



City of
Lakewood

**5-YR 2025-2029 Consolidated Plan & FY 2025
Annual Action Plan**

July 1, 2025 – June 30, 2029

Tacoma-Lakewood

HOME Consortium

April 1, 2025

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EXECUTIVE SUMMARY

ES-05 EXECUTIVE SUMMARY – 24 CFR 91.200(C), 91.220(B)

1. Introduction

A Consolidated Plan is a strategic document prepared by participating jurisdictions receiving HUD entitlement funding. Entitlement communities, including Lakewood, Washington, in accordance with the U.S. Department of Housing and Urban Development (HUD) regulations, must complete this process and submit plan every 5 years. As an entitlement community, Lakewood must prepare and submit both the Consolidated Plan and Annual Action Plan to HUD. This entitlement status and requisite plan enables Lakewood to receive formula grant assistance from HUD for various programs, including the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), and other funding.

5-Year Consolidated Plan

The Consolidated Plan, submitted to HUD every five years, is created as a result of a collaborative process involving local government, community, residents, industry, economic development, and nonprofit organizations. It incorporates assessing current housing and community development conditions, public participation and input, analyzing available resources, and identifying priority needs, area needs, and funding priorities. The plan ensures that the proposed strategies align with Lakewood residents' specific needs and aspirations.

1-Year Annual Action Plan

The Annual Action Plan, which complements the Consolidated Plan, is developed and submitted to HUD annually and provides a detailed breakdown of how allocated funds will be utilized in the upcoming 5 years. It outlines specific activities, projects, and programs that will be undertaken to address the identified needs and achieve the established goals. The Action Plan allows for flexibility, allowing adjustments and modifications in annual allocations received from HUD on an annual basis in response to changing circumstances and emerging priorities.

The success of the Consolidated Plan relies on collaboration among various stakeholders, including local and regional government agencies, community organizations, business and industry, nonprofits, and residents. By fostering partnerships and engaging in joint efforts, the plan aims to leverage collective resources and expertise to maximize the impact in the community.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Housing Needs and Objectives

Stakeholders emphasized the critical need for affordable housing units, particularly for families, seniors, and veterans. Key objectives include:

- Expanding the stock of affordable housing through partnerships with local organizations.
- Preserving existing housing through rehabilitation programs and extending affordability restrictions for subsidized units at risk of expiring.
- Providing emergency rental and utility assistance to prevent displacement.
- Developing accessible housing for seniors and disabled individuals to promote aging in place.
- Leveraging and expanding resources to support housing initiatives.

Infrastructure and Public Facilities

Stakeholders highlighted the need for transportation upgrades, sustainable stormwater systems, and expanded public spaces. Objectives include:

- Enhancing multimodal transportation networks, including ADA-compliant sidewalks, improved roadways, and streetlighting improvements.
- Modernizing public facilities such as libraries, parks, and community centers to ensure accessibility and sustainability.
- Resilient infrastructure addressing climate challenges, neighborhood revitalization, flood mitigation, and energy-efficient designs.

Public Services

- Increasing access to mental and behavioral health care, programs for youth and disadvantaged populations, and housing and homelessness services.
- Enhancing food security through partnerships with local organizations.

- Providing tailored support for vulnerable groups, including at-risk youth and individuals with disabilities.

Addressing Disproportionate Needs

Housing problems among racial and ethnic groups, particularly for Black, Hispanic, and Pacific Islander households. Objectives include:

- Implementing culturally competent housing outreach programs.
- Expanding access to affordable housing in Opportunity Zones to mitigate gentrification risks.
- Support fair housing policies that assist everyone in finding an affordable and suitable place to live.

3. Evaluation of past performance

Over the last five years of the Consolidated Plan, Lakewood rehabilitated and preserved numerous housing units, provided critical rental and mortgage assistance, and supported infrastructure improvements that benefitted thousands of residents. Key achievements included creating or retaining jobs through targeted economic programs, assisting vulnerable households with homelessness prevention services, and advancing major affordable housing projects, such as partnerships with Habitat for Humanity and LASA. Notably, the City effectively adapted to the challenges posed by the COVID-19 pandemic, redirecting resources to emergency rental assistance and business grants.

2019 Performance

- **Affordable Housing:**
 - Assisted 36 low/moderate-income households with housing benefits (300% completion of the annual goal).
 - Rehabilitated 38 homeowner housing units (146% of the goal).
 - Added one new housing unit and demolished three unsafe structures.
- **Community Development:**
 - Supported infrastructure improvements benefiting over 30,000 residents.
 - Created 16 jobs through economic opportunity programs.
- **Homelessness Prevention:**
 - Provided assistance to eight individuals, achieving 40% of the goal.

- Initiated emergency relocation programs aiding three displaced households.

2020 Performance

- **COVID-19 Response:**
 - Provided rental and mortgage assistance to 113 households (226% of the annual goal).
 - Supported 38 jobs through emergency business grants.
- **Affordable Housing:**
 - Rehabilitated eight housing units, achieving 80% of the program year goal.
- **Homelessness Prevention:**
 - Assisted five individuals and redirected priorities to address pandemic-related impacts.
- **Economic Development:**
 - Supported 15 small businesses, creating or retaining jobs for low-income residents.

2021 Performance

- **Affordable Housing:**
 - Maintained focus on housing rehabilitation, completing eight projects.
 - Supported 121 households with emergency rental assistance.
- **Homelessness Services:**
 - Provided relocation assistance to nine households and initiated large-scale planning for transitional housing developments.
- **Community Infrastructure:**
 - Improved sidewalks, benefiting 5,345 residents

2022 Performance

- **Affordable Housing:**
 - Rehabilitated 19 housing units and supported 415 households with tenant-based rental assistance.
 - Completed rehabilitation of 64 rental units, sustaining 100% of planned housing stock.
- **Homelessness and Support Services:**

- Assisted 87 individuals with emergency payments.
- Provided homelessness prevention services to 517 individuals, achieving over 1,000% of the annual target.
- **Public Facilities:**
 - Undertook rehabilitation and enhancement projects to improve living conditions in affordable rental housing.

2023 Performance

- **Affordable Housing:**
 - Added one homeowner housing unit and rehabilitated six housing units.
 - Continued progress on major projects, including Habitat for Humanity and LASA's 26-unit development.
- **Homelessness and Services:**
 - Supported 560 individuals with homelessness prevention efforts (1,120% of annual goal).
 - Assisted 45 individuals with public service activities benefiting vulnerable populations.
- **Community Investments:**
 - Allocated significant resources to public infrastructure improvements and emergency payment programs.

2024 Performance

- While still underway, the City is on track to meet its goals identified in the 5-YR 2020-2024 Consolidated Plan.

4. Summary of citizen participation process and consultation process

Multiple meetings were held, including sessions with Lakewood agencies like the Tacoma-Pierce County Health Department, Pierce County Housing Authority, Tacoma Pierce County Affordable Housing Consortium, and the Fair Housing Center of Washington: department staff, youth councils, and service providers. Feedback was collected through an online survey and open forums, targeting specific groups such as low-income households, seniors, and at-risk populations. Focused discussions were held with underrepresented groups, including youth, veterans, and the elderly, to capture unique perspectives on housing barriers and service gaps.

5. Summary of public comments

As part of the development of the 5-YR 2025-2029 Consolidated Plan, the City conducted two initial public hearings and four other hearings before various public and community advisory boards. Additionally, the City conducted an online survey to further gather community input and received three written comments regarding the Plan. Comments received to date ranked the need for more affordable housing, including additional single- and multi-family options, as the highest need, followed by infrastructure improvements and a more walkable community. Public safety, property maintenance, homeless services, and shelter access followed closely behind. A summary of comments received are detailed in PR-15, later in this report.

30-day Comment period (April 1 – April 30, 2025) and April 21, 2025 Public Hearing comments are to completed after the 30-day comment period and hearing.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments were considered and/or incorporated into the Consolidated Plan.

7. Summary

Section 108- The City of Lakewood has two outstanding Section 108 loans totaling \$636,000 in principal balance due. The first loan, Curbside Motors, was originally made in 2014 in the amount of \$700,000 to assist a for-profit business acquire property and construct a pre-owned automotive dealership and services in Lakewood. The second loan, LASA Client Service Center, was completed in 2015 for \$310,000 and provided funding to develop 15-units of affordable housing and a client services center housing a local non-profit.

In 2025, the City anticipates it will receive a combined \$78,811.25 in Section 108 income and will submit \$55,000 in principal and \$20,768.75 in interest repayments to HUD.

For the remainder of the 5-YR Consolidated Plan (fiscal years 2026 – 2029), the City anticipates it will receive a combined \$303,920 in Section 108 income and

will submit \$245,000 in principal and \$51,535 in interest repayments to HUD.

PROJECT	SECTION 108 BALANCE	ANTICIPATED INCOME – 2025	PRINCIPAL REPAYMENT - 2025
Curbside Motors	\$409,000	\$51,269	\$36,000
LASA Client Service Center	\$227,000	\$27,542.25	\$19,000

THE PROCESS

PR-05 LEAD & RESPONSIBLE AGENCIES - 91.200(B)

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for the administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for the administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	LAKEWOOD	Planning & Public Works

Table 1 – Responsible Agencies

Narrative

The City of Tacoma acts as the lead agency for HOME Investment Partnership Act (HOME) funding received through the Tacoma-Lakewood HOME Consortium, with Lakewood acting as a consortium member. The City of Lakewood acts as the lead agency for Community Development Block Grant (CDBG) funding, which is received directly from the U.S. Department of Housing and Urban Development.

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PR-10 CONSULTATION - 91.100, 91.110, 91.200(B), 91.300(B), 91.215(L) AND 91.315(I)

Introduction

The City of Lakewood conducts multiple public hearings during the development process before the Consolidated Plan and the Action Plan is published, including at least one public hearing during the 30-day comment period to obtain citizens' views and to respond to comments and questions. The City also sends letters to various State and local groups, departments, and organizations as part of the consultation process. The 2025 – 2029 Consolidated Plan included consultation with the City of Tacoma, Pierce County, Pierce County Continuum of Care, Pierce County Housing Authority, Tacoma Housing Authority, Living Access Support Alliance (LASA), Tacoma/Pierce County Habitat for Humanity, Rebuilding Together South Sound, South Sound Housing Affordability Partners, Tacoma/Pierce County Affordable Housing Consortium, Fair Housing Center of Washington, Tacoma-Pierce County Health Department, and other stakeholders as provided in the Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies (91.215(I)).

As part of the planning process, the City of Lakewood established a community advisory board to provide public oversight, comment on the process, and review funding recommendations for both the CDBG and HOME programs. As part of the development of the 5-YR Consolidated Plan (2025-2029), the City solicited input through interviews, meetings, and public hearings to determine community needs, priorities, and approaches to meeting those needs. Since the development of the 5-Year Plan, the City has continued to consult with many of the agencies and organizations originally polled.

The Pierce County Housing Authority and the Tacoma Housing Authority continue to work closely with the cities of Lakewood and Tacoma, coordinating efforts to improve housing choices for low-income households in both communities. Additionally, local housing and services providers such as LASA, Greater Lakes Mental Health, Tacoma-Pierce County Habitat for Humanity, Associated Ministries, Tacoma/Lakewood/Pierce County Continuum of Care,

South Sound Housing Affordability Partners, and the Tacoma/Pierce County Affordable Housing Consortium among others continue to provide input and support for mental health, services, and housing options in Lakewood, Tacoma, and throughout Pierce County.

