had a slightly higher concentration of his or her race than in the whole Thurston Region, even though the region includes parts of the Nisqually and Chehalis reservations.

To provide context, Tables 3.2, 3.3 and 3.4 compare the Thurston Region with other parts of central and southern Puget Sound (King, Pierce and Kitsap counties). Generally, the Thurston Region is less segregated than these three counties. Kitsap County, home of the city of Bremerton and several U.S. Navy installations, is perhaps most comparable to Thurston in terms of its minority population size, index scores, economy, and rural/urban mix. King and Pierce counties — home of Seattle and Tacoma, respectively — have larger and more diverse populations and economies.

Table 3.2: Percent Minority Population in Thurston and Adjacent Counties

Race/Ethnicity	King		Kitsap		Pierce		Thurston	
	2000	2010	2000	2010	2000	2010	2000	2010
African American ¹	5.3%	6.0%	2.8%	2.5%	6.8%	6.5%	2.3%	2.5%
American Indian ¹	0.8%	0.7%	1.5%	1.4%	1.3%	1.1%	1.4%	1.2%
Asian ¹	10.7%	14.5%	4.3%	4.8%	5.0%	5.8%	4.4%	5.1%
Pacific Islander ¹	0.5%	0.7%	0.7%	0.9%	0.8%	1.3%	0.5%	0.7%
Hispanic/Latino (of any race)	5.5%	8.9%	4.1%	6.2%	5.5%	9.2%	4.5%	7.1%
Non-White or Hispanic	26.6%	35.2%	17.8%	20.9%	24.0%	29.7%	16.6%	21.1%

1. Excluding individuals of Hispanic origin.

Sources: U. S. Dept. of Housing and Urban Development, 2012; U. S. Census Bureau, 2000 and 2010 SF1

Table 3.3: Dissimilarity Index for Thurston and Adjacent Counties

Race/Ethnicity	King		Kitsap		Pierce		Thurston	
	2000	2010	2000	2010	2000	2010	2000	2010
African American ¹	55.7%	53.9%	45.6%	42.2%	50.1%	45.2%	43.1%	39.0%
American Indian ¹	37.4%	38.8%	32.1%	35.5%	31.3%	29.0%	26.3%	26.1%
Asian ¹	39.5%	38.4%	33.1%	32.0%	40.3%	38.6%	37.4%	36.1%
Pacific Islander ¹	56.7%	59.9%	35.4%	38.6%	48.6%	48.4%	46.4%	45.3%
Hispanic/Latino (of any race)	37.1%	39.4%	23.8%	21.1%	33.5%	32.9%	23.2%	22.5%
Non-White or Hispanic	35.6%	34.4%	25.4%	22.8%	35.9%	32.5%	25.0%	24.0%

Note: The dissimilarity index represents the percent of the minority population that would have to migrate for the proportion in each neighborhood to equal the county-wide proportion. Index ranges from 0 to 100 percent, with 100 signifying the greatest segregation.

1. Excluding individuals of Hispanic origin.

Sources: U. S. Dept. of Housing and Urban Development, 2012; U. S. Census Bureau, 2000 and 2010 SF1

Table 3.4: Isolation Index for Thurston and Adjacent Counties

Race/Ethnicity	King		Kitsap		Pierce		Thurston	
	2000	2010	2000	2010	2000	2010	2000	2010
African American ¹	11.1%	10.0%	3.7%	2.7%	7.8%	5.5%	2.3%	1.8%
American Indian ¹	2.6%	3.4%	11.0%	10.1%	1.6%	0.8%	5.3%	5.0%
Asian ¹	9.2%	8.7%	2.8%	3.1%	5.6%	4.2%	3.3%	3.0%
Pacific Islander ¹	1.2%	1.8%	0.5%	0.7%	1.1%	1.5%	0.6%	0.9%
Hispanic/Latino (of any race)	4.5%	6.8%	1.3%	1.4%	2.9%	4.8%	1.3%	1.9%
Non-White or Hispanic	12.7%	10.4%	4.8%	4.0%	10.5%	9.1%	4.6%	4.5%

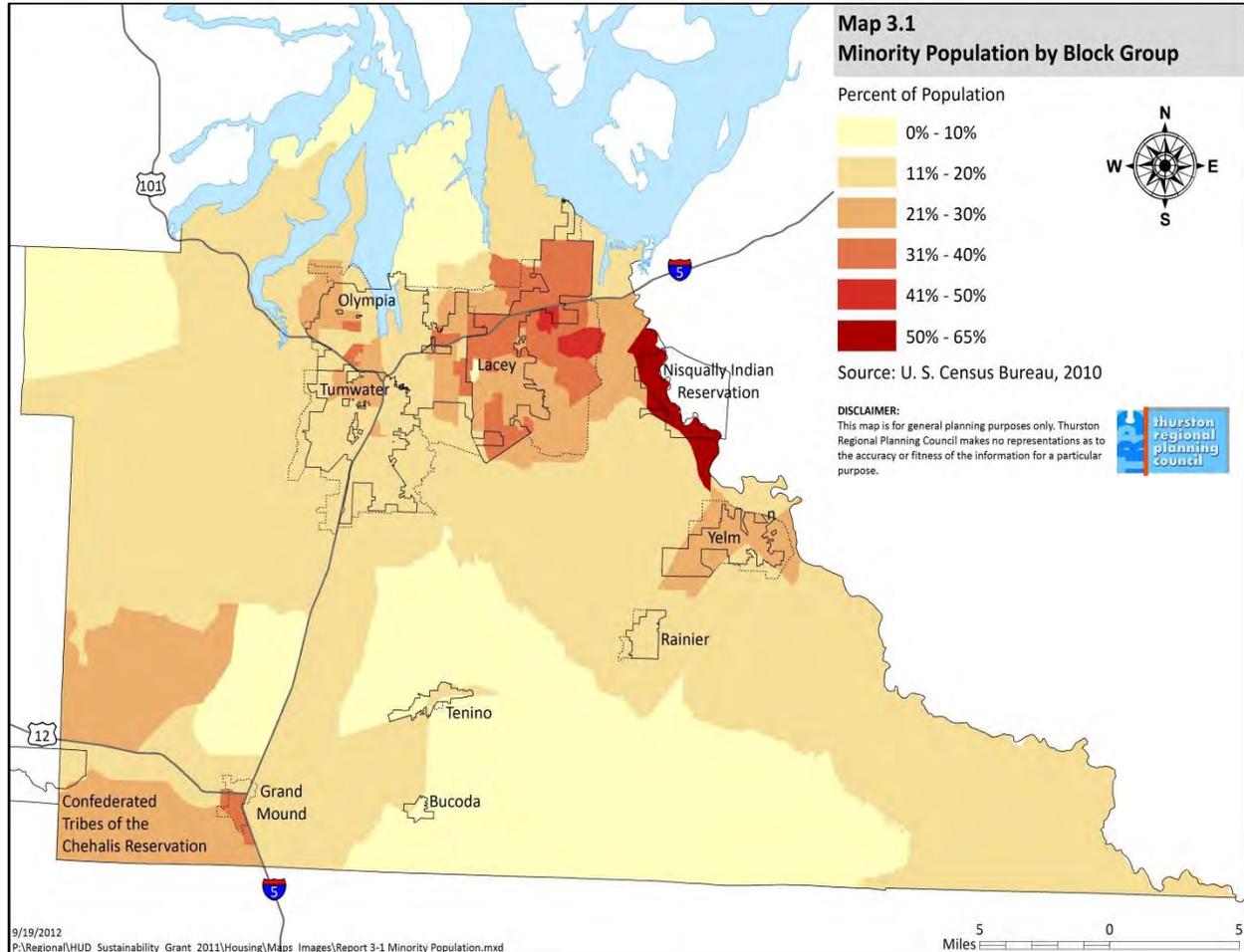
Note: The isolation index compares a minority population’s county-wide proportion to the proportion in a minority resident’s neighborhood. The index is a better gauge of segregation where minority populations are small. Index ranges from 0 to 100 percent, with 100 signifying the greatest segregation.

1. Excluding individuals of Hispanic origin.

Sources: U. S. Dept. of Housing and Urban Development, 2012; U. S. Census Bureau, 2000 and 2010 SF1

The indices show that the Thurston Region’s small-but-growing minority population generally is well-integrated. Further visual analysis of census data shows that there are a few neighborhoods with comparatively large communities of color, but there is just one majority-minority community: the Nisqually Indian Reservation. The following maps and analyses provide a deeper analysis of several of these areas.

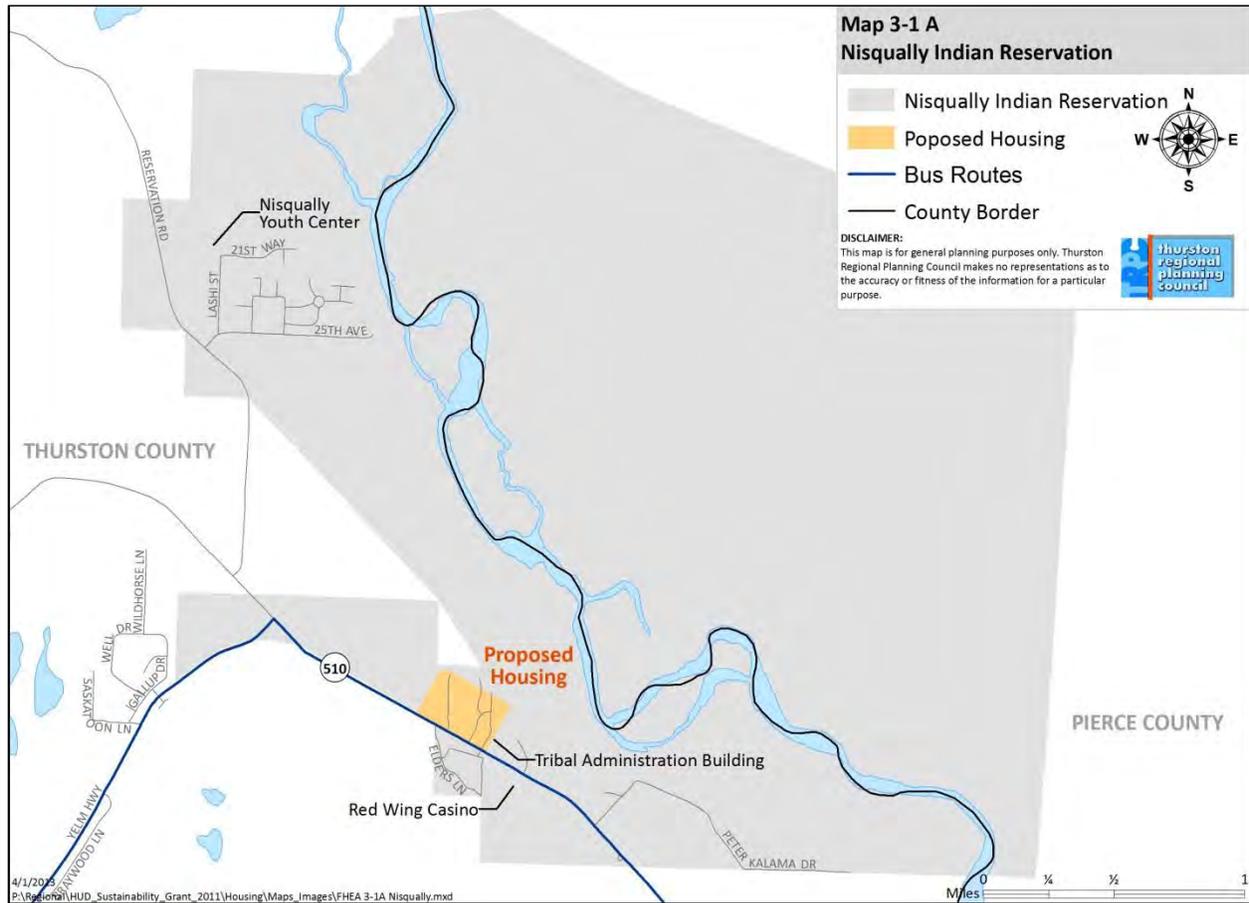
Community characteristics



Grand Mound — located just east of the Confederated Tribes of the Chehalis Reservation (most of which is located in neighboring Grays Harbor County) — and the Nisqually Indian Reservation, northwest of Yelm, have the highest percentage of American Indians in the county [Map 3.1].²⁴ 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. West Olympia, rather, provides a case study of the unintentional effect zoning has on concentrating low-income and minority residents. Each of these areas is profiled on the following pages.

²⁴ HUD did not provide data for the Confederated Tribes of the Chehalis Reservation because it is located mostly in neighboring Grays Harbor County.

Nisqually Indian Reservation



As noted in Chapter Two, nearly one-fifth of the Nisqually Indian Reservation’s residents live below the poverty level. The reservation, however, is doing much better than other rural parts of the county in terms of meeting its “fair share” of affordable housing for households that earn 0-30 percent, 30-50 percent, or 50-80 percent of the Area Median Income (AMI) — about \$60,900 [Table 2.2].