As part of the City's human services funding process, monthly coalition meetings are held at the City to bring together non-profits, service providers, and governmental agencies to help determine and better understand the need for housing and human services in Lakewood and throughout Pierce County. Coordination through the South Sound Military and Communities Partnership (SSMCP) continues an ongoing partnership with Joint Base Lewis McChord to understand better what level of assistance military personnel and veterans are experiencing in terms of housing needs, health and human services, and mental health care assistance.

Lakewood sought internal comments from city departments on housing and community development needs and services for low-income and special-needs populations. On a regional level, the consolidated planning process involved consultation with Pierce County Community Connections, the City of Tacoma, United Way of Pierce County, Pierce County Housing Authority, Tacoma Housing Authority, Tacoma-Pierce County Habitat for Humanity, the Homeownership Center of Tacoma, LASA, South Sound Housing Affordability Partners, Tacoma/Pierce County Affordable Housing Consortium, Lakewood Community Services Advisory Board, Tacoma/Lakewood/Pierce County Continuum of Care, Tacoma-Pierce County Health Department, local school districts, police and fire departments, and the State of Washington, to understand better the needs of at-risk populations such as homeless families with children, single-parent households, victims of domestic violence, individuals with disabilities, ethnic minorities, and the elderly.

The plan describes additional efforts to enhance and coordinate efforts between housing, health, and service providers.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The cities of Tacoma and Lakewood are actively engaged members of the Tacoma/Lakewood/Pierce Continuum of Care Committee. The three jurisdictions are the most involved governmental entities in the Continuum, cooperatively working on programs to meet needs for housing and services. Both Tacoma and Lakewood support the Continuum's priorities, focusing on the needs of the most vulnerable populations, including chronically homeless persons, unaccompanied youth, families with children, and veterans, among others. The mission of the Continuum of Care is to promote a community-wide commitment to ending homelessness through policy and resource alignment by implementing activities to achieve the goals and objectives of the Plan to End Homelessness.

In recent years, the Continuum has moved from a single point of access, or centralized intake, to that of a coordinated entry system providing many points of entry. This system, when coupled with an active diversion program known as Housing Solutions Conversations, aims to keep those in housing crisis from entering the system by supporting their identification of a solution and prioritizing them for a specific housing referral based on their vulnerabilities and the severity of their barriers to secure housing. Through this partnership and implementation of the Five-Year Plan to Address Homelessness, a countywide commitment is made to ensure all persons facing homelessness have access to shelter and support, no matter their social or economic circumstances or where they live within Pierce County.

As housing prices and market-rate rents continue to rise at alarming rates, further destabilizing housing affordability and limiting housing options for low- and moderate-income households, this coordinated and cooperative effort to ensure affordable housing stability and access to a safe home endures as a realistic and attainable goal for all in our community.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies, and procedures for the administration of HMIS.

The Cities of Tacoma and Lakewood work closely with the Collaborative Applicant of the Continuum of Care (Pierce County) in planning the allocation and use of Emergency Solutions Grant (ESG) funds. ESG policies and procedures were created and are updated periodically in cooperation with

Pierce County and Tacoma to ensure that ESG subrecipients are operating programs consistently across eligible activities. Both entities review performance. Pierce County, as the HMIS lead, works closely with the City of Tacoma to maximize the use of HMIS resources and to draw data for reports on project performance and program outcomes. The City of Lakewood does not receive ESG funding.

2. Describe Agencies, groups, organizations, and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies, and other entities.

Table 2 – Agencies, groups, and organizations that participated

1	Agency/Group/Organization	City of Tacoma
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	<p>Housing Need Assessment</p> <p>Public Housing Needs</p> <p>Homeless Needs - Chronically homeless</p> <p>Homeless Needs - Families with children</p> <p>Homelessness Needs - Veterans</p> <p>Homelessness Needs - Unaccompanied youth</p> <p>Homelessness Strategy</p> <p>Non-Homeless Special Needs</p> <p>Market Analysis</p> <p>Economic Development</p> <p>Anti-poverty Strategy</p> <p>Lead-based Paint Strategy</p>
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	<p>As the lead member of the Tacoma-Lakewood HOME Consortium, Tacoma remains a key partner in the development and implementation of the consolidated planning process. The City of Tacoma was consulted in the development of priorities and strategies designed to meet the various community and economic development needs identified in this Plan. Lakewood and Tacoma will continue to coordinate their efforts to ensure the goals and outcomes identified in the 5-YR Consolidated Plan (2025-2029) are satisfied.</p>

2	Agency/Group/Organization	Pierce County Community Connections
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Pierce County Community Connections is a partner agency in a regional effort to end homelessness, encourage community and economic development efforts benefitting low-income individuals, to expand safe, decent, affordable housing, and in the provision of public and human services to individuals in need. As a recipient of CDBG, HOME, and ESG funding, the County is a natural partner with the cities of Lakewood and Tacoma in determining a regional approach to housing and community development activities. Pierce County is actively engaged in a funding partnership with Lakewood to fund the development of 26 new units of affordable rental housing in the Lakewood downtown core.</p>
3	Agency/Group/Organization	Pierce County Continuum of Care
	Agency/Group/Organization Type	Regional organization Regional Continuum of Care
	What section of the Plan was addressed by Consultation?	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs</p>

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	<p>Tacoma, Lakewood, and Pierce County all take active rolls on the Continuum of Care Committee. The goal of the Continuum is to promote community wide commitment to ending homelessness through policy and resource alignment by implementing activities to achieve the goals and objectives of the Plan to End Homelessness. Members of the Continuum strive to ensure all persons facing homelessness have critical access to shelter and support designed to make homelessness a brief event.</p>
4	Agency/Group/Organization	Pierce County Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	<p>Housing Need Assessment Public Housing Needs Homelessness Strategy Market Analysis Anti-poverty Strategy</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Pierce County Housing Authority (PCHA) is a vital partner to the City of Lakewood in its efforts to increase and preserve affordable housing options for low-income households. PCHA manages a number of programs such as scattered site public housing, Section 8 vouchers, and enterprise fund apartments to provide housing stability to many low-income Lakewood households. As an operator and developer of affordable housing serving in excess of 5,000 individuals, the housing authority was consulted to provide information on the need for public housing in Lakewood and in greater-Pierce County. As recently as FY 2022, Lakewood partnered with PCHA to fund the rehabilitation of two low-income public housing complexes within the City of Lakewood - Village Square and Oakleaf Apartments, serving 64 total households. Additionally, PCHA will provide housing vouchers to LASA for two low-income households at LASA's new 26-unit rental development in Lakewood.</p>
5	Agency/Group/Organization	Tacoma Pierce County Habitat for Humanity
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis Anti-poverty Strategy.
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	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Tacoma/Pierce County Habitat for Humanity remains an integral part of Lakewood's approach to providing safe, decent, affordable housing to low-income households in Lakewood and Tacoma. Lakewood recognizes the crucial link between wealth building and homeownership, especially for at-risk and low-income households. Consultation with the agency focused on housing need, market analysis, anti-poverty strategy, veteran housing opportunities, and special needs housing. Lakewood looks forward to ongoing and continued coordination with Habitat as it seeks to expand affordable housing options for low-income families and make much needed improvements to distressed communities through redevelopment activities focused on replacing older blighted homes with newly constructed affordable single-family homes. As housing and land prices continue to spiral, the City and Habitat have begun to explore land trust models to ensure investments in affordable housing continue for generations to come. In 2024-25, Habitat will bring eight newly constructed homes in the Tillicum neighborhood online for low-income homeownership opportunities.</p>
6	Agency/Group/Organization	LASA

	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>LASA was consulted as part of the planning process to better define and understand the scope and type of homeless need in Pierce County. LASA continues to be an integral provider in the fabric of homeless services and housing assistance to the homeless and those at risk of homelessness. With LASA's ongoing partnerships with the Pierce County and Tacoma Housing Authorities, and operation of housing and services facilities for the homeless, LASA is uniquely positioned to understand and assist the homeless population in Lakewood and Pierce County. Partnership and coordination with LASA allow Lakewood a better understanding of the needs of those living at or below the poverty rate, as well as what seems to be an ever-increasing demand for homeless services. Partnerships include the recent expansion of the client services facility to include showers, laundry and bathroom facilities at LASA downtown headquarters. In 2025, LASA will begin construction of 26 new affordable rental units located in the downtown core.</p>
7	Agency/Group/Organization	South Sound Housing Affordability Partners
	Agency/Group/Organization Type	Housing Regional Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	South Sound Housing Affordability Partners (SSHA3P) is an intergovernmental collaboration between the Cities and Towns of Auburn, DuPont, Edgewood, Fife, Fircrest, Gig Harbor, Lakewood, Milton, Puyallup, Sumner, Steilacoom, Tacoma, and University Place, Pierce County and the Puyallup Tribe of Indians, working together to create and preserve affordable, attainable, and accessible housing throughout the participating communities. Consultation focused on market trends, analysis of housing affordability, and means of advocacy to generate dedicated revenue streams in support of affordable housing development throughout Pierce County.
8	Agency/Group/Organization	Tacoma-Pierce County Affordable Housing Consortium
	Agency/Group/Organization Type	Housing Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Tacoma/Pierce County Affordable Housing Consortium is a non-profit organization designed to bring together various groups, organizations, business, and governmental agencies and jurisdictions with a focus on developing and preserving access to decent, safe, and high-quality affordable housing. Consultation is typically ongoing with advocacy efforts to fund and develop affordable housing, as well as current and ongoing market trends that may be causing inequities in the housing market.
9	Agency/Group/Organization	Fair Housing Center of Washington
	Agency/Group/Organization Type	Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Fair Housing Center of Washington is a nonprofit agency dedicated to providing fair housing education, outreach, and enforcement services to western and central Washington. Explored various parts of Lakewood's 2024 Comprehensive Plan that overlap and intersect with the Consolidated Plan to identify strategic partnership opportunities. Consultation included pathways to ensure housing opportunities exist for all Lakewood households, especially for those at-risk, disabled and senior households.</p>
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Identify any Agency Types not consulted and provide a rationale for not consulting.

No agencies were intentionally excluded from consultation. Every effort was made to ensure advance publication of meetings and opportunities to contribute.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Pierce County	Addresses homelessness on countywide basis.
City of Lakewood Comprehensive Plan	City of Lakewood	Plan updated September 2024 and approved by Puget Sound Regional Council in February 2025. The plan encourages infill housing, cottage-style development, changes in zoning to permit higher densities, and incentivizes the construction of affordable housing through housing tax credits and other practices. The plan projects future housing targets and identifies capacity for future land development for low-income housing, including shelters, and permanent supportive housing, among others.
Human Services Needs Analysis Report (2020)	City of Lakewood	Plan identifies gaps and needs in services for Lakewood citizens.
Legacy Plan	City of Lakewood, Parks Department	Identifies long-term park and recreation needs for Lakewood citizens.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
6-Year Comprehensive Transportation Imp. Program	City of Lakewood, Public Works (2024-29 TIP Report)	The plan identifies local infrastructure projects throughout the City. Projects occurring in low-income census tracts are evaluated for compatibility with federal program guidelines and funding opportunities.
Affordable Housing Action Strategy	City of Tacoma	Addresses the housing affordability crisis through anti-displacement, reducing barriers to housing access, the creation of affordable housing, and maintenance of existing affordable housing.
Five-Year Plan to End Homelessness (2024)	Pierce County Continuum of Care	The Plan identifies pathways to end homelessness throughout the County.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l)).