The Tribe’s master plan calls for the construction of about 100 single-family homes, multifamily apartments, duplexes, and assisted-living units during the next few years; most of the housing units will be built about a half-mile from Intercity Transit’s bus stop at the Red Wind Casino on State Route 510, according to Bob Smith, the tribe’s housing manager.²⁵ A new frontage road will connect the homes with the Nisqually tribal center. Tribal members receive an annual payment of \$20,000, per capita, so they are ineligible to qualify for low-income housing subsidies. Thus, all of the planned housing units will be priced for moderate-income people, Smith explained.

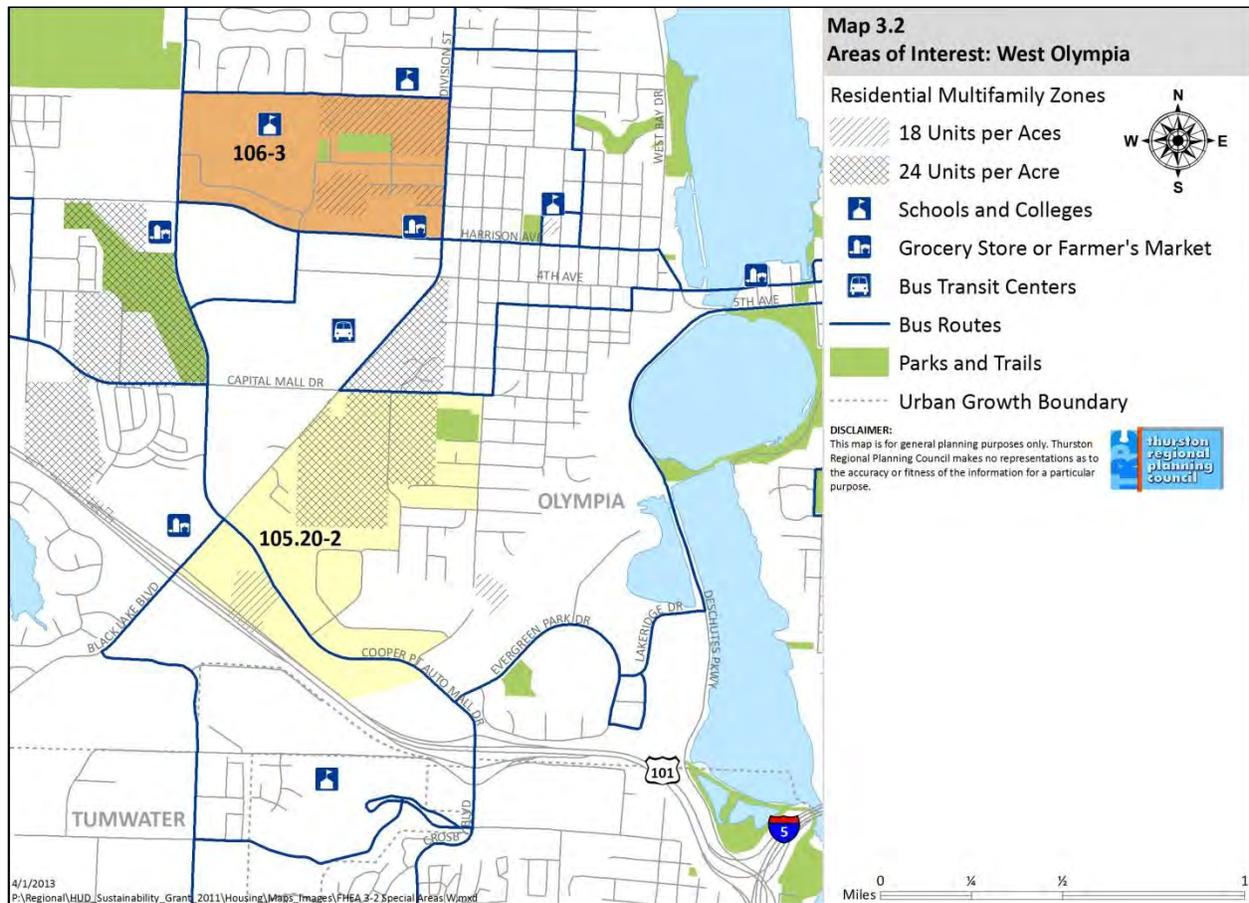
Intercity Transit has regular bus service along SR 510, between Yelm and the county’s urban core. The Red Wind Casino marks the Nisqually Indian Reservation’s only bus stop. Smith said historically poor workforce education, as well as limited job and transportation opportunities, are among the reasons for the reservation’s high rate of poverty. To address such challenges, the Tribe also offers a K-12 and an

²⁵ Interview with Nisqually Indian Tribe Housing Manager Bob Smith, 22 August 2012.

adult vocational education program. The Tribe also has invested in a youth/community center and other new infrastructure on the reservation. In late 2012, the Tribe and a Bellevue, Wash. developer purchased more than 200 acres in Lacey’s Hawks Prairie area. The partners plan to develop a mixed-use project, with retail and housing, in several phases.²⁶

While the Nisqually and Chehalis tribes have representatives on the Thurston Regional Planning Council, more coordination between the local and tribal governments could help address some of the fair-housing equity challenges and opportunities (i.e., the Hawks Prairie project) noted above. This report recommends that a standing local or regional committee, composed of public- and private-sector representatives should be created and tasked with maximizing collaboration and cooperation toward achieving housing goals and actions. Having Nisqually and Chehalis committee representatives on the committee would benefit the region.

West Olympia



There are two block groups in West Olympia with a minority population of greater than 30 percent. These areas also have some of the city’s highest housing densities and poverty rates [Map 3.2].

²⁶ Boone, Rolf. “Mixed-use development planned at Lacey Gateway after purchase.” *The News Tribune*. Tacoma, Wash. 26 September 2012. Online. Accessed 26 March 2013.

Census Tract 105.2, Block Group 2, which overlays parts of the South Westside and Cooper Point neighborhoods, forms a crescent with Decatur and Carriage streets on the east, 9th Avenue on the north, Black Lake Boulevard on the west, and U.S. Highway 101 on the south. Most of the southern half of this area includes the Olympia Auto Mall and is zoned as General Commercial and Auto Services.

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, such as Central Park Villa (formerly the Forest Glen Apartments), 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, according to a city of Olympia housing specialist. Higher-end condominiums and single-family homes are mixed among the apartment complexes, but there are few duplexes and other housing options for low- and-moderate income renters and buyers.

The block group had a minority population of about 33 percent in 2010, according to census data; 13 percent of the area's 1,872 residents were Asian; 10 percent were Hispanic or of Latino origin; and, 8 percent were African American. The block group changed shape between the 2000 and 2010 census counts, so it's difficult to draw strong conclusions about emerging ethnic and racial concentrations. The block group, which covered a broader, more populous swath of southwest Olympia in Census 2000, had a minority population of 25 percent; 8 percent of the block group's 2,503 residents were Asian; 8 percent were Hispanic or of Latino origin; and, 3 percent were African American. Comparing the census data from 2000 to 2010, one sees that the neighborhood's largest minority groups grew between 2-5 percentage points.

In 2010, the median household income was \$41,548, and the poverty rate was 35 percent in the block group, compared with a median household income of \$35,512 and poverty rate of 29 percent in the broader census tract. For the sake of comparison, the entire city of Olympia had a median household income of \$46,478 and a poverty rate of 16 percent.

Less than a half-mile to the north of the crescent-shaped block group 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 percent, according to census data; 17 percent of the area's 1,660 residents were Asian; 8 percent were Hispanic or of Latino origin; and, 7 percent were African American. The median household income was \$18,381, and the poverty rate was 46 percent in the block group, compared with a median income of \$46,265 and poverty rate of 24 percent in the broader census tract.

A decade earlier, the block group had a minority population of 40 percent; 27 percent of the area's 1,530 residents were Asian; 4 percent were Hispanic or of Latino origin; and, 3 percent were African American. The balance of the minority population was American Indian and Alaska Native alone, as well as residents of two or more races. Comparing the census data from 2000 to 2010, one sees that this neighborhood's minority population decreased by 6 percentage points over the decade. The small population of Hispanic or Latino of any race doubled in size, while the Asian population shrunk by about 10 percentage points.

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.

Despite such unintended consequences, the neighborhoods are within what could be considered a “high-opportunity” area. Inner West Olympia features arterials with frequent bus service, professional office parks, grocery stores, and other commercial shopping opportunities. Many of the interior streets feature sidewalks and connections that enable pedestrian access to schools, parks, and basic services. The website WalkScore.com gave location points within the neighborhood north of Harrison Avenue (Block Group 106-3) walk scores in the high 60s and 70s. Block Group 105.20-2 has walk scores ranging from the mid-50s to the mid-70s.²⁷

Students from both neighborhoods attend some of the region’s top-performing public schools, according to data compiled by the Washington State Superintendent of Public Instruction [Table 3.3].

Table 3.3: School Performance — West Olympia, District, Washington State

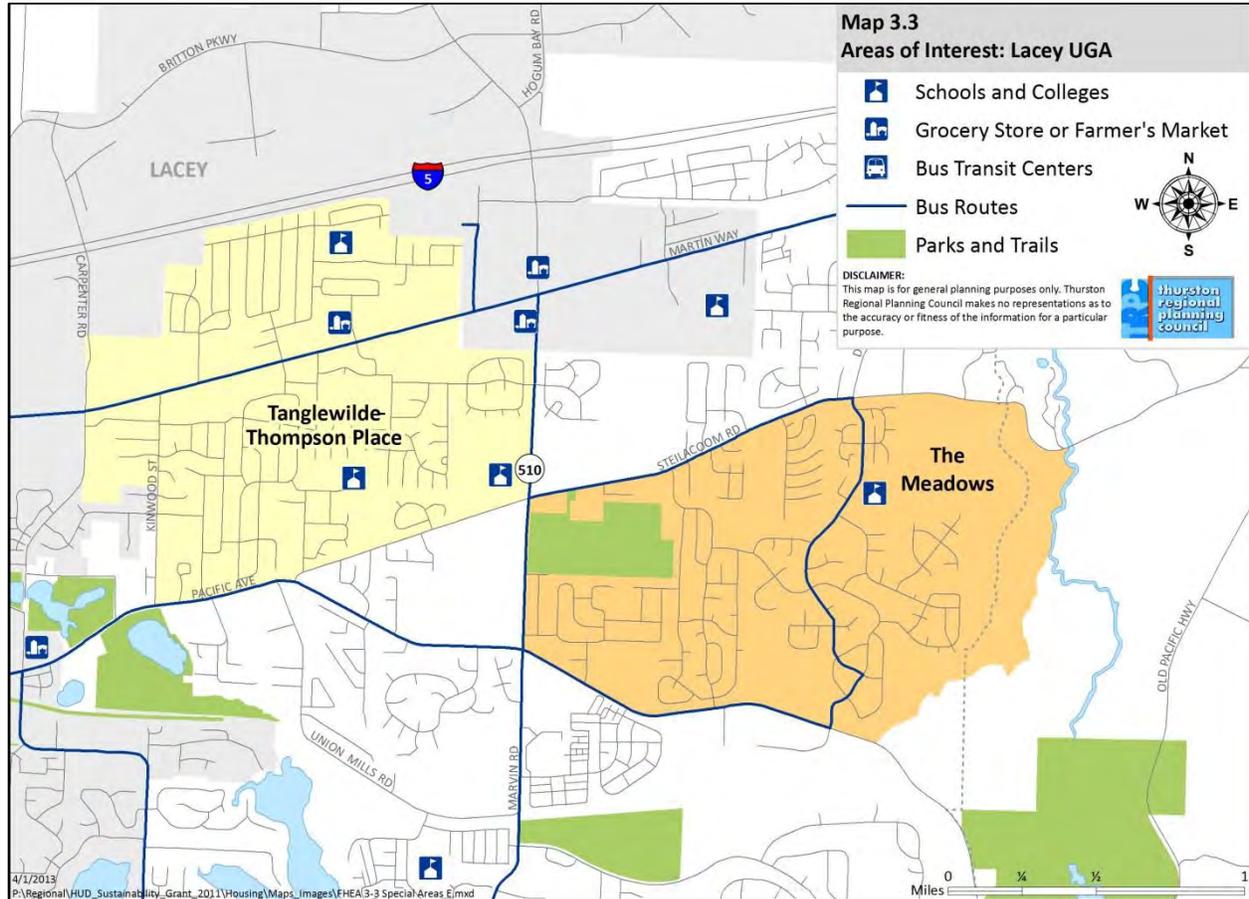
Grade Level	EOC Math Year 1*	EOC Math Year 2	EOC Biology	Free or Reduced-Price Meals	Unexcused Absence Rate	Adjusted 4-yr. Cohort Graduation Rate
Washington State	71.1%	79.1%	64.3%	45.5%	0.4%	76.6%
Olympia School District	81.0%	90.2%	83.7%	28.3%	0.3%	85.8%
Capital High School	72.7%	84.3%	83.2%	27.3%	NA	90.0%
Jefferson Middle School	100.0%	100.0%	NA	43.4%	0.3%	NA

Source: Washington State Superintendent of Public Instruction

*End of Course (EOC) exams given in any grade in which course is offered

²⁷ Data retrieved from www.walkscore.com on 29 March 2013. The website evaluates distances a neighborhood resident must walk to restaurants, grocery stores, parks, schools and other opportunities.

The Meadows & Tanglewilde-Thompson Place



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 percent in 2010. Twelve percent of the area’s 5,096 residents were African American; 13 percent were Hispanic or of Latino origin; and, 18 percent were Asian.

Like Census Tract 105.2, Block Group 2, in Olympia, The Meadows changed shape between 2000 and 2010, so it’s difficult to ascertain how the racial and ethnic composition changed. In 2000, the neighborhood consisted of just two block groups, covering a larger area west of incorporated Lacey, with a total population of 4,272 and a total minority population of 1,719 (40 percent); 12 percent of the residents were Asian; 8 percent were Hispanic or of Latino origin; and, 9 percent were African American.

Despite the large minority population in The Meadows, the neighborhood had a poverty rate that is just 2 percent 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 neighborhood is served by the 62B bus route and includes the Thurston County/Lacey Athletic Complex. The neighborhood includes Meadows Elementary and is within 1 mile of Nisqually Middle School, River Ridge High School, and a major shopping complex at the Marvin Road/I-5 interchange.

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 percent. In 2010, 11 percent of the area's 5,892 residents were Asian, and 15 percent were of Latino origin or Hispanic. African Americans constituted 9 percent of the population. A decade earlier, the block group had a minority population of 32 percent; 7 percent of the area's 5,670 residents were Asian; 9 percent were Hispanic or of Latino origin; 7 percent were African American; and, 2 percent were American Indian or Alaska Native alone. Five percent of the residents were two or more races.

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 percent.

This neighborhood includes the Olympic View and Lydia Hawk elementary schools, as well as Nisqually Middle School. Bus routes that serve the area include 62A, 62B, and 67. Like The Meadows, Tanglewilde-Thompson Place is within 1 mile of the commercial development at the Marvin Road/I-5 interchange.

Having access to a car or transit is important in both neighborhoods. The website WalkScore.com gave location points within Tanglewilde-Thompson Place walk scores in the mid-40s and mid-50s. Location points within The Meadows block groups had walk scores in the teens and mid-20s.

Arterial streets passing through both The Meadows and Tanglewilde-Thompson Place feature a mix of apartment complexes, duplexes and vacant lots. Side streets feature mostly single-family homes. The vast majority of both neighborhoods is zoned as Low-Density Residential; Tanglewilde-Thompson Place is zoned for high-density development near Martin Way. According to Census 2010 data, 44 percent of the 2,162 housing units in Tanglewilde-Thompson Place were renter-occupied, while 23 percent of the 1,693 housing units in The Meadows were renter-occupied.

The diverse housing stock, solid-performing schools and proximity to I-5 make both areas attractive for military personnel based at Joint Base Lewis-McChord, which straddles the border of Pierce and Thurston counties [*Table 3.4*]. The city of Lacey accounts for 16.3 percent of Joint Base Lewis-McChord's off-base households, more than any other city in the state.²⁸

Joint Base Lewis-McChord grew considerably during the first decade of the 21st century, due to military base consolidation at home and military action abroad. The installation employed 50,587 active military personnel, Defense Department civilians and non-DOD contractors in Fiscal Year 2010, up 43 percent from FY2003.²⁹ Roughly 6,000 personnel are projected to separate from JBLM through 2016, as military conflicts are anticipated to wind down in the Middle East.³⁰

²⁸ AECOM. Community Needs Survey of Joint Base Lewis-McChord Personnel and Families Summary Report (Seattle, WA, March 2012)

²⁹ JBLM Growth Coordination Plan, 2012.

³⁰ JBLM presentation to TRPC Transportation Policy Board, 12 February 2013.

Table 3.4: School Performance — East Lacey, District, Washington State

Grade Level	EOC Math Year 1*	EOC Math Year 2	EOC Biology	Free or Reduced-Price Meals	Unexcused Absence Rate	Adjusted 4-yr. Cohort Graduation Rate
Washington State	71.1%	79.1%	64.3%	45.5%	0.4%	76.6%
N. Thurston Public Schools	68.5%	82.2%	65.1%	39.7%	0.5%	82.2%
N. Thurston High School	68.3%	88.3%	70.2%	30.0%	NA	86.4%
River Ridge High School	55.3%	69.4%	54.7%	36.8%	NA	78.7%
Chinook Middle School	100.0%	NA	NA	41.5%	0.4%	NA
Nisqually Middle School	95.7%	NA	NA	46.1%	0.7%	NA

Source: *Washington State Superintendent of Public Instruction*

*End of Course (EOC) exams are given in any grade in which the course is offered

Conclusions

In addition to applying HUD’s dissimilarity and isolation indices in this chapter, TRPC mapped U.S. Census Bureau population data to show minority population by block group in Thurston County. TRPC then profiled neighborhoods in West Olympia, East Lacey, and the Nisqually Indian Reservation, which included block groups with the highest percentage of minorities in the region. The neighborhood profiles examined minority population change over time to evaluate trends in racial/ethnic concentration. The neighborhood profiles also looked at: residential zoning density and housing type; poverty rate; household income; school quality; active transportation opportunity (i.e., street connectivity, transit access, presence of sidewalks).

Census data indicate that the region’s ethnic and racial minorities, on average, have lower incomes than their White counterparts’ average income. The income gap between Whites and minorities, however, is not manifesting itself in the form of geographic and economic segregation in most areas.

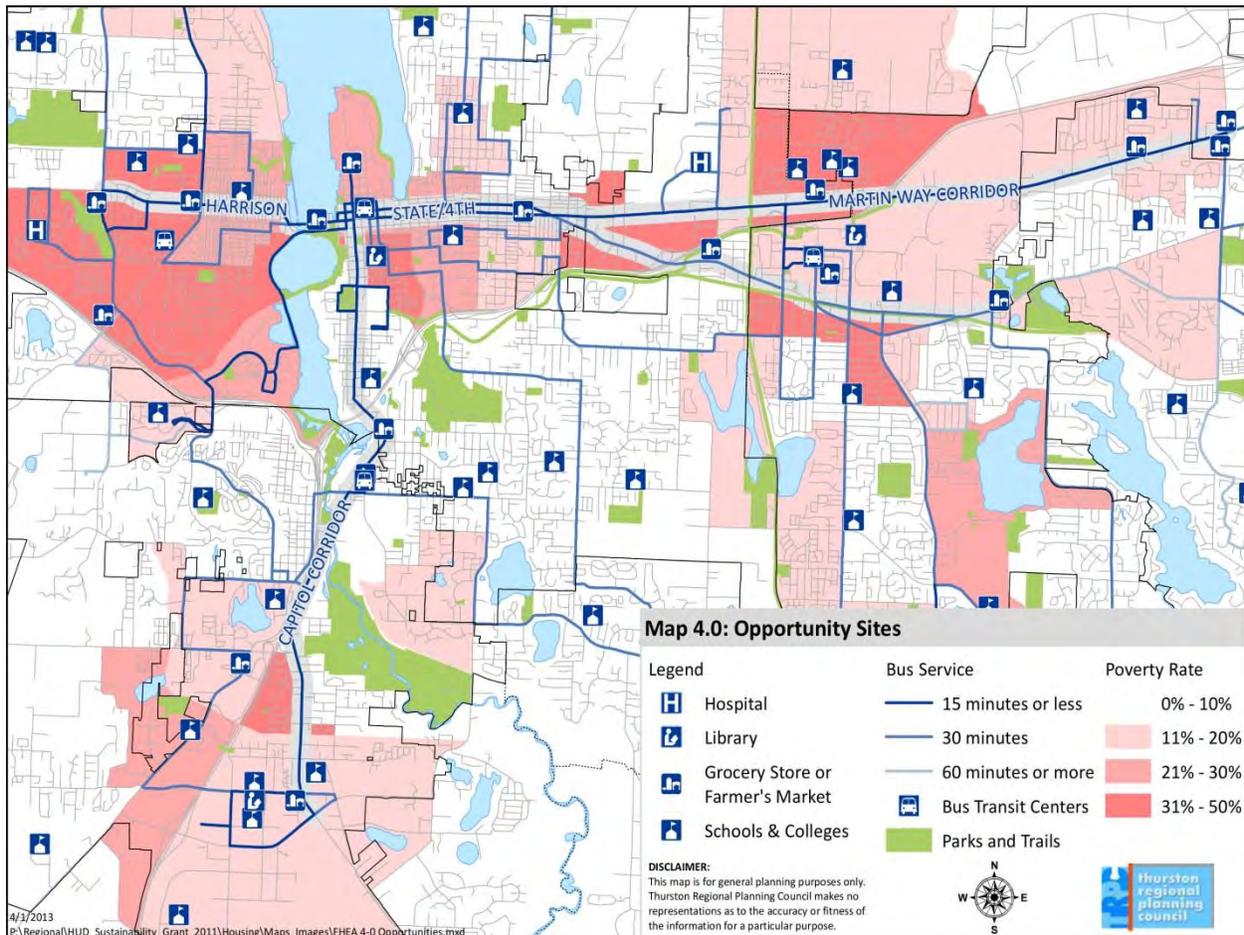
The affordable housing stock and the geographic location of neighborhoods amid eastern Lacey, near Joint Base Lewis-McChord, may be key reasons for their relative diversity and affluence. Active military personnel are racially and ethnically diverse, have stable incomes, and need housing near the base where they’re stationed. These soldiers and airmen, many of whom have families, also may be attracted to east Lacey’s solid-performing schools and other opportunities.

While none of the region’s neighborhoods meets HUD’s definition of an ethnically or racially segregated area of poverty, the pair of West Olympia block groups profiled in this chapter illustrates 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 and businesses. Municipalities could mitigate such problems by using zoning and incentives to spur the construction of duplexes and quadplexes, which would provide low- and moderate-income renters and buyers a greater diversity of housing units.

IV. Access to Opportunities

“Opportunities” are services and resources that enhance social, economic, and environmental outcomes for residents. Indices of opportunity may vary for different populations. For example, living near a park or school might be a priority opportunity for families with children, while elderly people might rank proximity to medical care and transit higher.

As this chapter explains, neighborhoods with the broadest and most robust array of opportunities are adjacent to two key urban corridors: the east-west corridor that stretches from Harrison Avenue in West Olympia to the Martin Way-Interstate 5 interchange in west Lacey, and the north-south Capitol Boulevard corridor that connects the city centers of Tumwater and Olympia. As Map 4.0 shows, these corridors feature convenient access to buses, parks, medical services, grocery stores, schools and other amenities. These same corridors also pass through the block groups with the county’s highest rates of poverty.



Demographic Groups

There are many factors that work together to either ensure access to opportunities or to block it. To identify how access to opportunities differs for demographic groups in the region, TRPC examined HUD data that rank different demographic groups' access to opportunity variables, including poverty status, good schools, career preparedness, geography of jobs, and transit.

Tables 4.1 and 4.2 score the access to different opportunity elements, including: poverty, school proficiency, labor market engagement, job access, and transit access. The poverty measure includes variables about poverty rate and 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 percent 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.

Comparing different demographic groups and scoring how well they are doing in these different indicators enabled TRPC to identify whether there is unequal access to resources that people need for their own welfare.

Table 4.1: Opportunity Access by Race/Ethnicity and Poverty, Thurston Region
0 = Least Access, 100 = Most Access

	White	Black	Hispanic	Asian	Native	Pacific Islander	All Persons
All Income Levels							
Poverty	53	56	52	59	49	53	52
School Proficiency	62	57	59	61	59	58	62
Labor Market Engagement	49	45	43	55	40	44	49
Job Access	48	50	53	52	48	49	50
Transit Access	32	44	40	47	31	47	37
% of Population	62.5%	2.3%	4.8%	4.1%	1.1%	0.7%	100%
People in Poverty							
Poverty	40	n/a	40	35	n/a	n/a	40
School Proficiency	64	n/a	62	59	n/a	n/a	63
Labor Market Engagement	47	n/a	50	46	n/a	n/a	47
Job Access	55	n/a	62	65	n/a	n/a	57
Transit Access	43	n/a	53	54	n/a	n/a	45
% of Population in Poverty	71.9%	3.6%	49.0%	6.3%	3.1%	0.3%	100%

Note: Index ranges from 0 to 100 with 100 signifying the greatest access to opportunity. An index greater than 50 signifies that the population lives disproportionately in neighborhoods with above-average access to opportunities.