The City of Tacoma and the City of Lakewood work closely with the Tacoma Housing Authority and the Pierce County Housing Authority. They participate in the Tacoma/Lakewood/Pierce County Continuum of Care. They are active in the Tacoma Pierce County Affordable Housing Consortium, the Economic Development Board for Tacoma-Pierce County, the Pierce County Human Services Coalition, and other public entities and associations that set priorities for the use of resources in the region, set goals, and measure progress in meeting those goals.

Narrative

The City of Lakewood conducted outreach and engagement activities to agencies, groups, and organizations in line with the City of Lakewood Community Development Block Grant and HOME Investment Partnership requirements and City of Lakewood Participation Plan.

Planned outreach activities were conducted as follows:

- Lakewood Planning Commission: The Commission (created by City ordinance), with members appointed by the City Council, reviewed the Con Plan and considered feedback and recommendations.
- Lakewood Community Service Advisory Board: The Board reviews the Consolidated and Annual Action Plans and provides input on housing and community development needs. CSAB recommendations are forwarded on to Council for action. To the extent possible, the Board includes low- and moderate-income persons, representatives of community groups, and members of the community. This group was consulted to provide feedback and recommendations and to review the draft Consolidated Plan prior to sending it to City Council for approval.
- Lakewood Neighborhood Connections Leadership Group: The Group brings together dynamic leadership from various neighborhood associations to foster community engagement to assist improve the quality of life for Lakewood's citizens. The group provided feedback on the development of goals and outcomes to be addressed in the Plan.
- Lakewood Youth Council: The Youth Council provided a unique perspective to the planning process in the way of feedback and opportunities impacting Lakewood's youth population.
- Tacoma/Lakewood/Pierce County Continuum of Care (CoC): The local planning body for homeless services. Members from this group were engaged in the planning process. Members of this group also provided useful data to inform the Consolidated Plan.
- Lakewood City Council: City of Lakewood staff presented the draft Consolidated Plan at the March 17, 2025 City Council study session. A public hearing was held before Council at the April 21st Council meeting. Additionally, the City Council adopted the final Consolidated Plan at its meeting on May 5, 2025.

Survey Conducted: A survey was made available online, posted on the City's website and social media platforms, and was distributed at all of its engagement activities. The survey was designed to gather public input to help prioritize needs addressed in the Consolidated Plan. A total of 58 individuals responded to the survey and reported the top five needs in Lakewood are: 1) More affordable housing; 2) Better roads/sidewalks/streetlighting; 3) More walkable community (tied with); 3) More public safety; and finally, 5) Homeless services/shelter.

PR-15 CITIZEN PARTICIPATION - 91.105, 91.115, 91.200(C) AND 91.300(C)

Summary of citizen participation process/efforts made to broaden citizen participation. Summarize the citizen participation process and how it impacted goal setting.

In addition to engaging and coordinating with agencies, commissions, and councils, the City of Lakewood also engaged organizations and the broader public in various ways.

The City of Lakewood conducted the following engagement activities:

Service Provider Roundtable: City of Lakewood staff engaged service and housing providers in roundtable discussions in November and December 2024. The objectives of these engagements are described below:

- Explain the Consolidated Plan process and opportunities for housing and service providers to engage in it.
- Share and vet high-level findings from the Consolidated Plan and Analysis of Impediments.
- Gather input to help prioritize the needs to be addressed in the Consolidated Plan by facilitating discussion on housing, community development, and service needs and by distributing and collecting an anonymous survey.

Numerous housing and service provider organizations were represented in these roundtable discussions, including:

- Catholic Community Services

- The Rescue Mission
- Tacoma-Pierce County Health Department
- Communities in Schools
- Emergency Food Network (EFN)
- Lakewood's Promise
- Tacoma-Pierce County Habitat for Humanity
- Living Access Support Alliance (LASA)
- YWCA
- Rebuilding Together
- Oasis Youth Center
- Ethical Leadership Group
- Project Access
- Rebuilding HOPE
- Answers Counseling
- Lakewood's CHOICE
- Springbrook Connections
- West Pierce Fire & Rescue
- Fair Housing Center of Washington
- Pierce County Housing Authority
- Northwest Cooperative Development Center
- Pierce County Aging & Long-Term Care
- Lakewood Water District

Public hearings were held in both cities and advertised in the Tacoma News Tribune and on city websites and social medial platforms. Hearings were held as follows:

- The City held two public hearings early in the planning process - November 13, 2024 and December 3, 2024. Both meetings focused on the general development of the Plan, including input on potential goals and funding opportunities for CDBG and HOME funding.
- A third public hearing was held before Council on April 21, 2025. This meeting sought broader public input on the proposed draft 5-YR 2025-2029 Consolidated Plan and 2025 Annual Action Plan, including goals, objectives, and funding opportunities identified in the plans.
- A 30-day public comment period on the Plan was held from April 1 – April 30, 2025.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	October 16, 2024 public meeting on housing and community development needs for CDBG and HOME funding and 5-YR 2025-2029 Consolidated Plan process.	No comments received.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Non-targeted/broad community	Notification of public hearing at Community Collaboration monthly meeting. Seeking input on community development and public service needs for CDBG and HOME funding- November 13, 2024.	Comments detailing the public hearing are summarized in #3 below.	N/A	

3	Public Hearing	Non-targeted community	November 13, 2024 public hearing on housing and community development needs for CDBG and HOME funding and 5-YR 2025-2029 Consolidated Plan process.	Need of affordable rental housing, programs to assist with upfront costs when seeking affordable housing, deposit program, rental assistance, central hub to find assistance programs, resources guide, housing for youth, seniors and veterans, more transitional housing, safe and healthy standards for existing housing, and low barrier housing options.	All comments accepted	
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4	Public Meeting	Targeted outreach to neighborhood stakeholders	November 20, 2024 public meeting on housing and community development needs for CDBG and HOME funding and 5-YR 2025-2029 Consolidated Plan process.	Housing rehabilitation program for homeowner occupied homes, sidewalk improvements , assistance with illegal trash dumping, educational programs, affordable housing, financial literacy programs for youth, program to assist with rental deposits as a barrier to affordability, central hub for program assistance, resources for landlord affected by	All comments accepted	
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				nonpayment of rents by tenants, and roadway improvements.		
5	Public Meeting	Targeted outreach to Youth Council to seek youth perspective on housing and community development needs.	December 2, 2024 public meeting on housing and community development needs for CDBG and HOME funding and 5-YR 2025-2029 Consolidated Plan process.	Program ensuring rental housing is safe and properly maintained, rent restrictions, sidewalks and streetlighting, homeless resources, places for youth to gather, clean up illegal dumping, more affordable housing options.	All comments accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Newspaper Ad	Non-targeted/broad community, including housing providers, services providers, housing authority, Health Department and other quasi-governmental agencies.	Notification of December 3, 2024 public hearing on housing and community development needs for CDBG and HOME funding and 5-YR 2025-2029 Consolidated Plan process.	Comments detailing the public hearing are summarized in #7 below.	N/A	

7	Public Hearing	Non-targeted/broad community, including housing providers, services providers, housing authority, Health Department and other quasi-governmental agencies.	December 3, 2024 public hearing on housing and community development needs for CDBG and HOME funding and 5-YR 2025-2029 Consolidated Plan process.	Affordable homeownership options, maintenance of existing owner occupied housing, housing for seniors, preservation of all types of housing, rehabilitation program for rental housing, programs to develop affordable housing, infrastructure assistance programs, shared housing options, universal design housing, renter's insurance	All comments accepted	
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				program, protection of existing manufactured housing, and zoning changes allowing manufactured homes to be considered real property.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Meeting	Targeted outreach to Planning Commission on housing and community development needs.	December 4, 2024 public meeting on housing and community development needs for CDBG and HOME funding and 5-YR 2025-2029 Consolidated Plan process.	Support for neighborhood parks, funding for the Tillicum Community Center for maintenance, childcare assistance programs, affordable housing development, and economic development programs supporting low-income persons.	All comments accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Internet Outreach	Non-targeted/broad community	Notification of April 21, 2025 public hearing, April 1 – April 30, 2025 public comment period on 5- YR 2025-29 Comprehensive Plan and 2025 Annual Action Plan.	Comments detailing general notification and the public hearing will be summarized in items #11 and #12 below.	NA	
10	Newspaper Ad	Non-targeted/broad community	Notification of April 21, 2025 public hearing, April 1 – April 30, 2025 public comment period on 5- YR 2025-29 Comprehensive Plan and 2025 Annual Action Plan.	Comments detailing general notification and the public hearing will be summarized in items #11 and #12 below.	NA	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Public Hearing	Non-targeted/broad community	Public hearing held before Lakewood City Council on April 21, 2025	Insert comments	All comments accepted	
12	30-Day Public Comment Period	Non-targeted/broad community	April 1 - April 30, 2025 30-day public comment period.	Insert comments	All comments accepted	

Table 4 – Citizen Participation Outreach

NEEDS ASSESSMENT

NA-05 OVERVIEW

Needs Assessment Overview

Guided by its Comprehensive Plan and informed by extensive community engagement and data analysis, the City has identified pressing priorities across housing, public services, and infrastructure. Rapid population growth, economic shifts, and the presence of Joint Base Lewis-McChord (JBLM) contribute to unique dynamics, highlighting the importance of strategic planning and collaboration with regional partners.

Housing affordability and accessibility remain critical concerns, with many residents, particularly low-income households, seniors, and veterans, struggling to secure stable and affordable living conditions. Public services, including emergency rental assistance, mental health care, and youth support programs, are vital for addressing social and economic disparities. Simultaneously, the City's infrastructure must adapt to growing demands, requiring upgrades to transportation systems, stormwater management, and public spaces.

This needs assessment provides a detailed examination of Lakewood's challenges and opportunities, outlining the data-driven priorities that shape its path forward. From housing shortages to the expansion of critical public facilities, the following sections explore the City's efforts to create a more inclusive, sustainable, and connected community.

NA-10 HOUSING NEEDS ASSESSMENT - 24 CFR 91.405, 24 CFR 91.205 (A, B, C)

Summary of Housing Needs.