Source: U. S. Dept. of Housing and Urban Development, 2012

Access to opportunity is fairly equitable across most groups. However, as Table 4.1 shows, Native Americans in the region have lower opportunity scores, except for school proficiency, than other groups.

The labor market engagement data in Table 4.1 suggest that many people in poverty are working but cannot find living-wage work; they often must live in a place near public transportation access. As more

development takes place near bus stops and routes, it is important to ensure that low-income people are not priced out of the market.

Table 4.2 compares children of all incomes to children in poverty. The reason children are compared specifically is because they have a higher rate of poverty than any other demographic group in the United States and Washington State. Furthermore, children who grow up in poverty are more likely to be poor themselves, have less educational attainment, and more chronic illness. Thereby, improving the lives of children will likely result in adults who are more self-sufficient and contributing members of society.

Table 4.2: Opportunity Access for Children by Poverty Status, Thurston Region
0 = Least Access, 100 = Most Access

	White	Black	Hispanic	Asian	Native	Pacific Islander	All Persons
Children of All Income Levels							
Poverty	53	55	51	60	48	52	53
School Proficiency	63	58	59	62	58	58	62
Labor Market Engagement	48	44	42	55	37	44	47
Job Access	48	52	53	50	49	51	49
Transit Access	34	44	40	48	32	47	36
% of Children	74.3%	3.5%	8.1%	5.4%	1.6%	1.2%	100%
Children in Poverty							
Poverty	33	n/a	35	n/a	n/a	n/a	35
School Proficiency	65	n/a	61	n/a	n/a	n/a	63
Labor Market Engagement	40	n/a	46	n/a	n/a	n/a	41
Job Access	54	n/a	64	n/a	n/a	n/a	55
Transit Access	40	n/a	53	n/a	n/a	n/a	42
% of Children in Poverty	66.1%	5.3%	16.9%	4.4%	3.4%	0.6%	100%

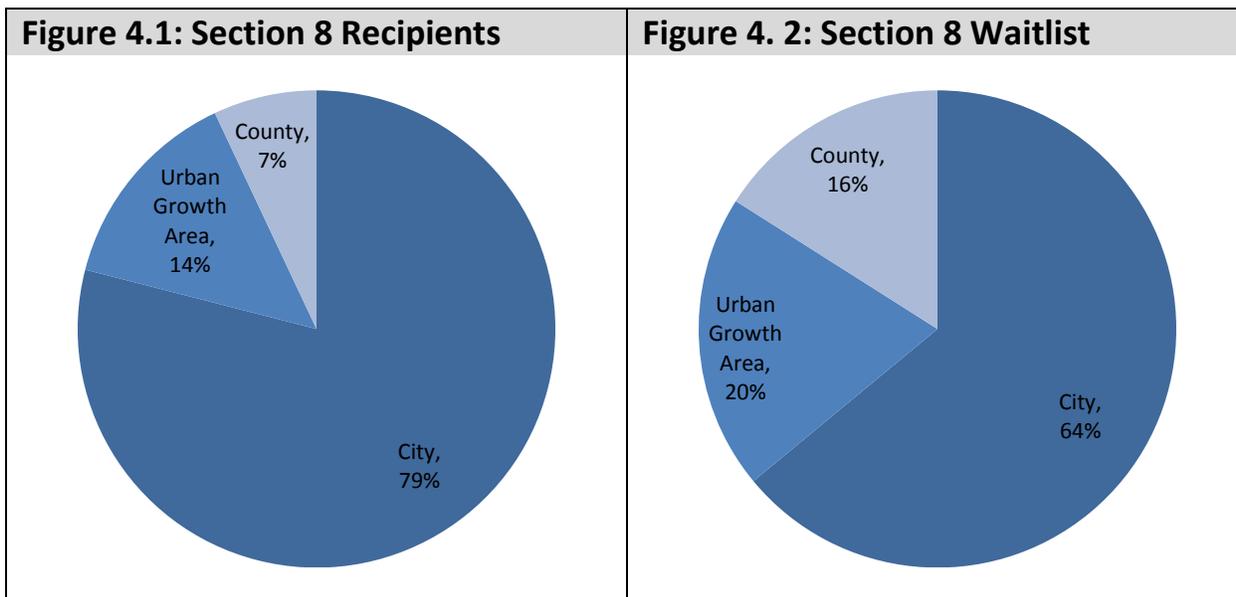
Note: Index ranges from 0 to 100 with 100 signifying the greatest access to opportunity. An index greater than 50 signifies that the population lives disproportionately in neighborhoods with above-average access to opportunities.

Source: U. S. Dept. of Housing and Urban Development, 2012

The same score differentiation occurs when comparing all children with children in poverty as comparing all people to people in poverty. This is likely due to children being more able to qualify for government assistance and not just to do with their likelihood of living in poverty. As for comparing across ethnic and racial groups of children, there do not seem to be any marked differences.

Section 8 Housing Voucher Recipients

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. Section 8 vouchers allow low-income people to choose where they would like to live and pay rent. Getting a voucher, however, is very difficult as there is not enough funding for all of the need. Furthermore, the application process to get on the wait list is rarely open.



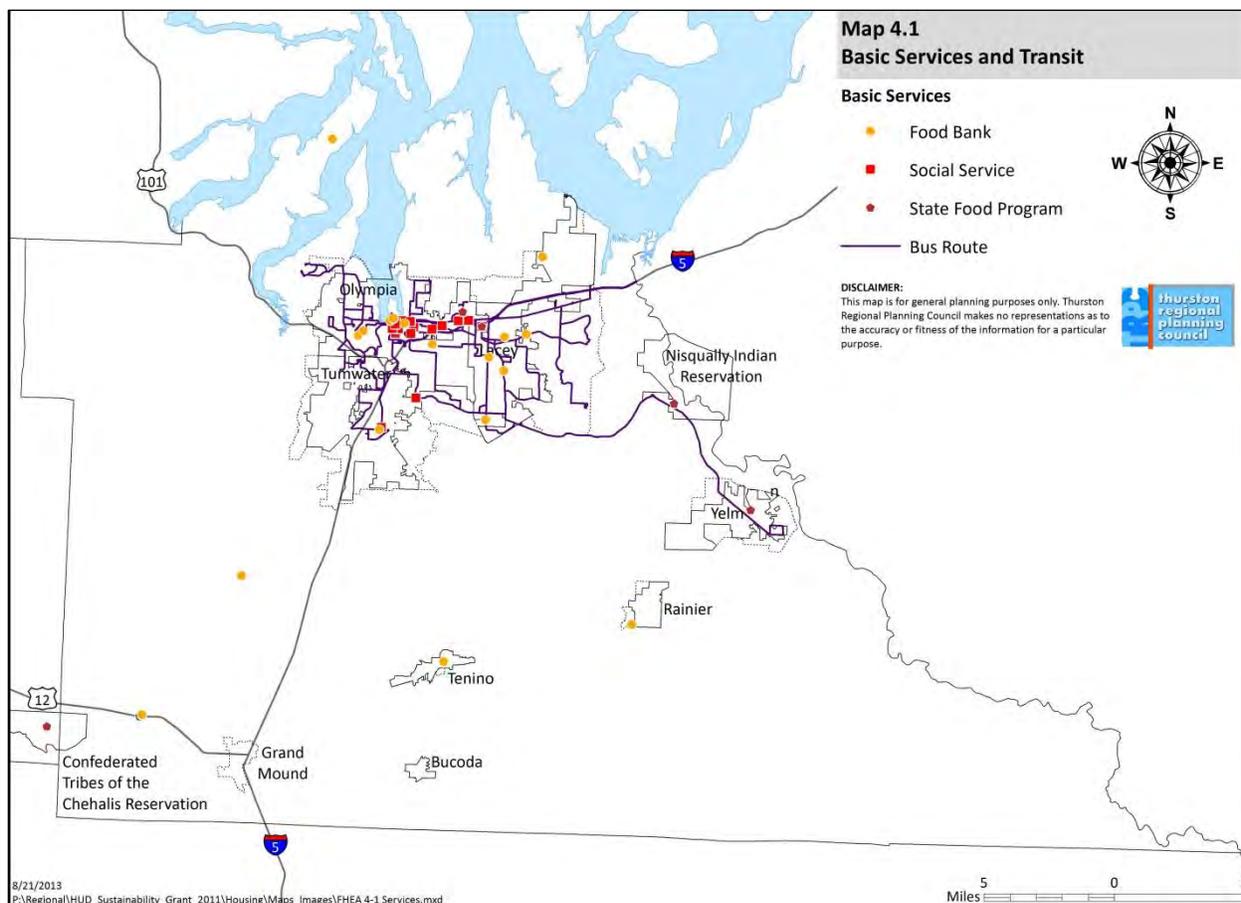
Source: Thurston County

Because this program generally allows low-income people to decide the best place to live, TRPC chose to compare where voucher recipients and people on the waitlist live to where resources are available in the region. Of the total, 23 voucher recipients could not be identified by address; 270 of the people on the waitlist were without physical addresses. This is due to people using post office boxes. If a person is in a domestic violence situation, then his or her location must be protected; if a person is homeless, then he or she often uses a post office box for mail. This comparison provides a proxy for identifying where people have access to homes when income is not the barrier. In contrast, identifying where people on the waitlist live shows where people must live when they have not had the burden of rent and moving costs alleviated.

Most of the voucher recipients and people on the voucher waitlist, shown in Figures 4.1 and 4.2, are clustered within city boundaries. Seventy-nine percent of voucher recipients and 64 percent of people on the voucher waitlist live within the boundaries of a city — primarily Lacey, Olympia, and Tumwater — which are higher-opportunity areas.

Many voucher recipients and waitlisted individuals live outside of the county’s urban core, however. This puts them in relative isolation to public resources, particularly in the southern part of the county where there is no fixed-route transit service and combined housing and transportation costs are generally higher [See *Chapter Two*]. Some people have moved from rural areas to the urban center to access resources, leaving behind their social networks.³¹

³¹ TRPC staff interview with SideWalk Program Director Phil Owen, 8/14/2012.



There might be several reasons for the discrepancy between voucher recipients and people on the waitlist. One reason might be that some of the people on the waitlist could indeed live within city boundaries but are currently homeless and therefore are not geographically identified. A second reason could be that people who become poor in more rural areas must stay in place until they have resources to move to higher-opportunity areas. In all likelihood, the difference is a combination of both of these reasons. In Map 4.1 we show that the vast majority of the region’s basic social services are located along the Pacific Avenue/Martin Way corridor that stretches eastward from downtown Olympia through Lacey. As shown in Map 2.5, this corridor passes through neighborhoods with some of the county’s highest poverty rates and most frequent transit service.

Figure 4.3 underscores that the vast majority of Section 8 voucher recipients and people on the waitlist live within a quarter-mile of a bus stop. However, there are still more than 450 individuals from this group who live more than a half-mile from a bus stop.

Most people are not likely to access a bus stop that far from their home and need other ways to access vital services. The Rural & Tribal Transportation (R/T) program helps to alleviate this problem by linking rural areas of the region with Intercity Transit routes in Thurston County and Twin Transit routes in neighboring Lewis County, but the program is not known widely and may not work for everyone.

This rural transit service, managed by TRPC, operates weekdays from 6:00 a.m. to 6:00 p.m. Funded through a combination of state and federal grants and local support, R/T has moved from an on-demand

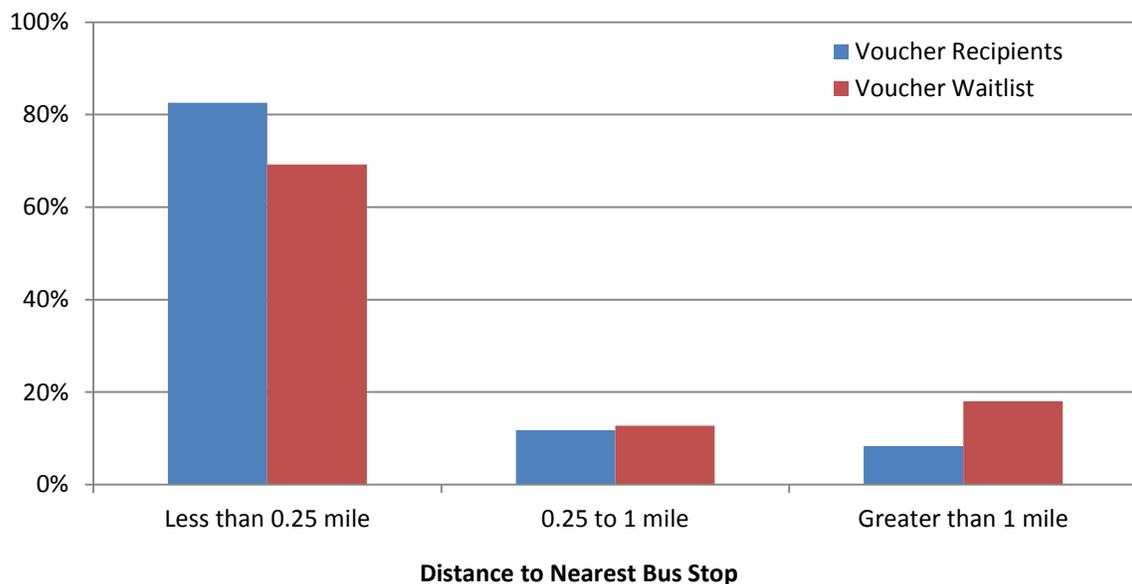
to a variable fixed-route service to serve a larger population. For the 2013-15 biennium, mayors of the small rural cities and towns have pledged in-kind support in the form of marketing the service to their constituents — both for residents and businesses. In August 2013, TRPC will launch a website with improved maps and schedules, accompanied by a communitywide mailing. All materials are translated into Spanish, as well as available online in a variety of languages.

Through several new initiatives, including Agritourism and the South Thurston Economic Development Initiative, the TRPC is working with chambers of commerce, elected officials, Washington State University, and the Thurston County Visitor and Convention Bureau to encourage economic development in the rural communities. That discussion, of course, includes transportation.

In fall 2013, TRPC will commence two projects that will focus on transportation in the rural communities. A federal Surface Transportation Program initiative will look at the corridor that connects these communities — where a state highway serves as the Main Street. In the second project, TRPC will update the Regional Coordinated Public Transit & Human Services Transportation Plan for the Thurston Region, which will engage the community in articulating its changing needs.

While R/T does not meet the needs of everyone, TRPC routinely hears from children who can participate in afterschool programs and adults who have found better jobs because of the availability of R/T. Community partners continue to seek funds for evening and weekend services.

Figure 4.3: Access to Transit for Section 8 Voucher Recipients, Thurston Region



Sources: Housing Authority of Thurston County

Another important opportunity comparison is access to healthy food. Similar to transit access, people in poverty tend to live closer to a grocery store as compared with people who are better off.

As Table 4.3 shows, 46 percent of Thurston Region residents living below the federal poverty line live greater than 1 mile from a grocery store that sells fresh produce; 64 percent of people who live above 200 percent of the federal poverty line live greater than 1 mile from a grocery store that sells fresh produce.

Table 4.3: Estimated Distance to Grocery Store, Thurston County

Distance to Grocery Store	All Incomes	100% of Poverty Level		200% of Poverty Level	
		Below	Above	Below	Above
greater than 1 mile	60%	46%	62%	49%	64%
greater than 0.5 miles	84%	71%	86%	75%	87%
greater than 0.25 miles	96%	93%	96%	94%	97%

Sources: TRPC population forecasts; U.S. Census Bureau 2006-2010 American Community Survey; SNAP retail locator

A health outcomes analysis by the University of Wisconsin’s Population Health Institute and the Robert Wood Johnson Foundation reports that 6 percent of Thurston Region residents have “limited” access to healthy foods — i.e., people who are low-income and do not live near a grocery store — compared with a 5 percent average for all Washington counties.³² The analysis also notes that 50 percent of the region’s restaurants are fast-food establishments, compared with a 46 percent average for all the state’s counties.

A more telling analysis, beyond the purview of this report, would be whether people find that the healthy food in their nearby store is affordable. For example, there is no longer a Safeway in downtown Olympia, but there is Bayview Thriftway that features many gourmet and specialty items not found at larger chain grocery stores. During TRPC’s interviews with low-income women and minorities [See *below*], several residents of downtown Olympia said they do not consider Thriftway a grocery shopping option because it is too expensive.

Outreach

Analyzing census data, alone, provides an incomplete picture of housing equity in the region. In order to understand the process people go through to access housing, TRPC surveyed and interviewed members of protected classes and their advocates at local nonprofit organizations. TRPC’s outreach included Centro Integral Educativo de Olympia (CIELO), SideWalk, and Parents Organizing for Welfare and Economic Rights (POWER).

Meeting with the members of CIELO enabled TRPC to get a more thorough understanding about the barriers that people who are non-native English speakers face when trying to get housing in The region. This group was primarily made up of English Language Learners (ELL).

When TRPC staff asked the group how difficult it has been to find housing, the answer came quickly — “very difficult,” several said. Asked whether they are able to get housing that meets their needs, all respondents signaled affirmative — but only if they adapt, for example, by having many children in one bedroom.

³² Robert Wood Johnson Foundation and University of Wisconsin Population Health Institute. *County Health Rankings & Roadmaps*. Online. Accessed 22 March 2013.

Many of the respondents said they have a hard time finding consistent, full-time work, and the money they get paid when working full-time is not very much. Many asked questions about what their rights are, and some asked whether they would even know if they had been discriminated against. Others said they had problems communicating with their landlords about home repairs or utility charges. This has led to some people having poor references from past landlords.

A pair of Latin American emigrants recounted that a Lacey property manager verbally indicated a lease price initially, but when the prospective renters went to sign the lease, the price was higher and unaffordable. It is unclear whether this instance marks an unfair change in rent or if there were written fees that were not evident initially to the prospective renters, whose native language is Spanish.

In general, many of the barriers associated with housing for this group seemed to be the same type of issues that face anyone living in poverty. However, the barriers are clearly higher for tenants who speak and write little or no English.

TRPC staff also interviewed the director of SideWalk, an organization that helps homeless people access housing and social services. SideWalk Program Director, Phil Owen, indicated that an inability to afford rent is a significant barrier facing many of the people with whom he works.

Owen's program has helped to address this challenge by implementing a Rapid-Rehousing program, which is based on the "Housing First" model of providing chronically homeless people a place to live first and then assistance to address unemployment, substance abuse, mental illness, or other problems.³³ Owen also has helped people connect with roommates to mitigate the costs of paying rent and utilities.

Section 8 voucher recipients are not considered a protected class in Washington State, so Owen suggested that this should be changed (As noted in Chapter One, Tumwater already has done so). Other significant barriers for homeless people are bad credit from healthcare bills, criminal records, and lack of money, Owen added. Yet another barrier is supply: When the rental market gets tighter, as it is today, landlords get pickier.

Reaching out to POWER elicited a slightly different take. POWER is an organization that provides low-income individuals advice on how to advocate for themselves while navigating the social-service system.

Typically, a person will contact this group when he or she either does not know whom to turn to or cannot access services available through social-service agencies. Tenants seeking assistance from POWER also typically have children.

One story proved what assistance programs can do. A mother said that she had been unable to work for a period and found she could not afford to pay her rent for the next month. She said she received a small amount of money, less than \$300, through a Washington Department of Social and Health Services program called Consolidated Emergency Assistance Program (CEAP) that allowed her to stay in her home since she would be getting a steadier paycheck starting the next month.

A more generalized observation from one of the volunteers in the POWER office is that many families are forced into poor-quality housing because they cannot afford anything better and do not have the

³³ U.S. Department of Housing and Urban Development, Office of Policy Development and Research. *The Applicability of Housing First Models to Homeless Persons with Serious Mental Illnesses*. (Washington, D.C., July 2007).

skills or time to learn about how to protect their rights when dealing with a landlord. When a person has nowhere else to go, the person is particularly vulnerable.

Barriers to Opportunity

TRPC's outreach efforts showed that some individual-based problems do not readily lend themselves to policy changes at the county or city level. Among nonprofits' most promising and effective strategies for single adults are Rapid-Rehousing and incentivizing more roommate- or studio-based housing.

Families come with their own barriers to accessing and keeping affordable housing. For example, many families are facing a future with fewer financial options because their five-year Temporary Assistance for Needy Families (TANF) grant has run out.

The cost of renting is higher in the long run than that of owning a home. For people who need to maintain mobility or have been unable to save for the down payment on a house, however, the liability that purchasing a home poses is too great. Rental options, therefore, need to be abundant in a variety of neighborhoods, especially those that provide mobility choices.

Several of the low-income and minority residents that TRPC staff interviewed and surveyed said they struggle to pay their water and electricity bills. Such renters could benefit from weatherization programs — such as the one offered through the Community Action Council of Lewis, Mason and Thurston Counties — to reduce their utility bills. Nationally, however, multifamily housing receives a disproportionately small share of available energy-efficiency funding. A recent report by the National Consumer Law Center recommended that HUD tap more effectively into the estimated \$4.5 billion that utilities and energy-efficiency program administrators spend annually on energy efficiency so that a proportionate share of the funding reaches low-income, multifamily housing.³⁴

For people who buy their homes, the loan they get will not only open doors to different neighborhoods, it also will be a large factor in determining any future mobility to neighborhoods with easy access to jobs, schools, parks, buses, grocery stores, and other opportunities. Therefore, a closer inspection of whether low-income people have access to nonpredatory home loans should be done in the region.

Conclusions

A person's race or ethnicity is not a strong determinant of whether he or she has more or less access to opportunities. Still, there are many barriers — including poor English-comprehension skills, limited understanding of the region's housing/renters' assistance/advocacy network, and broader market forces (e.g., a tight job market) — for low-income minorities who are trying to locate and keep quality, high-opportunity housing.

TRPC's analysis indicates that Section 8 voucher recipients are locating primarily in areas that have better access to transit, grocery stores, social services, and other opportunities. Still, there are many voucher recipients who do not have access to such opportunities; people on the waitlist who are particularly vulnerable in their housing situations have even less access than people who receive vouchers.

³⁴ National Consumer Law Center, *Up the Chimney: How HUD's Inaction Costs Taxpayers Millions and Drives Up Utility Bills for Low-Income Families* (August 2010).

The region's government and nonprofit housing advocates must coordinate better to ensure that assistance is accessed and understood easily by low-income residents, especially those with limited English skills. A potential platform for such coordination would be a standing local or regional committee tasked with maximizing collaboration and cooperation toward achieving housing goals and actions [See *recommendations, Chapter Seven*].

V. Housing Discrimination

Chapter five examines fair-housing enforcement and outlines the types of complaints citizens have filed regarding housing accessibility within the past 13 years. The chapter also includes a discussion of what should be the best way to identify discrimination. Fair-housing laws state that:

It is an unfair practice for any person to refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny a dwelling to any person, whether acting for himself, herself, or another, because of sex, marital status, race, creed, color, national origin, families with children status, the presence of any sensory, mental or physical disability, or the use of a trained dog guide or service animal by a disabled person. Fair Housing Act as Amended (Title 8)

Complaint Process

Complaints about discrimination at the state level are made to the Human Rights Commission. However, if a person is a member of a federally protected class, then he or she can complain at the local HUD office.

The office where a complaint is made will act as an impartial third party and identify whether there is enough evidence to make a claim. If a landlord is found to have discriminated against someone based on the person's protected class, then the case may be referred to the Washington State Office of the Attorney General. If an acceptable agreement is not reached through mediation, then the landlord may face legal proceedings.

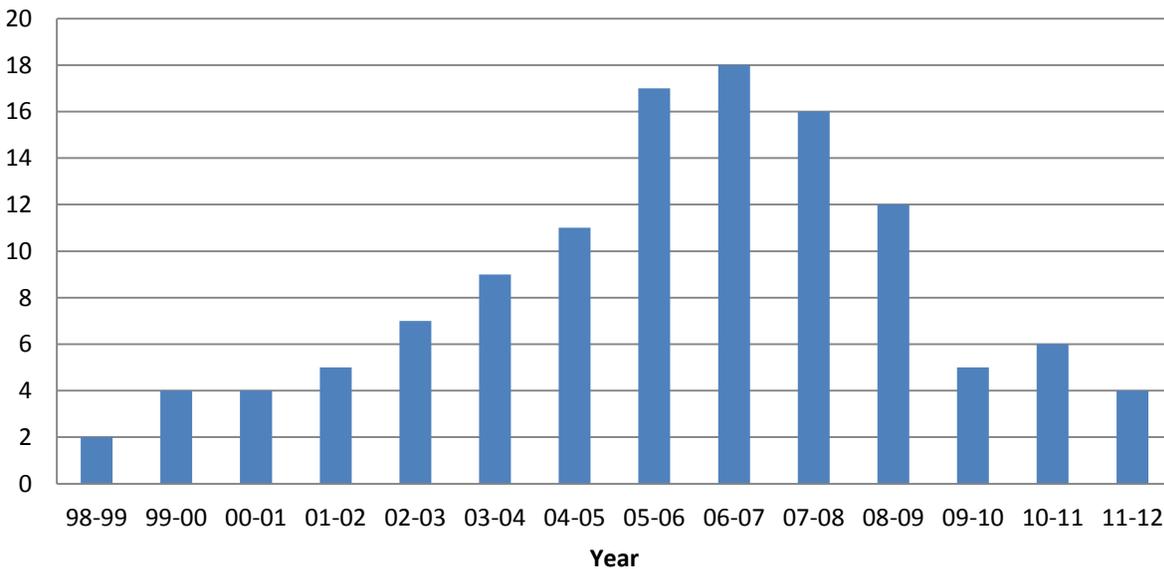
Complaints Made

During the past 13 years, there have been 122 complaints made to the Human Rights Commission regarding housing discrimination in the region. As shown in Figure 5.1, there was a peak in the number of complaints (18) in 2006-'07. The reason for the peak is unclear, but there are a number of factors that may have contributed.