Demographics	Base Year: 2017	Most Recent Year: 2023	% Change
Population	59,102	63,034	7%
Households	24,129	26,165	8%
Median Income	\$47,636	\$70,524	48%

Table 5 - Housing Needs Assessment Demographics

Data 2013-2017 ACS (Base Year), 2019-2023 ACS (Most Recent Year)
Source:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	3,725	3,640	5,820	3,485	8,655
Small Family Households	1,910	2,615	4,660	2,955	8,630
Large Family Households	90	660	900	290	1,135
Household contains at least one person 62-74 years of age	750	985	970	720	2,395
Household contains at least one-person age 75 or older	455	490	685	280	820
Households with one or more children 6 years old or younger	485	720	920	700	485

Table 6 - Total Households Table

Data 2019-2023 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	70	-	-	-	70	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	160	450	90	80	1,110	0	20	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	170	725	60	-	1,075	60	50	220	30	230

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 50% of income (and none of the above problems)	2,120	615	295	-	3,030	445	225	85	10	25
Housing cost burden greater than 30% of income (and none of the above problems)	285	955	1,725	250	3,255	175	310	390	495	1,790
Zero/negative Income (and none of the above problems)	310	0	0	0	310	275	0	0	0	275

Table 7 – Housing Problems Table

Data 2019-2023 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,625	2,160	2,115	290	7,435	650	585	585	520	2,905
Having none of four housing problems	125	450	1,850	1,725	5,535	110	445	1,265	950	110
Household has negative income, but none of the other housing problems	225	0	0	0	225	15	0	0	0	15

Table 8 – Housing Problems 2

Data 2019-2023 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	825	750	965	2,540	145	195	120	460
Large Related	15	40	110	165	30	-	35	65
Elderly	640	450	135	1,225	220	345	234	799
Other	1,130	605	810	2,545	115	20	80	215
Total need by income	2,610	1,845	2,020	6,475	510	560	469	1539

Table 9 – Cost Burden > 30%

Data 2019-2023 CHAS

Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	675	210	235	1,120	85	120	-	205
Large Related	15	20	0	35	30	0	-	30
Elderly	625	205	35	865	275	115	74	464
Other	1,005	210	25	1,240	55	0	10	65
Total need by income	2,320	645	295	3,260	445	235	84	764

Table 10 – Cost Burden > 50%

Data 2019-2023 CHAS

Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	165	545	75	25	810	30	35	45	15	125
Multiple, unrelated family households	0	25	0	0	25	0	0	65	0	65
Other, non-family households	0	20	0	15	35	0	0	0	0	0
Total need by income	165	590	75	40	870	30	35	110	15	190

Table 11 – Crowding Information - 1/2

Data 2019-2023 CHAS

Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	435	710	650	1,795	50	40	270	360

Table 12 – Crowding Information – 2/2

Describe the number and type of single-person households in need of housing assistance.

While the City has increased its stock of smaller housing units growing from 5,114 studio and one-bedroom units in 2017 to 6,092 in 2022, this still falls far short of addressing the needs of Lakewood's 17,454 one- and two-person households, which make up 66.2% of all households. This gap highlights a critical mismatch between the supply of appropriately sized units and the demographic demand, particularly as the senior population continues to grow. Rising housing costs compound this issue. Between 2017 and 2022, median rents in Lakewood surged by 42.3%, significantly outpacing the growth in incomes. For comparison, median family income increased by only 36.7% over the past decade, contributing to widespread affordability challenges. As a result, more than half of all renters (51.4%) in Lakewood are cost-burdened, spending over 30% of their income on housing. Among senior renters, the situation is even more severe, with 55.7% experiencing cost burdens, illustrating the economic vulnerability of older adults in the rental market.

Affordable housing options remain scarce, with federally subsidized housing accounting for just 3% of the city's rental stock (445 units). Alarming, 120 of these units are set to lose affordability restrictions by 2025, potentially displacing low-income households and further tightening the rental market. This scarcity is particularly concerning given the rising poverty rate among seniors, which increased from 8.8% in 2017 to 9.4% in 2022. These older adults often face additional financial strain in maintaining their properties or affording rising rental costs, further exacerbating their housing instability.

Many seniors on fixed incomes struggle to secure stable housing due to the financial burden of security deposits and first-month rent requirements, often pushing them into housing instability or even homelessness. Data from Pierce County's Homeless Crisis Response System indicates a growing crisis, with nearly 10,000 individuals seeking services in 2023, the highest number on record, and seniors disproportionately affected. Without assistance, many face eviction, homelessness, or premature institutionalization, increasing public healthcare costs and diminishing their quality of life. Lakewood's senior population, particularly the 31% of householders aged 65 and older who earn less than \$40,550 annually, is classified as Very Low Income (50% AMI).

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault, and stalking.

The 2024 Point-in-Time (PIT) data provides critical insights into the housing needs of vulnerable populations in Lakewood, WA. Among people experiencing homelessness, 6% (163 individuals) are adult survivors of domestic violence, with 113 sheltered and 50 unsheltered, emphasizing the importance of safe, trauma-informed housing solutions. Disabilities are prevalent across the homeless population, with 26% (698 individuals) experiencing substance abuse issues, 25% (658 individuals) living with chronic health conditions, and 22% (598 individuals) having physical disabilities. Mental health challenges affect 20% (522 individuals), while developmental disabilities impact 8% (223 individuals). Notably, substance abuse and chronic health conditions have a high unsheltered representation, with 340 and 171 individuals, respectively, lacking shelter. Additionally, chronically homeless persons make up 25% of the total population.

What are the most common housing problems?

The consultations and meetings with community stakeholders identified pressing housing challenges in Lakewood. There is a significant need for more affordable rental and homeownership options, especially for families, seniors, veterans, and individuals with disabilities. Many households face barriers such as high rent costs, poor credit, and a lack of affordable deposits, making it difficult to secure stable housing. The shortage of transitional and permanent supportive housing further exacerbates issues for low-income residents.

Community members emphasized the lack of affordable housing near schools and essential services and the need for low-barrier housing to accommodate those facing significant challenges like credit issues or high-income requirements. Gentrification, coupled with the increasing demand for housing from Joint Base Lewis-McChord (JBLM) military families, has intensified affordability concerns in Lakewood. Specific needs include better access to resources, such as a centralized location for housing information and support, and enhanced communication about programs like the City's proactive Rental Housing Safety Program.

Stakeholders suggested innovative solutions, including allowing accessory dwelling units (ADUs) in manufactured home parks, establishing neighborhood revitalization strategies, and expanding programs like Lakewood's Multi-Family Tax Exemption Program to incentivize mixed-income developments. Maintenance and rehabilitation programs for existing owner-occupied and rental housing were also highlighted as critical priorities, alongside infrastructure improvements in affordable housing areas, including sewer updates.

The CHAS in the above tables show Renters earning 0-30% AMI face the most severe issues, including high rates of cost burden (2,120 households spending more than 50% of income on housing), overcrowding, and substandard living conditions. Overcrowding, defined as more than 1.01 people per room, affects 1,075 renter households, with severe overcrowding impacting an additional 1,110 households, primarily in the 30-50% AMI group. Owner households also face cost burdens, with 445 low-income owners spending over half their income on housing. While 7,435 renter and 2,905 owner households report one or more severe housing problems, a significant number of households with zero or negative income highlight the need for supportive services. These issues emphasize the urgent need for affordable housing solutions, rental assistance, and programs to address substandard housing and overcrowding, particularly for households earning less than 50% of AMI.

Are any populations/household types more affected than others by these problems?

Low-income households, particularly renters earning 0-30% of AMI, face the most severe challenges, including significant cost burdens, overcrowding, and substandard living conditions. Families are especially vulnerable, with a critical shortage of affordable 2-3-bedroom units near schools, forcing many into overcrowded or unsuitable housing. Seniors and disabled individuals also face rising housing costs and a lack of accessible housing options, putting them at risk of displacement. Veterans are similarly affected by high rents and a lack of housing subsidies tailored to their needs. Youth, especially at-risk individuals, lack transitional and supportive housing, leaving them with few safe and stable options. Immigrant and refugee households face barriers such as language access, high application fees, and limited knowledge of available resources, further compounding their struggles.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

ACS data typically provides 5-year estimates that can become outdated; Esri Business Analyst enhances and adjusts this data using advanced modeling and analysis techniques to reflect more recent trends. Esri's housing data reveals a severe shortage of affordable units for extremely low-income families. For example, in census tracts with the highest concentrations of low-income families, fewer than 10% of available rental units are affordable to households earning below 30% AMI.

The spatial mismatch between affordable housing and essential services, such as schools and healthcare, exacerbates the instability for families with children.

Rental Assistance and Financial Support: Esri's income data identifies over 1,400 households earning below \$15,000 annually, many of whom are at immediate risk of eviction without rental assistance. For example, nearly 1,200 households in the City require emergency rental or utility assistance to avoid becoming unsheltered.

Access to Childcare and Employment Opportunities: Families face barriers to maintaining stable employment due to limited access to affordable childcare. Esri's data shows that neighborhoods with the highest rates of child poverty also lack licensed childcare facilities, with some tracts serving fewer than 5% of children under 5 years old.

Transportation Gaps: Esri's transportation data highlights that 15% of low-income households lack access to a vehicle, limiting their ability to reach employment and essential services.

Support Services: Data shows the need for customized support to access housing resources for differing demographic groups. With Esri's demographic data indicating that in certain areas, as many as 20% of residents are non-English speakers.

Suppose a jurisdiction provides estimates of the at-risk population(s). In that case, it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Of the At-Risk Population, according to Esri Business Analyst, Of the 25,970 households, 8,710 include members with disabilities, 11% (3,015 families) live below the poverty level, and 2,013 lack access to a vehicle. Additionally, 11,118 residents are aged 65 or older, underscoring the need for support for aging and mobility challenges. Linguistic diversity adds complexity, with Spanish being the most common non-English language among older adults, 215 individuals speak only Spanish, potentially limiting access to vital services. Esri's methodology leverages the American Community Survey variables. It defines "at-risk population" as those who face heightened challenges in accessing resources or navigating daily life due to factors such as poverty, age, disability, lack of transportation, or limited English proficiency.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness.

Insufficient availability of affordable housing options forces individuals and families to spend a significant portion of their income on housing costs, leaving little financial cushion for other necessities and increasing the risk of eviction and homelessness. When households are burdened by high housing costs, meaning they spend a large percentage of their income on housing expenses, it leaves little room for financial stability. Any unexpected expenses or income disruptions can quickly lead to housing instability and potential homelessness. A lack of affordable housing is widely considered to be the greatest predictor of homelessness.

Living in housing with structural deficiencies, safety hazards, or poor maintenance can contribute to housing instability. Unaddressed maintenance issues or unsafe living conditions may result in evictions or the inability to maintain stable housing.

Discussion

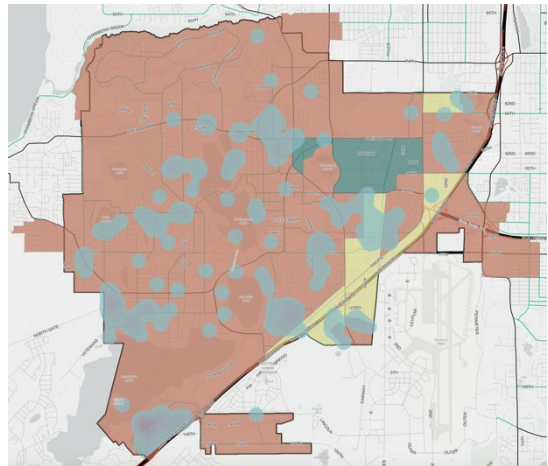
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NA-15 DISPROPORTIONATELY GREATER NEED: HOUSING PROBLEMS - 91.405, 91.205 (B)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This map uses local parcel information with 2023 population estimates to highlight housing quality disparities in Lakewood. Approximately 140 residential parcels (green circles on the map) are considered either poor, very poor, or uninhabitable, of which 30 are located in Hispanic (yellow shaded census tracts) and Black (blue shaded census tracts) predominately populated census tracts. The areas with the highest concentration of poorly



conditioned parcels are mainly located along key corridors like Pacific Highway and near I-5, particularly around Tillicum and Springbrook. These neighborhoods, shown with overlapping clusters of poor conditions, also align with higher densities of Hispanic (yellow) and Black (green) populations.

Evaluating housing issues can provide valuable insights into the prevalence and distribution of problems faced by different racial and ethnic groups. By examining data on housing issues across various income categories, the city can gain a comprehensive understanding of the overall housing needs within Lakewood.

According to HUD guidelines, “disproportionately greater need” exists when the percentage of individuals in a category of need who belong to a particular racial or ethnic group is at least ten percentage points higher than the percentage of individuals in the category as a whole. HUD also defines “housing problems” as whether or not a household lacks one of the following: complete kitchen facilities, complete plumbing, overcrowding (more than one

person per room), or housing costs (rent or mortgage) that exceed 30% of the household's income.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3255	475	0
White	1505	270	0
Black / African American	735	30	0
Asian	300	100	0
American Indian, Alaska Native	60	0	0
Pacific Islander	95	0	0
Hispanic	2950	450	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2019-2023 CHAS

Source:

**The four housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2745	895	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	1390	470	0
Black / African American	280	60	0
Asian	260	60	0
American Indian, Alaska Native	20	0	0
Pacific Islander	150	0	0
Hispanic	2575	810	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2019-2023 CHAS

Source:

**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2700	3115	0
White	1220	1660	0
Black / African American	475	479	0
Asian	175	185	0
American Indian, Alaska Native	0	14	0
Pacific Islander	25	80	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	2355	2873	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2019-2023 CHAS

Source:

**The four housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	810	2675	0
White	530	1360	0
Black / African American	45	330	0
Asian	75	140	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	780	2455	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2019-2023 CHAS

Source:

**The four housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

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NA-20 DISPROPORTIONATELY GREATER NEED: SEVERE HOUSING PROBLEMS - 91.405, 91.205 (B)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section examines four severe housing problems: 1) lack of complete kitchen facilities, 2) lack of complete plumbing facilities, 3) overcrowding (more than 1.5 persons per room), and 4) a cost burden, where housing costs exceed 50% of household income. The analysis compares households with one or more of these severe housing problems to those with none. A disproportionately greater need is highlighted when a racial or ethnic group within a specific income level experiences these issues at a rate at least 10% higher than the overall average for that group. The tables provide data on the prevalence of these challenges across racial and ethnic groups, laying the groundwork for further analysis.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2790	935	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	1235	545	0
Black / African American	710	55	0
Asian	300	100	0
American Indian, Alaska Native	60	0	0
Pacific Islander	80	15	0
Hispanic	185	120	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2019-2023 CHAS

Source:

**The four severe housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1480	2160	0
White	640	1220	0
Black / African American	175	165	0
Asian	105	215	0
American Indian, Alaska Native	4	15	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	105	45	0
Hispanic	405	285	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2019-2023 CHAS

Source:

**The four severe housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	590	5230	0
White	290	2590	0
Black / African American	65	895	0
Asian	0	360	0
American Indian, Alaska Native	0	14	0
Pacific Islander	0	105	0
Hispanic	395	825	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2019-2023 CHAS

Source:

**The four severe housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	65	3420	0
White	25	1855	0
Black / African American	10	360	0
Asian	30	190	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	65	735	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2019-2023 CHAS

Source:

**The four severe housing problems are:*

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

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NA-25 DISPROPORTIONATELY GREATER NEED: HOUSING COST BURDENS - 91.405, 91.205 (B)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section examines housing cost burden, including households spending more than 30% of their income on housing (classified as cost-burdened) and those spending over 50% (classified as severely cost-burdened). It analyzes how cost burden affects different income levels and racial or ethnic groups. A disproportionately greater need is identified when a racial or ethnic group experiences cost burden at least 10% above the overall average. The tables present data to illustrate these disparities and their impact on households.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	14,465	4,780	3,710	245
White	8,615	2,810	1,955	125
Black / African American	1,925	650	900	10
Asian	1,000	470	355	80
American Indian, Alaska Native	155	15	65	-
Pacific Islander	390	115	120	-
Hispanic	2,380	720	315	30

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2019-2023 CHAS

Source:

Discussion

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NA-30 DISPROPORTIONATELY GREATER NEED: DISCUSSION - 91.205 (B)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Housing Problems. At the 0%-30% AMI level, both American Indian/Alaska Native and Pacific Islander households show significantly greater need, with 100% of households in these groups experiencing at least one housing problem, exceeding the jurisdictional rate by 12.7 percentage points. Similarly, at the 30%-50% AMI level, these two groups again demonstrate disproportionate need, with 100% of households facing housing challenges, surpassing the jurisdictional rate by 24.6 percentage points. At the 80%-100% AMI level, Asian households exhibit disproportionate greater need, with 34.9% experiencing housing problems, 11.7 percentage points higher than the jurisdictional average.

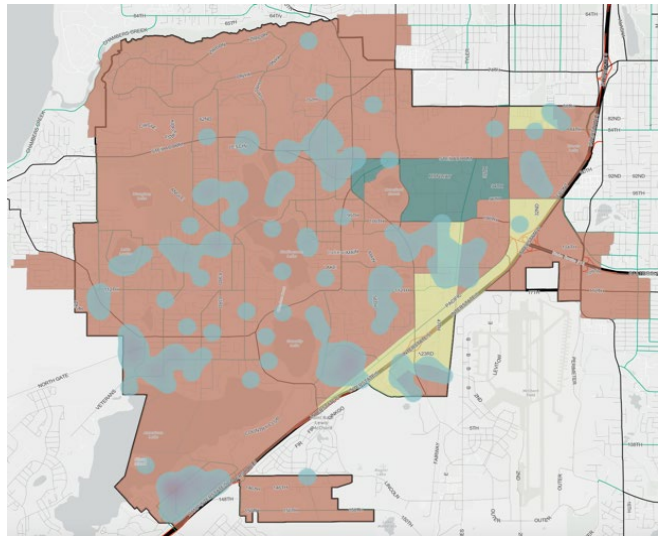
Severe Housing Problems. At the 0%-30% AMI level, Black/African American households (+17.9%) and American Indian/Alaska Native households (+25.1%) face disproportionate severe housing needs. In the 30%-50% AMI category, Black/African American (+10.8%), Pacific Islander (+29.3%), and Hispanic (+18%) households experience disproportionately greater severe housing challenges. At the 50%-80% AMI level, Hispanic households exhibit a disproportionate need (+22.3%). Lastly, in the 80%-100% AMI category, Asian households face disproportionately severe housing problems (+11.7%).

If they have needs not identified above, what are those needs?

The data focuses on housing problems, particularly severe ones, and housing cost burden, primarily highlighting challenges related to affordability and quality of housing. While the data touches upon housing problems, it does not delve into the stability of housing situations. Factors such as evictions, frequent moves, or precarious living arrangements can impact households' overall stability and well-being.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The map highlights areas in Lakewood, WA, with a predominantly Black population (green-shaded block groups) near Seeley Lake Park and the Lakewood Town Center and a predominantly Hispanic population (yellow-shaded block groups) concentrated around Interstate 5 and St. Clare Hospital, many within HUD Qualified Opportunity Zones (yellow outlines). These zones target economically distressed areas,



encompassing mixed residential, commercial, and industrial uses. Housing in Black-dominated areas is likely affordable but at risk of gentrification, while Hispanic-dominated areas feature multifamily housing influenced by proximity to industrial zones and healthcare facilities. While Opportunity Zones present investment potential, challenges like displacement, systemic barriers to economic mobility, and the need for affordable housing persist.

NA-35 PUBLIC HOUSING - 91.405, 91.205 (B)

Introduction

Two primary housing authorities, the Tacoma Housing Authority (THA) and the Pierce County Housing Authority (PCHA), support public housing in Lakewood, Washington. PCHA is the primary authority in Lakewood; however, THA does provide support to some Lakewood households through various rental assistance programs and partnership with PCHA. Both organizations play critical roles in providing affordable housing options and administering housing vouchers to meet the needs of low-income families and individuals in the community.

Pierce County Housing Authority (PCHA):

The Pierce County Housing Authority serves Lakewood, offering affordable housing solutions through programs like Section 8 vouchers and property

management. PCHA focuses on providing stable housing for low- and moderate-income households and supports efforts to reduce homelessness in the region. The agency operates and manages multiple properties and offers direct assistance to help families secure safe and affordable housing in Lakewood.

Tacoma Housing Authority (THA):

The Tacoma Housing Authority operates primarily in Tacoma, but does provide assistance within the City of Lakewood as part of its regional affordable housing initiative. THA provides a range of housing programs, including the Low-Income Public Housing (LIPH) program and the Housing Choice Voucher (Section 8) program, to assist families, seniors, and individuals with disabilities. THA's commitment to housing includes direct property management and partnerships with local landlords to expand the availability of affordable rental units in the City of Tacoma and surrounding areas.

Lakewood takes a collaborative and proactive approach to addressing housing needs. The City works closely with PCHA and THA to align efforts and maximize resources. This partnership extends to regional initiatives like the South Sound Housing Affordability Partners (SSHA³P), an intergovernmental agreement designed to create and preserve affordable housing across Pierce County. Lakewood's participation in SSHA³P demonstrates its commitment to a collective strategy for addressing housing affordability and stability.

PCHA administers 591 vouchers in Lakewood, representing 23.47% of its total vouchers, and owns 215 housing units, which account for approximately 32% of its total portfolio. Among heads of households, the largest racial group is White (55.17%), followed by Black/African American (30.25%). A similar trend is observed among all participants, including family members and children, with Whites comprising 41.09% and Black/African Americans 33.42%. Residents span a wide age range, with a notable concentration of heads of households aged 60-69 (27.35%), while among all participants, the most represented age group is 60-69 years (21.53%). Disability is also a significant factor, with 51.51% of heads of households and 30.71% of all participants meeting HUD disability criteria.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units/vouchers available	0	0	215	591	0	0	0	0	0

Table 22 - Public Housing by Program Type *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	1,505	0	0	0	0	0
Black/African American	0	0	0	761	0	0	0	0	0
Asian	0	0	0	89	0	0	0	0	0
American Indian, Alaska Native	0	0	0	39	0	0	0	0	0
Pacific Islander	0	0	0	68	0	0	0	0	0
Other	0	0	0	47	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 23 – Race of Public Housing Residents by Program Type

Data PIC (PIH Information Center)

Source:

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	0	0	0	0	0	0
Not Hispanic	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data PIC (PIH Information Center)

Source:

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The needs of public housing tenants and applicants on the waiting list for accessible units in Lakewood highlight the demand for housing accommodations that address physical and cognitive disabilities. With over 51% of heads of households identified as disabled and approximately 31% of all participants meeting HUD disability criteria, there is a significant need for accessible units. This includes housing with features like ramps, widened doorways, grab bars, and lower counters to ensure independent and safe living environments for tenants. Additionally, support services such as transportation assistance and in-home care are critical to meeting the comprehensive needs of disabled residents.

What are the number and type of families on the waiting lists for public housing and Section 8 tenant-based rental assistance? Based on the information above and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

PCHA and THA manage extensive waiting lists for public housing and Section 8 tenant-based rental assistance. Families on these lists are diverse, including low-income households, seniors, disabled individuals, and families with children. The most immediate needs of these residents include:

Affordable Housing Units: A high demand for units reflects a lack of availability, particularly for larger families or those requiring specific accessibility features.