The U.S. housing market began to weaken significantly in early 2006 — marked by a sharp decline in home sales and starts that continued into early 2009. In 2006 and 2007, the Washington State Legislature expanded discrimination to include sexual orientation/gender identity/expression and veterans and military status.³⁵ Some other jurisdictions outside of the Thurston Region that had an increase in complaints during the same period attributed it to a public-education campaign. This is not so for the Thurston Region, however, as local outreach funding was decreased during this time.

³⁵ Washington State Human Rights Commission. *2005-2007 Biennium Report* (Olympia, WA, November 2008).

Figure 5.1: Housing Complaints in the Thurston Region



Source: Thurston County Human Rights Commission

The majority of the complaints in the region, 48 percent, stem from disabled access. There are a few reasons why this group has the greatest number of complaints. Firstly, it is explicit. A landlord will either accommodate someone or will not, whereas other types of discrimination usually are not explicit; the person being discriminated against may not even know that any discrimination took place. Secondly, there may be confusion about the rights of accommodating disabled individuals.

The Americans for Disabilities Act was signed into law in 1990, making it fairly recent legislation in terms of anti-discrimination. However, the federal Fair Housing Act included disability as a federally protected class in 1988 and is described below:

The Fair Housing Act, as amended in 1988, prohibits housing discrimination on the basis of race, color, religion, sex, disability, familial status, and national origin. Its coverage includes private housing, housing that receives Federal financial assistance, and State and local government housing. It is unlawful to discriminate in any aspect of selling or renting housing or to deny a dwelling to a buyer or renter because of the disability of that individual, an individual associated with the buyer or renter, or an individual who intends to live in the residence. Other covered activities include, for example, financing, zoning practices, new construction design, and advertising. The Fair Housing Act requires owners of housing facilities to make reasonable exceptions in their policies and operations to afford people with disabilities equal housing opportunities. For example, a landlord with a "no pets" policy may be required to grant an exception to this rule and allow an individual who is blind to keep a guide dog in the residence. The Fair Housing Act also requires landlords to allow tenants with disabilities to make reasonable access-related modifications to their private living space, as well as to common use spaces. (The landlord is not required to pay for the changes.) The Act further requires that new multifamily housing with four or more units be designed and built to allow access for persons with disabilities. This includes accessible common use areas, doors that are wide enough for wheelchairs, kitchens and bathrooms that allow a person using a wheelchair to maneuver, and other adaptable features within the units.

Source: US Department of Justice, <http://www.ada.gov/cguide.htm#anchor62335>

These rules may cause people to come to different conclusions with regard to "reasonable accommodations." Thirdly, it may cost less to simply refuse to allow the necessary changes as compared to any fees that may have come with denial and discrimination of disabled people.

Outreach

Looking at these numbers, alone, there do not appear to be any egregious occurrences of housing discrimination in the region. The data, however, do not factor in how well residents know their rights. What is the process of making a complaint? Do people looking for something as basic as housing have the time to make a complaint? One way that jurisdictions have gone about answering these questions is by performing a housing audit.

A housing audit uses researchers who are of different federally protected classes and those who are not who attempt to rent or buy from a set group of places within an area. Everything else is kept constant in these scenarios. The researchers compare experiences to identify whether the protected classes were treated any differently than the others. These audits are very useful but can be very costly. However, without such audits, it can be difficult to discern whether discrimination has actually occurred. Seattle conducted a housing audit and found that more than 50 percent of apartment complexes tested showed some form of discrimination.³⁶ Housing professionals in the region think that a better way to decrease discrimination is through better education of landlords, real estate agents, and other stakeholders about fair-housing rights and responsibilities.

Once a person identifies that he or she has been discriminated against and where to make a complaint, the person goes through the following process with the Washington State Human Rights Commission:

When a complaint is filed, the Commission acts as a neutral fact-finder. The Commission is not an advocate for either side. Our role under the law is to gather facts about the situation and then determine whether there is cause to believe that discrimination occurred. The Commission will send a written notice to the person(s) alleged to have committed the act of discrimination. The Commission will ask for a written response to the charge. A Commission Investigator will investigate the complaint by gathering more evidence, interviewing witnesses, or conducting site visits.

It can take some time to complete a thorough investigation. Whenever appropriate, the Commission will meet with both sides to explore resolving the issues. Settlement is often a quicker and more satisfactory way to resolve the complaint. Upon completion of the investigation, the Commission will issue a finding. If the evidence does not support the charge of discrimination, the Commission will issue a finding of "no reasonable cause" to believe discrimination occurred. If the Commission finds that there is reasonable cause to believe discrimination occurred, we will seek conciliation of the complaint. Appropriate remedies in the conciliation process may include back pay, reinstatement, rent refunds, or training to eliminate the unfair practice. If conciliation fails, the complaint may be turned over to the Attorney General's office for hearing before an Administrative Law Judge. The Commissioners may grant reconsideration if the party can show that there was a misapplication of the law, or that relevant information provided during the investigation was not considered in the finding.

Source: Washington State Human Rights Commission, www.hum.wa.gov

As noted in Chapter 4, part of TRPC's analysis included outreach to local nonprofit agencies that serve some of the typically marginalized people in our community. These groups included: Centro Integral Educativo de Olympia (CIELO), Parents Organizing for Welfare and Economic Rights (POWER), and SideWalk. When asked about discrimination, many of these groups' individuals said they were unsure how to recognize if discrimination had occurred. Furthermore, many said they feared retaliation if they chose to complain about discrimination.

³⁶ www.cityofseattle.net/civilrights/Documents/2011FairHousingTestingReportfinal.pdf

These anecdotal references about making a complaint coincide with the findings of the 2006 HUD paper, “Do We Know More Now? Trends in Public Knowledge, Support and Use of Fair Housing Law.” In the paper, HUD surveyed people in 2001 to get a baseline of what people knew about housing discrimination. HUD surveyed people again in 2005 after some public-service announcements were done to see whether there was a shift in what people knew about housing discrimination.

While HUD was not able to make any strong conclusions regarding the effect of its public-service announcements, the agency was able to learn that even people who believed they had been discriminated against were not likely to file a complaint. The reasons respondents gave were: They did not believe that complaining would have helped anything; they did not know where to complain; they assumed they would be retaliated against; they were too busy; or they thought it would cost too much money or time. A better way of analyzing whether there is housing discrimination would likely come from conducting a housing audit rather than simply relying on complaint statistics.

Conclusions

The Human Rights Commission recorded 122 complaints of housing discrimination during the past 13 years — an average of nine complaints annually and a peak of 18 complaints in 2006-'07. Given the limited number of complaints, it's difficult to draw strong conclusions about the data. Factors that may have contributed to the peak are the weakening of the housing market and expansion of the state's definition of discrimination to include sexual orientation/gender identity/expression and veterans and military status.

The limited data do not paint a complete picture because cases of discrimination may go unreported, as suggested by TRPC's interviews and research. In order to more accurately gauge whether discrimination is a problem in the region, a deeper investigation could be made through housing audits or surveys. Following through and investigating whether discrimination happens in the region is important because it helps ensure equitable access to opportunities.

VI. Homelessness

Chapter Six examines who is homeless in the region, why, and what possible public- and private-sector solutions can reduce homelessness. Thurston County has set a 10-year goal of reducing homelessness in region by half by mid-2015.

The Numbers

While the U.S. Census Bureau provides accurate population numbers for the general population, local government agencies have been collecting data on the number of homeless people for just the past seven years (Table 6.1). The homeless population has grown more than 64 percent since 2006, while the general population has grown just 11 percent, according to data provided by the city of Olympia.

Table 6.1: Homeless and general population growth in the Thurston Region

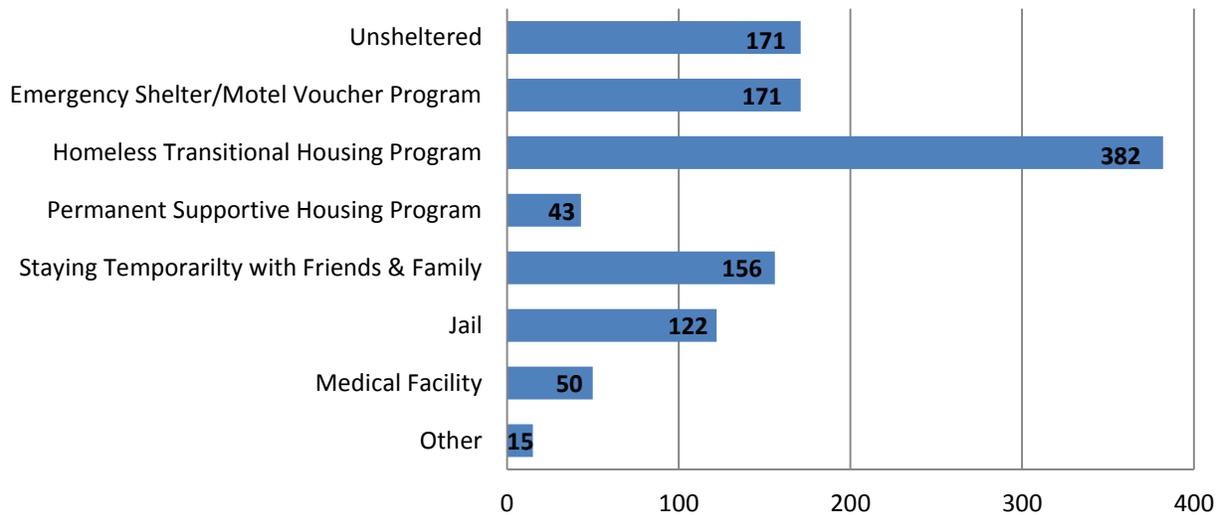
Year	County Population (Estimated)	Percent Increase from 2006	Number of Homeless	Percent Increase from 2006
2006	231,100	---	441	---
2007	238,000	3%	579	31%
2008	245,181	6%	462	5%
2009	249,800	8%	745	69%
2010	252,264	9%	976	121%
2011	254,100	10%	566	28%
2012	256,800	11%	724	64%

Source: City of Olympia, Community Planning & Development

In January 2012, a point-in-time count revealed 724 people living homeless in the region [Table 6.2]. The count found another 156 people who were staying temporarily with friends or family. The count also found 172 people in jails and medical institutions, who, if not for their being held involuntarily, would have been homeless.³⁷ These categories, while not included in official count numbers required by HUD, bring the 2012 point-in-time count to 1,110 people living homeless across the region. For purposes of planning, it is important to factor in people in living situations that do not meet HUD's strictest definition so that adequate support systems can be created to meet the need.

³⁷ Thurston County, *Point-In-Time Count of Homeless* (Thurston County, WA, January 2012).

Table 6.2: Point-in-time Count of Homeless in Thurston Region, January 2012



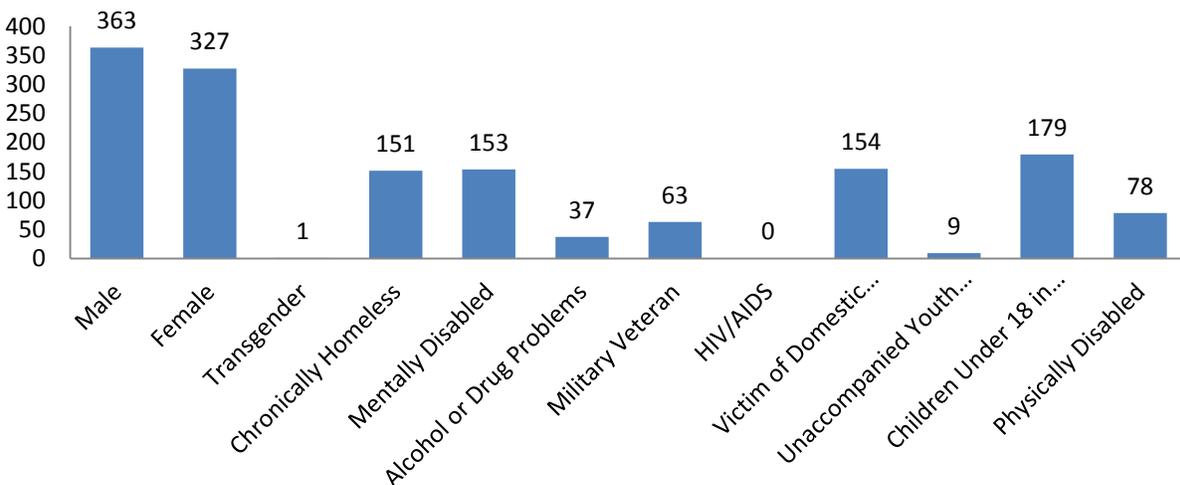
Note: 1,110 total responses to question: "Where did you sleep last night?"

Source: January 2012 point-in-time count, Thurston County

Who Are the Homeless?

Homeless individuals include adults and children, individuals and couples, people who work, and those who are unemployed. According to a study conducted in 2007 by the National Alliance to End Homelessness, Washington State was one of the top 10 states in the nation with the highest rates of homelessness. Table 6.3 shows the homeless subpopulations in the region, according to the January 2012 count.

Table 6.3: Homeless Subpopulations in the Thurston Region



Note: Survey permitted multiple responses

Source: January 2012 point-in-time count, Thurston County

Long-term and Chronic Homelessness on the Rise

For the first time in the history of annual counts in the region, those who reported being homeless for one year or more topped those who had been homeless for less than a year: 366 people reported being homeless over one year.

In 2005, 31 percent reported being homeless less than one year compared with 24 percent in 2012.

A “chronically homeless” person is defined by HUD as an individual with a disabling condition who has either been continuously homeless for a year or more or who has had at least four episodes of homelessness in the past three years. Families now can be counted as chronically homeless.

In the 2012 point-in-time count, 21 percent of people were found to be chronically homeless.

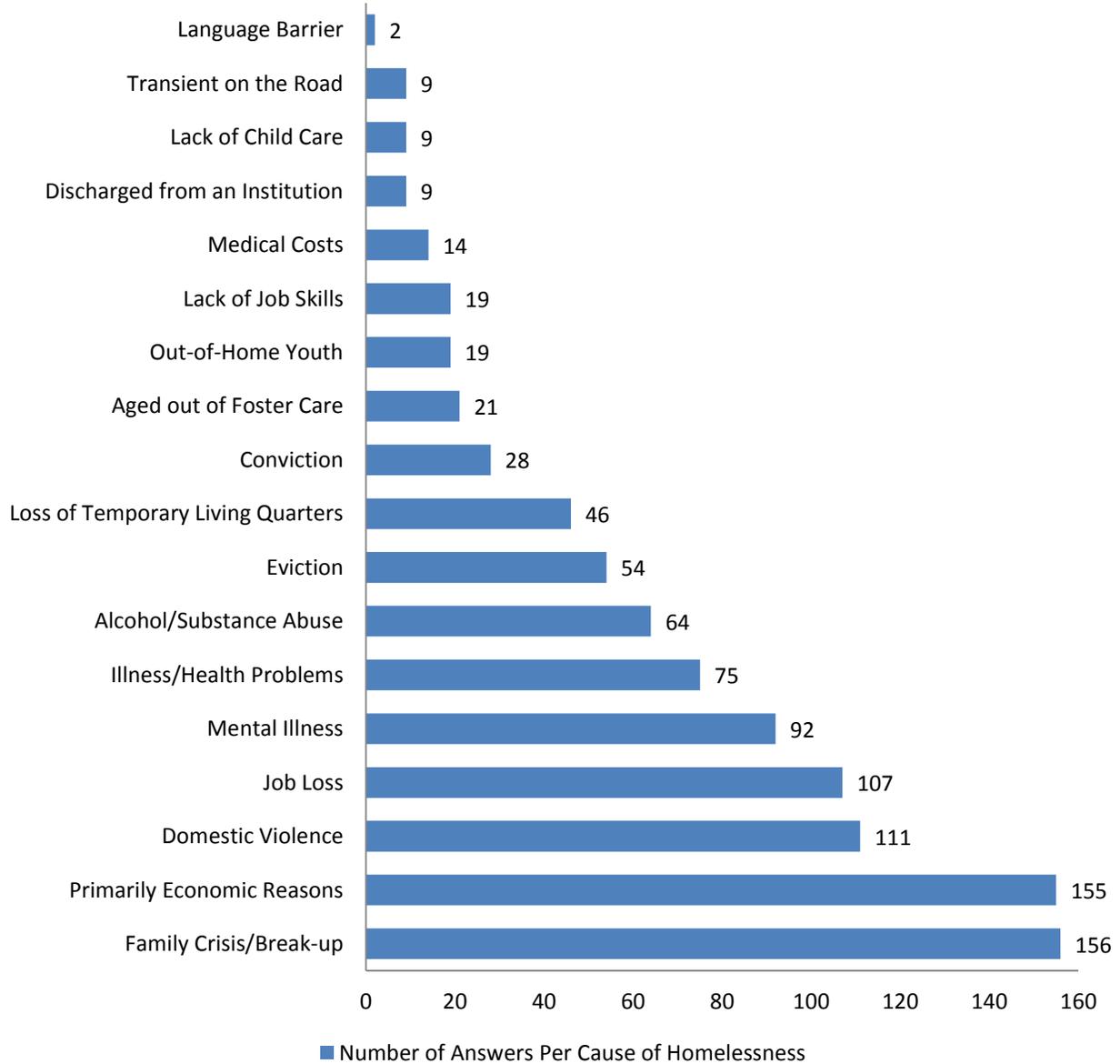
Causes of Homelessness

People become homeless for a variety of different reasons: unemployment, low wages, physical disabilities, mental-health problems, drug and alcohol use, family break-up, and release from treatment centers and jails without having a home. The causes are often overlapping, and many individuals cycle in and out of homelessness.

According to the January 2012 count, the top reasons people gave for being homeless were [Table 6.4]:

1. Family crisis or break up
2. Economic reasons
3. Domestic violence
4. Job loss
5. Mental illness

Table 6.4: Causes of Homelessness in the Thurston Region



Note: Some of the 718 respondents listed several reasons
Source: January 2012 point-in-time count, Thurston County

Causal Factors and Barriers to Housing Stability

Affordability

According to the conventional definition [*Chapter Two*], a housing unit is affordable if it costs no more than 30 percent 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. Table 6.5 shows the percentage of monthly earnings lower-wage workers had to pay for housing in 2011.

Table 6.5: Housing Affordability in the Thurston Region

Income Source in 2011	Monthly Earnings	Percentage of Income	
		1-bedroom at \$726/month	2-bedroom at \$806/month
Minimum wage (\$8.67 per hour)	\$1,503	48%	54%
Minimum welfare grant (1-person household)	\$305	238%	264%
Maximum welfare grant (10-person household)	\$1,123	65%	72%
Social security disability	\$674	108%	120%

Source: Thurston County

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 percent in February 2011.³⁸ 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.

³⁸ Statewide Poverty Action Network

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 [See Chapter 3]. 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.

Youth

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 and Housing Resources

The Thurston Region has many great organizations with dedicated staff and volunteers who help people who have become homeless obtain and maintain stable housing. Components of an effective homeless housing and services system are outlined below.

Outreach — This component is how the system reaches out to find those who are resistant to seeking the shelter and services that can lead to stable housing. This is critical to understanding what barriers and gaps exist in the system, as well as to engaging with homeless people in a public health mode. Often, those who are the most chronically homeless are the highest users of the criminal justice system and the emergency healthcare system. Quality outreach ensures that relationships are built that create humanitarian links to stable housing, and eventually, physical and mental health.

Shelter — Shelter is typically offered for a less-than-90-day period. This component is the most expensive tool in the homeless system toolbox because it typically requires 24-hour staffing seven days a week. Current thinking about homeless systems is that reducing the lengths of stay in a shelter can not

only reduce costs, but it is also better for individuals and families. Communities across the nation are looking for ways to divert people from shelter whenever possible, or, when shelter is necessary, to move people more quickly to housing than the typical 90-day stay.

Rapid Rehousing — This is a new housing tool introduced as part of the federal economic stimulus in 2009. The idea is to tailor rental assistance and support services to people in just the right amounts to rehouse and stabilize them. This provides an alternative to cookie-cutter 90-day or two-year programs.

Transitional Housing — This is traditionally a two-year program providing rental assistance with support services. There is a trend nationally to reserve this type of program for youth and those who can support their own housing eventually but will need a long period of adjustment to succeed.

Permanent Supportive Housing — There are people for whom maintaining housing will be a life-long challenge. This housing type can provide a supportive environment so that people with social, physical and behavioral challenges can be cared for without the constant threat of losing their housing. This is an expensive program type and should be reserved for the most vulnerable populations who, without it, would likely cycle in and out of homelessness.

Homeless and Housing Gaps

Even with very effective housing and services programs in place to stabilize people out of homelessness, there are not enough programs in place to meet the need. During the 2012 point-in-time count, there were 171 people who were not only homeless but were living unsheltered on streets, alley-ways, and in tents in wooded areas.

A comprehensive analysis of the gaps in the homeless housing and services system involves examining:

Who

- Who is not being assisted currently?
- How many people will need assistance annually?
- What are their barriers and unique needs?

How

- What types of assistance are deployed?
- Are there more effective interventions that could be introduced?
- Are standardized methods used to decide what assistance to use?

How Much

- Right-size interventions that will help get people housed.
- Assess what cheaper options might be available.
- Don't over-assist some people while under-assisting others.

Such an analysis is being conducted by the Thurston County Homeless System Coordinator. A yearlong project began April 1, 2012.

Homeless and Housing Systemic Opportunities

Time of Change

Last year, 2012, marked a time of transition and change in the region in terms of affordable housing and homeless programs:

- There was full turnover of county staff administering housing programs;
- The county took on three new revenue streams, doubling resources for homeless and affordable housing;
- The county made plans to take on a fourth revenue stream in 2013;
- The county developed and funded the yearlong Thurston County Homeless System Coordinator Project;
- The HOME Consortium, the county's advisory body on affordable housing and homelessness, adopted a vision, goals, and objectives.

Opportunities to Improve Administration

The region is well-positioned to restructure the administration of affordable housing and homeless programs. An opportunity exists to provide focus on system improvement, to produce better outcomes for people, and to make strides in reducing homelessness.

Opportunities for New Resources

Thurston County has notified HUD that it intends to become a Community Development Block Grant (CDBG) entitlement county. This brings new resources to community development in the region, including affordable housing, homeless, and services programs.

Volunteerism is alive and well in the region. With adequate staff resources, more can be done to strengthen and honor the investment in homelessness and affordable housing by those who give their valuable time.

Communities across the globe are becoming more creative about providing donation opportunities for the cause of eliminating homelessness. For example, some communities are including a "tip" option on their restaurant and bar checks that customers can use to donate to homeless programs in the community. This can be done during a homeless awareness day, week, or even month.

Opportunities to Create an Affordable Housing Development Pipeline

With administrative improvements at the County, opportunities are created to work with local governments and other stakeholders. One of these opportunities is to create a pipeline of affordable and homeless housing projects, without having to rely on individual providers to do so on their own.

Zoning and Other Regulatory Barriers

Current zoning ordinances restrict homeless shelters to a limited number of areas, treating the facilities more like commercial enterprises rather than emergency residential accommodations. New shelters are often required to go through zoning processes that require public review, sometimes resulting in significant opposition. Faith-based shelters also are subject to zoning and other regulations; however, recent case law has created an extraordinary right under the state constitution for faith-based organizations to

“minister to the poor” in pursuit of their religious mission. As a result, homeless shelters hosted by churches and other faith-based organizations benefit from more flexibility from local governments than those operated by nonprofit organizations. If homelessness persists in the region during the next 20 years, local efforts to reduce homelessness would be enhanced greatly with more flexible zoning.

Conclusions

Figuring out what causes homelessness isn’t difficult. Figuring out how to create an effective and efficient countywide response system to homelessness is.

The current system of homeless housing and services is working hard with the limited resources available. But even the current network of providers feels that we can do better as a community. This is why providers have worked with the county to create the Homeless Coordinator Project. With the Homeless Coordinator Project underway, a new understanding is being developed about:

- How to help people back into housing more quickly;
- How to make the system more efficient with current investments;
- How to make new investments to assist people who remain unsheltered.

Thurston County’s first Ten-Year Plan to Reduce Homelessness was written and adopted at the end of 2005. According to the *2012 Thurston County Homeless Census Report*, “since 2006 Thurston County has invested nearly \$12 million dollars to support many successful projects and programs to reduce homelessness.” The region’s homeless shelter capacity has increased by 11 percent since 2006, but the capacity has still not kept pace with need, however.³⁹

An additional 288 beds would have been needed in 2012 to house all of the region’s homeless, according to the Thurston County HOME Consortium’s draft Consolidated Plan for 2013-2017. The document underscores that the county needs more programs to provide rapid rehousing for families and permanent supportive housing for adults with special needs. To meet the growing demand, Thurston Region municipalities and nonprofits could increase their stock of affordable, transitional, and special-needs housing. Municipalities also should ensure that their zoning codes include such facilities so as to permit them in areas with equitable access to public transit, social services, and other opportunities [See *Recommendations chapter*].

³⁹ Thurston County HOME Consortium. “A Citizen’s Summary of the 2013-2017 Consolidated Plan.” Draft for Public Comment. June 2013. Print.