Support Services: Many families need assistance navigating housing processes, overcoming credit or rental history barriers, and securing stable housing in areas with access to transportation and services.

Stability: Housing Choice Voucher holders often face challenges in finding landlords who accept vouchers or in relocating to neighborhoods offering better opportunities and amenities

How do these needs compare to the housing needs of the population at large.

Compared to the general population of Lakewood, public housing residents and voucher holders disproportionately include individuals from very low-income brackets, seniors, and persons with disabilities. The general population may also face housing affordability challenges, but the public housing community exhibits a higher concentration of severe needs. For example, the broader population may have a mix of moderate and high-income residents with greater access to homeownership. In contrast, public housing tenants often rely entirely on subsidized housing and supportive services. Addressing the distinct needs of this group requires targeted resources and policies that differ from strategies employed for the general population. This includes fostering landlord participation in voucher programs, ensuring fair housing practices, and increasing the stock of affordable and accessible housing.

Discussion

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NA-40 HOMELESS NEEDS ASSESSMENT - 91.405, 91.205 (C)

Introduction:

The homeless coalition serving Lakewood operates as part of a broader collaborative effort to address homelessness across Pierce County. Guided by the Pierce County Comprehensive Plan to End Homelessness, this coalition brings together regional policies, resources, and intelligence to create a unified response to homelessness. Efforts include the annual Point-in-Time Count, which relies on volunteers to gather critical data about the local homeless population and the factors contributing to homelessness. Partnerships with organizations like the Living Access Support Alliance (LASA) enable the coalition to provide supportive and rapid rehousing services. At the same time, the acquisition and conversion of various hotel facilities in both Lakewood and Tacoma illustrates innovative solutions for emergency and permanent supportive housing. Funding from the American Rescue Plan Act (ARPA) and the City's contracts with shelters like the Tacoma Rescue Mission and Catholic Community Services further bolster these initiatives. By integrating

community-driven programs, leveraging regional resources, and fostering collaboration, the coalition takes significant steps toward preventing homelessness and supporting those in need.

If data is not available for the categories "number of persons becoming and exiting homelessness each year" and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Chronically Homeless Persons: This group constitutes a significant portion of the homeless population, with 674 individuals (25% of the total). Among them, 452 (17%) are sheltered, while 222 (8%) remain unsheltered. The data indicates that while many chronically homeless individuals access shelter services, a substantial number still experience unsheltered homelessness, highlighting the persistent need for long-term supportive housing and outreach programs.

Adult Domestic Violence Survivors: This subgroup accounts for 163 individuals, representing 6% of the total population. Of these, 113 individuals (4%) are sheltered, and 50 (2%) are unsheltered. The data emphasizes the critical role of shelters in providing immediate safety for survivors, though the unsheltered percentage signals gaps in resources or barriers to accessing services for some survivors.

Veterans: Veterans make up 202 individuals (8% of the total homeless population). Among them, 164 (6%) are sheltered, while 38 (2%) are unsheltered. These figures demonstrate that existing veteran-focused initiatives, such as HUD-VASH, successfully provide shelter for a majority of this group. Still, additional efforts are needed to address the unsheltered veterans who remain vulnerable.

Unaccompanied Youth and Young Adults: This group includes 181 individuals, accounting for 7% of the total population. Of these, 109 (5%) are sheltered, and 32 (2%) are unsheltered. The data underscores this population's particular vulnerability, which requires targeted interventions like youth-specific housing and support services to reduce risks and provide stability.

Nature and Extent of Homelessness: (Optional)

Race	#	% of Total Persons Counted	Sheltered		Unsheltered	
			#	%	#	%
Total Homeless Persons Counted	2,661	100%	1,445	54%	806	30%
American Indian/Alaskan Native	108	4%	39	1%	57	2%
Asian	51	2%	21	1%	23	1%
Black/African Americans	556	21%	380	14%	119	4%
Middle Eastern or North African	4	0%	1	0%	1	0%
Multi- Racial	196	7%	155	6%	38	1%
Native Hawaiian/Other Pacific Islander	78	3%	58	2%	19	1%
Unknown	229	9%	51	2%	38	1%
White	1227	46%	607	23%	453	17%
Hispanic/Latino	212	8%	133	5%	58	2%

Estimate the number and type of families in need of housing assistance, including families with children and families of veterans.

Targeted Populations	#	% of Total Persons Counted	Sheltered		Unsheltered	
			#	%	#	%
Chronically* Homeless Persons	674	25%	452	17%	222	8%
Adult Domestic Violence Survivor	163	6%	113	4%	50	2%
Veterans	202	8%	164	6%	38	1%
Unaccompanied Youth & Young Adults	181	7%	109	4%	32	1%

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Out of a total of 2,661 homeless individuals, 54% are sheltered, while 30% remain unsheltered. White individuals make up the largest proportion of the homeless population, with 1,227 individuals (46%), including 607 sheltered and 453 unsheltered. Black/African Americans account for 21% of the population (556 individuals), with 380 sheltered and 119 unsheltered, indicating systemic inequities that disproportionately affect this group. Hispanic/Latino individuals represent 8% of the population (212 individuals), with most accessing shelters but a notable portion remaining unsheltered.

Other groups face unique challenges as well. American Indian/Alaskan Native individuals account for 4% of the homeless population (108 individuals), with a significant portion unsheltered (57). Similarly, Native Hawaiian/Other Pacific Islanders (3%, or 78 individuals) have higher access to shelters, but barriers persist for a smaller unsheltered group. Multi-racial individuals represent 7% (196 individuals), with a majority sheltered, though 38 remain unsheltered. Asian individuals, while a smaller group at 2% (51 individuals) face similar proportions of shelter access and unsheltered living.

A notable segment of the population (9%, or 229 individuals) is categorized under "unknown" race, indicating gaps in data collection that hinder targeted interventions. Small groups like Middle Eastern/North African individuals (4 individuals) also highlight the need for tailored outreach and support.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In 2020, the total number of homeless individuals was 1,897, with 983 (52%) sheltered and 567 (30%) unsheltered. By 2021, the total homeless population dropped significantly to 1,005, with all recorded individuals categorized as sheltered. This suggests a data collection or reporting issue for the unsheltered population that year. In 2022, the total homeless population increased to 1,851, with 1,184 individuals (64%) sheltered and 343 (19%) unsheltered. This indicates a growing unsheltered population as the overall numbers rebounded. The trend continued in 2023, with the total homeless population rising to 2,148. Of these, 1,385 (65%) were sheltered, while the unsheltered count increased to 477.

(22%). By 2024, the total homeless population surged to 2,661, with 1,445 (54%) sheltered and 806 (30%) unsheltered, marking the highest number of unsheltered individuals across the years.

Discussion:

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NA-45 NON-HOMELESS SPECIAL NEEDS ASSESSMENT - 91.405, 91.205 (B, D)

Introduction

Describe the characteristics of special needs populations in your community:

Active Military. The South Sound Military and Communities Partnership details Lakewood's military population, which reflects its pivotal role as a community for active-duty personnel and their families, particularly those connected to Joint Base Lewis-McChord (JBLM). Lakewood is home to 2,728 active-duty sponsors, 1,575 spouses, and 2,274 children, highlighting the strong family-oriented composition of the military population in the area.

In addition to active-duty members, the city hosts 817 Guard and Reserve sponsors, along with 422 spouses and 499 children. This demonstrates the diverse military presence in Lakewood, encompassing not only active-duty personnel but also those serving in Reserve capacities. Retirees also constitute a significant segment, with 2,433 retiree sponsors residing in Lakewood, alongside 1,670 spouses and 681 children. These demographic underscores the city's importance as a retirement destination for military personnel, with strong ties to JBLM and the amenities it provides.

Beyond direct military affiliations, Lakewood supports additional military-dependent groups, such as other dependents and civilian employees associated with JBLM. For instance, 360 appropriated fund civilians and 470 non-appropriated fund civilians reside in Lakewood, reflecting the city's economic interdependence with JBLM operations.

Veterans. According to the 2023 American Community Survey (ACS) 5-Year data, Lakewood is home to 6,341 civilian veterans aged 18 and older, making up 13.3% of the city's population. Among these, 5,961 (78.6%) are male veterans, while 1,402 (21.4%) are female veterans. This gender distribution highlights the predominantly male composition of the veteran population but also reflects the increasing presence of female veterans. These figures underline Lakewood's position as a critical hub for veterans, offering proximity to Joint Base Lewis-McChord and a community that values and supports their contributions.

Elderly, Frail Elderly, and Persons with Disabilities. In Lakewood, the prevalence of disabilities varies significantly across age groups and disability types, reflecting the diverse needs of the population. Among young children under the age of 5, only 2.1% are reported to have a disability, while the percentage increases to 4.6% for school-age children (5 to 17 years). Young adults (18 to 34 years) show a disability rate of 9.3%, which slightly decreases to 7.6% among middle-aged adults (35 to 64 years). However, the rate rises sharply for older adults, with 25.3% of individuals aged 65 to 74 having a disability and 45.5% among those 75 years and older. Regarding disability types, ambulatory difficulties are the most prevalent, affecting 9.6% of the population, followed closely by independent living challenges at 10.4%. Cognitive disabilities impact 8.5%, while hearing and vision difficulties affect 4.2% and 3.5%, respectively. Additionally, 3.6% of individuals experience self-care challenges.

What are the housing and supportive service needs of these populations, and how are these needs determined?

Active Military. The primary housing need for active military members is affordable housing near Joint Base Lewis-McChord (JBLM). With JBLM projected to grow by 2,800 service members by 2025, there is a 750-unit housing shortfall near the base. Many service members and their families live off-base in Lakewood, which is increasing demand for rental units and driving up housing costs. Supportive services like affordable childcare and transportation infrastructure are essential to support these families. The SSMCP has also highlighted the importance of community resilience projects to improve housing availability and mitigate external risks like natural disasters.

Veterans. Lakewood's 7,363 civilian veterans represent a significant demographic, accounting for 15.21% of the city's population. Housing stability remains a critical need, particularly for veterans on fixed incomes who struggle with rising rents. Veterans Affairs Supportive Housing (VASH) vouchers and community programs are pivotal in addressing these needs.

Elderly & Disabled Populations. Seniors on fixed incomes are increasingly at risk of losing housing due to rising costs. There is a shortage of affordable, age-friendly housing with universal design features, making it difficult for elderly residents to age in place. Additional supportive services, such as home repair assistance and transportation options, are needed to stabilize this vulnerable population. Housing for individuals with disabilities is scarce, with limited accessible units available in the market. Many homes, such as ramps and accessible bathrooms, are not equipped to meet the physical needs of disabled residents. The Fair Housing Center of Washington has advocated for programs that facilitate post-purchase modifications to improve accessibility. Transitional and supportive housing options tailored to the disabled population are also needed to ensure long-term stability.