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VII. Recommendations

To inform its *Fair Housing Equity Assessment*, TRPC utilized local, state, and federal government population and housing data, state schools data, private-sector housing market analyses, peer-reviewed academic texts, newspaper and magazine articles, and interviews and surveys of low-income and minority citizens and their advocates. TRPC's 17-member Housing Panel helped shape this report's recommendations, which guided the development of the *Regional Housing Plan* and *Creating Places—Preserving Spaces*. These ambitious plans will help shape efforts to plan for growth during the next three decades.

TRPC's analysis found that one's race or ethnicity is not a strong determinant of whether he or she has more or less access to opportunities in the region. The region's growing minority population has a lower average household income than the majority White population, but the income gap is generally not manifesting itself in the form of geographic and economic segregation. Indeed, none of the region's neighborhoods meets HUD's definition of an ethnically or racially segregated area of poverty.

One of the clearest findings is that the areas of the region with the highest poverty rates are also the areas with the best access to transit, jobs, affordable housing, and social services. In short, many of the people at the bottom of the income scale — regardless of their skin color — live in areas that offer the best resources to help them rise above poverty.

While the finding above is of positive note, there are significant private- and public-sector barriers — including zoning restrictions, high redevelopment costs, and opposition from existing residents — to expanding and integrating the stock of affordable homes for renters and buyers in high-opportunity neighborhoods where single-family housing is predominate. Further, the low-income and minority residents we surveyed and interviewed as part of this assessment said that having adequate money and knowledge to access and keep the housing they need is a major challenge, especially when the rental and employment markets are tight.

So as to clear these and other barriers, this report recommends strategies and actions in the following areas: increasing access to decent and affordable housing; improving citizen awareness about fair housing; using land-use and financial tools to promote access to opportunity; and, continuing data collection and analysis.

Land-Use and Financial Tools

- **Promulgating Fair-Housing Policies:** Thurston Region municipalities could set goals for increasing the supply of housing for low- and moderate-income households equitably. Further, jurisdictions could agree to review residential zoning policies and not prohibit the mix, type, and density of housing needed to achieve the region's sustainability goals.
- **Pursuing Public-Private Partnerships:** As the region grows and demand for housing increases amid city and town centers and along corridors, municipal policymakers, nonprofit leaders, and private developers could forge partnerships to ensure there is an adequate supply of affordable housing in these urban areas to meet the needs of low-income residents. The TRPC Urban Corridors Task Force's recommendations for public-private collaboration mark a good starting point. A standing local or regional committee, composed of public- and private-sector representatives (e.g., real estate agents, developers, tribal representatives, municipal housing specialists, etc.), could be

created and tasked with maximizing collaboration and cooperation toward achieving housing goals and actions.

- **Incentivizing Inclusionary Zoning:** Thurston Region municipalities could incentivize developers to set aside a certain percentage of new multifamily housing units for low-income buyers and renters.
- **Removing Regulatory Barriers:** Thurston Region municipalities could remove or reduce the impact of some regulations, such as zoning and building codes, for infill and redevelopment of housing that is affordable for low- and moderate-income households. Areas identified by TRPC's Housing Panel include parking requirements, setbacks, and building height limits.
- **Adding Housing Incentives:** Thurston Region municipalities could add incentives, such as tax exemptions, to encourage the type and density of development that is desired and ensure it can be built and financed. Special valuation, for example, allows property tax exemptions for a number of years in return for development of four or more low-income or market-rate housing units in designated areas. Where financially feasible, savings could be passed down to the purchaser or renter.
- **Diversifying the Housing Stock:** Thurston Region municipalities could re-examine zoning policy to allow for greater integration of a broader range of all housing types (e.g., duplexes, quadplexes, and accessory dwelling units), as well as jobs and services (e.g., cafes, markets, and other neighborhood-scale commercial developments), in neighborhoods. Concentration of one housing type (e.g., single-family homes) does not promote a sense of community and increases automobile dependence.
- **Developing Infrastructure:** Thurston Region municipalities could build street and sidewalk improvements so as to reduce infill and redevelopment costs in areas targeted for development, such as activity centers and close-to-transit corridors. This would help lower the overall cost of developing affordable housing.
- **Increasing Energy Efficiency:** Thurston Region municipalities could support and expand funding and incentive programs that encourage building owners and occupants to choose resource-efficient appliances (e.g., rebates for Energy Star washing machines) and retrofit existing housing units with better-insulating doors and windows. Municipalities also could prioritize retrofit loans and/or grants for affordable housing with the best access to public transportation.

Access to Housing & Shelter Resources

- **Supporting Shared-Equity Housing:** Thurston Region municipalities and nonprofits could support shared-equity policies to make buying housing of all types (e.g., single-family, condos and duplexes) affordable. There are several approaches that municipalities or nonprofits could pursue. Under the Community Land Trust model, a nonprofit uses public and private dollars to buy and hold land in perpetuity for the purpose of maintaining affordable homes for purchase; the trust owns the land and has first rights to buy the house upon it if the homeowner sells or defaults. Seattle-based Homestead Community Land Trust uses this model. Austin, Texas, uses a down-payment assistance model, rather, where the city provides a homebuyer up to \$40,000 in a deferred, 0 percent interest loan for 30 years. The borrower must pay back the loan, plus an equity percentage, when the borrower sells, leases, refinances, pays off the first lien, or otherwise transfers the title within 30 years. The city has first rights to buy the house at market rate.
- **Increasing Affordable Rental Housing:** Thurston Region municipalities and nonprofits could expand the stock of affordable rental housing. Homes First!, a Lacey-based nonprofit, buys and rehabilitates housing units at scattered sites throughout the Thurston Region and rents to low-income and special-needs people. The nonprofit, which receives funding from private and public sources, owns 26 properties, ranging in size from single-family homes to a seven-unit complex.

- **Standardizing Green Building Practices:** Thurston Region municipalities could: 1) share green building design, construction, and operating best practices from within their communities; 2) be receptive to new green building technologies and practices, and support Washington State Building Code Council amendments to the state building code that support market adoption of such technologies and practices; 3) offer builders financial incentives for reducing environmental impacts; 4) engage other community stakeholders, including landlords and realtors. Having consistent standards for green buildings would make it easier for anyone, anywhere to live in an energy- and water-efficient home with lower utility bills and environmental impacts.
- **Planning for Housing Transitions:** Thurston Region municipalities could take advantage of changing demographics to provide for a full range of housing. For example, as “empty nesters” downsize, they make room for younger households with children. This would free up the affordable housing in suburban neighborhoods that is being occupied by people with a higher income.
- **Zoning for Homeless Accommodations:** Thurston Region municipalities could ensure that zoning codes include shelters, group homes, transitional housing, and permanent housing with social services, as well as ensure that such facilities have access to transit, parks, and other amenities.

Public Education

- **Educating Landlords and Renters:** Thurston Region municipalities could encourage collaboration among public- and private-sector stakeholders to expand efforts (e.g., workshops and outreach to individuals) to educate tenants and landlords about their fair-housing rights and responsibilities.

Data Collection and Analysis

- **Collecting Data:** Thurston Region municipalities could collect relevant data (e.g., housing surveys and audits) that illustrate housing discrimination in a manner that encourages the highest possible compliance with fair-housing laws.
- **Reviewing Performance:** Thurston Region municipalities could review progress regularly using fair-housing benchmark data.

The Sustainable Thurston project’s *Regional Housing Plan* — and the broader sustainability plan, *Creating Places—Preserving Spaces* — build upon the *FHEA* in several ways.

The *Regional Housing Plan* incorporates the *FHEA*’s analysis of equity barriers and builds upon its recommendations, which were drafted with the help of the Sustainable Thurston Housing Panel. The *Regional Housing Plan* concludes with a more robust list of recommended actions for the region’s municipalities, nonprofits, and other stakeholders.

The broader regional sustainability plan, which is also in draft form as of this writing, will recommend how the housing actions, as well as actions related to land use, transportation, and more than a dozen other issues, should be operationalized. The document will identify regional priority actions, timelines, leads, and partnerships. Equity is a common thread that stitches the three plans together.

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Appendix

Housing Survey

TRPC staff circulated the Housing Survey below among minority and other members of protected classes in Thurston County. Staff also used the survey questions for in-person interviews at POWER and CIELO offices in August and September 2012.

1. How difficult has it been to find housing?
2. What would make locating a place to live easier for you?
3. How do you determine if the location you want to live is good?
4. What modes of transportation do you use for work, grocery shopping, etc.?
5. Do you find that the house or apartment that fits your needs is affordable?
6. Have you had much luck qualifying for apartments?
7. Have you been denied access to the house you want?
 - How many times?
 - How many times have you looked at a place due to location? How did you decide?
8. Please place numbers next to the following in order of importance in selecting a place to live:
 - # of bedrooms
 - # of bathrooms
 - Near People of the same ethnicity
 - Cost of Rent
 - Utility Bills
 - Community Characteristics
 - Access to Transit
 - Parks
 - Shopping
 - Schools
 - _____ (please fill in if there is different characteristic you look for)

Interview with CIELO (8/9/2012)

Meeting with the members of the Centro Integral Educativo de Olympia (CIELO) allowed TRPC staff to get a more thorough understanding about the barriers that people face when trying to get housing in Thurston County.

The interview group was made up primarily of English Language Learners (ELL). When asked how difficult it has been for them to find housing the answer came very quickly: “very difficult.” A lot of the people have a hard time finding consistent, full-time work, and the money they get paid when working full-time is not very much.

Many members of the interview group asked questions about what their rights are, and some interviewees asked whether they would even know if they had been discriminated against. Some people said they have problems with communicating with the landlords they have now regarding extra charges for services they are not sure whether they used or not (e.g., water) without any receipts or metering to show usage.

Interviewees said another issue some have faced when trying to rent is that they will be told one rental price. But when they go to sign a lease, the landlord will raise the price of rent; this makes the home unaffordable.

In general, it seems a lot of the barriers associated with housing for this group are the same that would be faced by anyone living in poverty. However, it is clearly made more difficult and increases the barriers and ability to navigate the rental system when there are language issues.

Interview with POWER (9/5/2012)

A college-educated woman who used to work for the state but lost her job when she became disabled told us her housing difficulties. The woman, whom we chose not to identify by name in this report, explained that she has found herself stuck in sub-standard, unsafe housing with a negligent landlord. She claimed that one person in her downtown Olympia complex had to live several weeks without the use of a toilet; another neighbor does not have a working stove, she added.

The woman claimed that her landlord will enter her apartment without giving a proper advance notification. The landlord once gave her a day's notice that she needed to find another place to live for a week with her cat because the landlord was replacing windows.

The woman reported that the lock on her apartment is of poor quality and that she has been harassed and assaulted by neighbors who use drugs. The woman said she owns a vehicle but that her apartment is too far for her to walk to a grocery store she can afford.

The woman said she remains in the apartment because rent is low. This prevented her from getting a Section 8 housing voucher a few years ago, she added, because, at that time, a tenant's rent had to be less than half of his or her income. Since the woman was living in such low-cost housing, she did not qualify for the voucher and was unable to move out. She said she has lived at the complex for 17 years.

Another woman described her experience as a tenant at a mobile home park that is charging what she described as exorbitant amounts for water; she said she has been unable to obtain any receipts to prove water usage. The woman claimed that her landlord will charge Caucasian and Latino residents different amounts for water usage. The woman said she is in the process of working with a lawyer on this issue but cannot get any of her neighbors to follow suit; they are too afraid, she claimed.

The woman volunteers her services with victims of domestic violence. She said that finding a shelter where a parent can be with their children is very difficult. Furthermore, it is unduly burdensome to find housing when leaving a domestic violence situation, she said. She said she would like it if the Tenants Union were re-funded and that there were more tenants' rights education.

Monica Peabody, the director of POWER, said that the poor have been living increasingly in uninhabitable buildings and are getting trapped there. Furthermore, a large amount of tenant rape has been perpetrated by landlords, she claimed. A lot of the crime and poor housing has gone underreported, she added, as people are more afraid of not having a home and would often rather risk the known unsafe conditions they are in than to face the uncertainty of living on the streets.

Interview with Phil Owen, program director, SideWalk (8/14/2012)

Owen indicated that the barriers to housing for a lot of people he works with, homeless, have mostly to do with being unable to afford the rent. SideWalk has helped to address this by implementing the Rapid-Rehousing program based on the “Housing First” model. Also, he has worked to help people connect with potential roommates so to mitigate the costs of a home.

Owen said he wants policymakers to do more to streamline the shelter system. He said the cost of a shelter bed should not cost more than a rental would cost, unless the bed is for a program that warrants it, such as a domestic violence program.

Owen also mentioned Section 8 vouchers and how landlords in Washington State are free to discriminate against Section 8 voucher recipients. He said there is a need to add Section 8 voucher recipients to the list of protected classes in Washington State, but he said he is unaware of anyone actively lobbying about this issue.

Some of the barriers for homeless people are bad credit from health, criminal records, and a lack of money, Owen underscored.

When the rental market gets tighter, landlords get pickier, he added. Generally, there are not a lot of studio and cheap apartments in Thurston County.