The needs of these populations were identified through multiple channels, including public hearings, stakeholder interviews, and data from housing and health agencies. Community feedback has consistently highlighted the importance of affordable housing, rent stabilization, and expanded supportive services. Initiatives like the Pierce County Housing Authority's five-year plan and SSMCP's resilience reviews further refine these priorities by incorporating long-term regional planning and economic analysis.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Using data from Washington State and Pierce County, the population of individuals living with HIV/AIDS in Lakewood can be estimated by adjusting for its population size and demographic characteristics. Washington has approximately 15,000 people living with HIV, with about 11% residing in Pierce County. Lakewood, accounting for a substantial portion of Pierce County's population, is estimated to have between 250 and 300 individuals living with HIV/AIDS.

This population is primarily made up of individuals assigned male at birth, with men who have sex with men (MSM) being the most impacted group, reflecting state and national trends. Key needs for this population include access to stable housing, comprehensive healthcare, and social support services. Challenges like stigma, healthcare access disparities, and poverty further complicate their stability. Families of individuals with HIV/AIDS also require supportive services such as counseling and financial assistance to cope with associated healthcare costs and social challenges.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

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NA-50 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS - 91.415, 91.215 (F)

Describe the jurisdiction's need for Public Facilities:

According to Lakewood's 2024 Comprehensive Plan, the City must address growing demands for utilities, transportation infrastructure, emergency services, and community resources. Public facilities are critical for meeting Lakewood's projected growth targets, which include accommodating an additional 9,378 housing units and 9,863 jobs by 2044.

Key facility needs include upgrading stormwater and sewer systems to meet increased residential and commercial demands. Improvements to transportation infrastructure, such as arterial roads and multimodal connections, including sidewalk and streetlighting investments, are also essential to support growth and reduce congestion, especially given the city's proximity to Joint Base Lewis-McChord and major highways like I-5 and SR-512.

Emergency services, including police and fire protection, require enhancements to maintain adequate response times amid population growth. Public spaces like parks, community centers, and libraries also need expansion and modernization to meet the recreational and cultural needs of a diverse and growing population. The City's emphasis on sustainability calls for energy-efficient infrastructure and resilient designs to address climate change and environmental challenges.

How were these needs determined?

The needs for public facilities in Lakewood were determined through growth projections, infrastructure assessments, community engagement, and alignment with regional policies. Growth targets from the Puget Sound Regional Council and Pierce County highlighted the need for additional housing, transportation, and utilities to support population and employment growth. Community input through surveys and public hearings identified local priorities. At the same time, compliance with the Growth Management Act ensured infrastructure met future demands of environmental sustainability and distribution of resources, particularly in underserved areas, further shaping facility planning.

Describe the jurisdiction's need for Public Improvements:

Lakewood's need for public improvements, as detailed in the Six-Year Comprehensive Transportation Improvement Program (2024-2029), focuses on upgrading transportation, infrastructure, and public facilities to support growth and improve quality of life. These needs are identified through compliance with the Growth Management Act, alignment with regional goals, and community feedback.

Key priorities include widening 150th Street for industrial development, creating multimodal pathways on Gravelly Lake Drive, upgrading stormwater systems, enhancing ADA-compliant sidewalks, and installing sidewalks and streetlighting where none presently exist. Public safety improvements, like new traffic signals at critical intersections, and neighborhood projects address traffic volumes and enhance livability.

How were these needs determined?

The City of Lakewood identified its public facilities and public improvement needs through comprehensive studies, and plans developed resulting from those studies, the City of Lakewood 6-Year Capital Improvement Plan.

Describe the jurisdiction's need for Public Services:

Housing Assistance and Homeless Prevention: There is a significant need for emergency rental assistance and housing stabilization services. Programs like those operated by LASA and STEP address critical gaps by providing emergency shelters, hygiene centers, and homelessness prevention resources.

Access to Health and Behavioral Health Services: Mental health and behavioral health services remain a priority, with organizations like the Asia Pacific Cultural Center, Greater Lakes Mental Health, and Community Health Care focusing on providing affordable access to care.

Food Security: Organizations like the Emergency Food Network and St. Leo's Food Connection provide access to food for underserved populations. Many low-income households, seniors, and individuals with disabilities face barriers to accessing nutritious food due to transportation limitations, financial hardship, and mobility issues.

Youth Support and Programming: Programs targeting emotional and social well-being, such as those offered by Communities in Schools and the Boys & Girls Club, are critical for supporting Lakewood's youth. The Oasis Youth Center, providing wraparound services for at-risk youth, is another resource.

Support for Vulnerable Populations: Services for individuals living with HIV/AIDS and their families, provided by organizations like the Pierce County AIDS Foundation (PCAF), are essential. PCAF focuses on maintaining health insurance, transportation access, and prevention efforts for high-risk groups.

How were these needs determined?

These needs are identified through public engagement, reviews of grant applications, and discussions with service providers, ensuring resources align with community priorities.

HOUSING MARKET ANALYSIS

MA-05 OVERVIEW

Housing Market Analysis Overview:

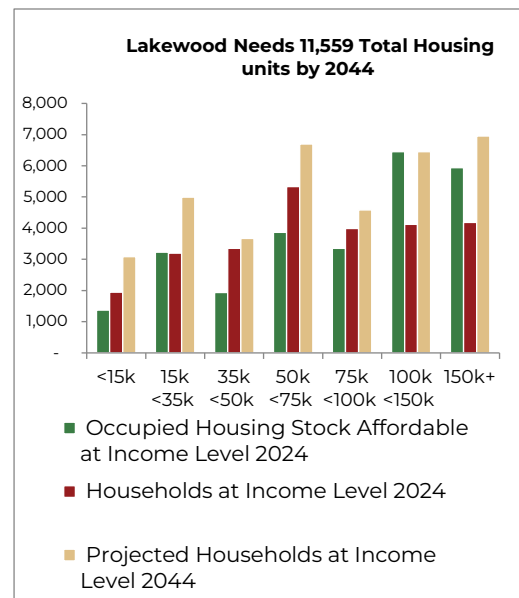
The Balanced Housing Model

The Balanced Housing Model calculates housing needs based on projected household growth at each income level, using past trends and anticipated changes in social, economic, and demographic factors. This includes considerations like housing stock age, immigration, and population changes. Its projections can be summarized as follows:

- 1. Using census data, population projections, and key indicators, establish the forecasted number of housing units needed by 2044.*
- 2. Subtract the City's existing number of housing units from the county's 2044 projected housing units.*

Lakewood's 2024 Comprehensive Plan projects steady growth, with the population increasing by 37% from 63,034 in 2023 to 86,792 by 2044. Households are expected to grow from 26,125 to 36,443, with an average of 2.34 persons per household. The City will need 12,174 total housing units by 2044. By 2044, Lakewood's population will shift with 31.7% under age 25, 27.7% aged 25–44, 22.4% aged 45–64, and 18.1% aged 65 and older. This demographic evolution underlines the importance of strategic planning to address evolving housing needs across all income levels.

Renter Housing Demand By 2044, Lakewood will need an additional 10,289 rental housing units to meet demand and replace obsolete stock. The greatest need is for households earning less than \$35,000 annually, which accounts for over 5,800 units (2,074 for incomes under \$15k and 3,785 for \$15k–\$35k).



Owner Housing Demand Based on the Balanced Housing Model projections, Lakewood will need 2,619 additional owner-housing units to meet demand and replace obsolete housing. The greatest need is in the \$35k—\$50k income bracket, which requires 1,885 units. This highlights a gap in moderately affordable ownership opportunities. Other income brackets show limited demand or even surpluses in certain ranges, such as the \$15k—\$35k range.

MA-10 HOUSING MARKET ANALYSIS: NUMBER OF HOUSING UNITS - 91.410, 91.210(A)&(B)(2)

Introduction

The majority of Lakewood homes are 1-unit detached structures, comprising 44% (12,320 units) of the total. Smaller segments include 1-unit attached structures at 6% (1,565 units) and multifamily units ranging from 2-4 units at 13% (3,573 units) to larger developments of 5-19 units at 23% (6,425 units) and 20 or more units at 10% (2,910 units). Mobile homes and other nontraditional units such as boats, RVs, and vans account for the remaining 4% (1,217 units).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	12,320	44%
1-unit, attached structure	1,565	6%
2-4 units	3,573	13%
5-19 units	6,425	23%
20 or more units	2,910	10%
Mobile Home, boat, RV, van, etc	1,217	4%
Total	28,010	100%

Table 25 – Residential Properties by Unit Number

Data Source: 2019-2023 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	57	0.5%	1,062	7%
1 bedroom	176	2%	4,750	33%

	Owners		Renters	
	Number	%	Number	%
2 bedrooms	1,970	17%	5,990	42%
3 or more bedrooms	9,503	81%	2,617	18%
Total	11,706	100%	14,419	100%

Table 26 – Unit Size by Tenure

Data 2019-2023 ACS

Source:

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Lakewood has a total of 471 federally assisted housing units across seven subsidized properties, representing approximately 3.3% of the city's 14,419 rental units. These properties primarily serve low-income households, with specific targeting for families, seniors, and persons with disabilities. The units include a mix of studio, one-bedroom, two-bedroom, and three-plus-bedroom options, ensuring accessibility for a variety of household types. Most of the properties are funded through programs such as Low-Income Housing Tax Credits (LIHTC), Project-Based Vouchers (PBV), and HOME, with affordability levels typically set for households earning below 60% of the Area Median Income (AMI).

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as the expiration of Section 8 contracts.

Of the 471 federally assisted units, a small portion could transition to market-rate housing within the next 10–15 years if affordability agreements are not renewed. Key properties include those funded through Section 8, such as Wisteria Walk Apartments and Lakewood Meadows Apartments, whose contracts expire in 2038 and 2032, and HOME-assisted units, which may lose affordability after 2036. Project-based voucher units, which rely on annual funding, also present risks if funding priorities shift.

Does the availability of housing units meet the needs of the population?

Lakewood's housing stock does not adequately meet the needs of low-income households, particularly those earning less than \$50,000 annually. For households earning less than \$15,000, there are 1,459 households but only 594 affordable units, leaving a gap of 865 units. The shortage is even more severe for households earning between \$15,000 and \$35,000, where 2,371 households are competing for just 332 affordable units, resulting in a gap of 2,039 units. Households earning between \$35,000 and \$50,000 also face a deficit, with 2,563 households and only 1,449 affordable units, leaving a gap of 1,114 units. In total, there is a shortfall of 4,018 affordable housing units for households earning below \$50,000 annually.

Describe the need for specific types of housing:

Feedback from public hearings and community engagement reports highlights gaps in affordable family housing, with a particular demand for larger units (2-3 bedrooms) to accommodate households with children. Seniors and persons with disabilities face a lack of accessible and affordable options, as many units are not equipped to meet physical accessibility standards, and rising rental costs are pushing these populations out of stable housing. Veterans and active-duty military personnel, particularly those associated with Joint Base Lewis-McChord (JBLM), face unique challenges due to income variability, short-term housing needs, and insufficient availability of units tailored to military families. Reports also emphasize the need for extremely low-income (ELI) housing, particularly for households earning less than \$35,000 annually, as well as transitional and supportive housing for homeless individuals, youth, and veterans. Additionally, the need for housing that integrates supportive services for those experiencing homelessness, domestic violence survivors, and individuals with mental health challenges has been repeatedly raised.

Discussion

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MA-15 HOUSING MARKET ANALYSIS: COST OF HOUSING - 91.410, 91.210(A)

Introduction

To afford homeownership in Lakewood, a family would need to earn significantly more than the median household income due to rising housing costs. With the median home value at \$420,500 in 2023, monthly housing costs, including mortgage payments, taxes, and insurance, would typically range from \$2,000 to \$2,500. This requires an annual income of approximately \$85,000 to \$100,000 to avoid spending more than 30% of income on housing, the standard measure of affordability. However, with the City’s median household income estimated well below this threshold, many families face barriers to homeownership. The cost of housing in Lakewood has risen significantly in recent years, reflecting substantial affordability challenges for residents. Between 2017 and 2023, the median home value increased by 81%, from \$232,600 to \$420,500, while the median contract rent rose by 61%, from \$809 to \$1,304. Current rental data shows that 40% of renters pay between \$1,000 and \$1,499 monthly, while nearly half (47%) spend \$1,500 or more, indicating limited affordability for low-income households. Housing affordability data reveals critical gaps, particularly for renters earning 30% of the Area Median Family Income (HAMFI), with only 435 units affordable at this income level. Although more units are available for households earning 50% and 80% of HAMFI, they are still insufficient to meet the demand, with 13,230 rental units needed. Homeownership affordability is even tighter, with only 745 units affordable for those earning 50% of HAMFI and 2,235 for 80% of HAMFI.

Cost of Housing

	Base Year: 2017	Most Recent Year: 2023	% Change
Median Home Value	\$232,600	\$420,500	81%
Median Contract Rent	\$809	\$1,304	61%

Table 27 – Cost of Housing

Data 2013-2017 ACS (Base Year), 2019-2023 ACS (Most Recent Year)
Source:

Rent Paid	Number	%
Less than \$500	113	1%
\$500-999	1,721	12%
\$1,000-1,499	5,501	40%
\$1,500-1,999	4,081	29%
\$2,000 or more	2,462	18%
Total	13,878	100%

Table 28 - Rent Paid

Data 2019-2023 ACS

Source:

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	435	No Data
50% HAMFI	3,190	745
80% HAMFI	9,605	2,235
100% HAMFI	No Data	3,800
Total	13,230	6,780

Table 29 – Housing Affordability

Data 2019-2023 CHAS

Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,430	\$1,603	\$1,987	\$2,800	\$3,236
High HOME Rent	\$1,298	\$1,391	\$1,672	\$1,923	\$2,125
Low HOME Rent	\$1,013	\$1,086	\$1,303	\$1,505	\$1,680

Data HUD FMR and HOME Rents

Source:

Is there sufficient housing for households at all income levels?

There are 1,459 households earning less than \$15,000 annually, yet only 594 occupied housing units are affordable to them, resulting in a shortfall of 865 units. Similarly, households earning between \$15,000 and \$35,000 total 2,371, but there are only 332 affordable occupied units, leaving a gap of 2,039 units. Households with incomes between \$35,000 and \$50,000 number 2,563, with 1,449 affordable occupied units available, indicating a deficit of 1,114 units. The shortage is most severe for those earning below \$35,000, where the combined deficit exceeds 2,900 units.

How is the affordability of housing likely to change, considering changes to home values and/or rents?

Between 2017 and 2023, the median home value increased by 81%, from \$232,600 to \$420,500, and median contract rent rose by 61%, from \$809 to \$1,304. As of 2024, the average rent in Lakewood is approximately \$1,202 per month, which is 23% lower than the national average rent of \$1,560. It is anticipated this upward trend in average rent and house valuation will continue, causing further affordability for Lakewood households, especially those at or below 80% AMI.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Low HOME rents are below the AMR for smaller units, making them accessible to low-income households. Still, rents for larger units (e.g., 3- and 4-bedroom homes) often exceed the AMR, creating challenges for families needing more space. Fair Market Rents are significantly higher than AMR and HOME rents, especially for larger units: 3-bedroom units at \$2,800 (92% above AMR) and 4-bedroom units at \$3,236 (122% above AMR).

Lakewood's 2024 Comprehensive Plan emphasizes key barriers to affordability, including restrictive zoning regulations that limit higher-density development and the lack of incentives for affordable housing production in high-opportunity neighborhoods.

Discussion

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MA-20 HOUSING MARKET ANALYSIS: CONDITION OF HOUSING - 91.410, 91.210(A)

Introduction

Regarding housing conditions in Lakewood, CHAS data shows that 24% of owner-occupied units and 48% of renter-occupied units have at least one selected condition, such as issues with plumbing, heating, or structural integrity. A smaller percentage, 0.5% of owner-occupied and 5% of renter-occupied units exhibit two such conditions. Notably, no units were reported with three or four conditions. Conversely, 75% of owner-occupied and 47% of renter-occupied units have no reported issues, suggesting a significant portion of the housing stock is in good condition.

Approximately 69% of owner-occupied and 54% of renter-occupied units were built before 1980, two years after lead-based paint was banned for residential use in 1978. These numbers present a substantial risk of lead-based paint exposure to Lakewood households occupying these units.

The City's proximity to Joint Base Lewis-McChord (JBLM) exposes residential areas to noise pollution and vibrations from military activities, potentially accelerating structural wear and reducing the desirability of affected neighborhoods. Additionally, Lakewood's location within the Puget Sound region subjects it to high humidity and frequent rainfall, which can lead to moisture-related issues such as mold growth, wood rot, and weakened foundations if proper maintenance is neglected. Furthermore, certain neighborhoods in Lakewood, such as Tillicum/Woodbrook and Springbrook, are identified as HUD "Qualified Census Tracts" and have high scores for Washington Environmental Health Disparities, indicating a combination of environmental exposures and socioeconomic factors that may exacerbate housing deterioration.

Describe the jurisdiction's definition of "substandard condition" and "substandard condition but suitable for rehabilitation:

For purposes of this Consolidated Plan, units which are considered in "substandard condition" are units which do not meet HUD Uniform Physical Condition Standards (UPCS) and/or current applicable code standards. Units in "substandard condition but suitable for rehabilitation" are those that may not meet one or more of UPC Standards but can be reasonably repaired to extend the life of the building, contribute to the safety of the occupant, and improve conditions or livability of the structure. Substandard and not suitable for rehabilitation are units that are in poor condition and not structurally and/or financially feasible to rehabilitate.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,828	24%	6,920	48%
With two selected Conditions	60	0.5%	729	5%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	8,818	75%	6,770	47%
Total	11,706	100%	14,419	100%

Table 30 - Condition of Units

Data 2019-2023 ACS

Source:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,095	9%	2,712	19%
1980-1999	2,514	21%	3,922	27%
1950-1979	7,202	62%	6,690	46%
Before 1950	895	8%	1,095	8%
Total	11,706	100%	14,419	100%

Table 31 – Year Unit Built

Data 2019-2023 CHAS

Source:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,097	69%	7,785	54%
Housing Units build before 1980 with children present	1,080	10%	1,275	9%

Table 32 – Risk of Lead-Based Paint

Data 2019-2023 ACS (Total Units) 2019-2023 CHAS (Units with Children

Source: present)

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Among owner-occupied units, 24% have at least one selected condition, such as structural issues, outdated plumbing, or inadequate heating, while 0.5% have two chosen conditions. For renter-occupied units, the need is even more acute, with 48% having at least one condition and 5% having two conditions. Additionally, the age of the housing stock compounds the need for rehabilitation, as 69% of owner-occupied and 54% of renter-occupied units were built before 1980, increasing the likelihood of lead-based paint hazards. Rental properties, in particular, may lack ongoing maintenance due to absentee landlords or limited resources, posing health and safety risks for tenants.

Permitting delays in Lakewood have been identified as a significant barrier to housing construction, contributing to increased costs and extended project timelines. In response, Lakewood has implemented measures to streamline its permitting process. The City is transitioning to a new permitting software looking to offer a streamlined experience for applicants. This new platform provides an online dashboard for document submission, fee payments, inspection scheduling, and permit status reviews, and allows better

interconnectivity between internal departments in order to enhance efficiency and transparency.

Additionally, new State legislation effective January 2025 introduced specific timelines for permit reviews, including 28 days to determine application completeness. With the new software upgrades and better interconnectivity, the City anticipates a much-improved permitting experience moving forward.

Estimate the number of housing units within the jurisdiction that are occupied by low- or moderate-income families and contain lead-based paint hazards. 91.205(e), 91.405

It is estimated that approximately 6,353 housing units in Lakewood occupied by low- or moderate-income families contain potential lead-based paint hazards. This estimate is based on the city's data showing that 69% of owner-occupied and 54% of renter-occupied units were built before 1980. Applying income distribution data, where approximately 40% of households are low- or moderate-income, results in an estimate of 3,239 owner-occupied units and 3,114 renter-occupied units at risk.

Discussion

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MA-25 PUBLIC AND ASSISTED HOUSING - 91.410, 91.210(B)

Introduction

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units/vouchers available				3,101	232	2,699	319	-	200
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 33 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

Describe the supply of public housing developments:

There are no Public Housing Developments in Lakewood.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Pierce County Housing Authority (PCHA) manages a limited portfolio of public housing units and Section 8 Housing Choice Vouchers. The housing supply includes scattered site units and larger developments, with ongoing efforts to expand through acquisitions and leveraging tax credits. For example, PCHA plans to develop additional affordable units using proceeds from the disposition of existing properties and through new construction projects. However, the available housing does not sufficiently meet the demand from low- and moderate-income families, as demonstrated by long waitlists and the need for more VASH and Emergency Housing Vouchers. PCHA operates 124 scattered site units, which have presented operational challenges due to high maintenance costs and inefficiencies. Many of these units are in need of significant repairs or updates. Recent approvals for Section 18 Disposition are allowing PCHA to sell some properties and replace them with more sustainable housing options. The occupancy rate of public housing units remains high, reflecting the significant demand for affordable housing. However, outdated infrastructure and deferred maintenance issues persist, particularly in older units.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 34 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Many public housing units require upgrades to meet current safety and accessibility standards. PCHA has outlined plans to revitalize its portfolio by pursuing tax credits for rehabilitation projects and implementing the Faircloth-to-RAD conversion program to ensure long-term affordability. Infrastructure improvements, such as updated plumbing and electrical systems, are also priorities.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

PCHA has adopted a multi-layered strategy to enhance the living environment for low- and moderate-income families. This includes expanding housing choice through increased voucher availability, targeted outreach to landlords, and prioritizing housing for veterans, persons with disabilities, and other vulnerable populations. The agency also focuses on community engagement, offering programs like “Ready to Rent” to address common leasing barriers. Partnerships with local organizations and additional funding sources are being leveraged to increase housing options and provide supportive services.

Discussion:

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MA-30 HOMELESS FACILITIES AND SERVICES - 91.410, 91.210(C)

Introduction

Households with adults and children have 502 emergency, 67 transitional, and 1,035 supportive housing beds targeted to homeless persons. Adult-only households have 1,106 emergency and 1,497 supportive beds. Unaccompanied youth have fewer. Youth under 18, along with other vulnerable groups, often remain in temporary housing for prolonged periods without successfully transitioning to permanent housing. Data from Pierce County’s Homeless Crisis Response System shows that only about one in three individuals receiving services exit to permanent housing, a rate that has declined over time as the number of individuals in need has doubled between 2015 and 2023.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	502	-	67	1,035	-
Households with Only Adults	1,106	-	101	1,497	-
Chronically Homeless Households	n/a	-		611	-
Veterans	40	-	71	675	-
Unaccompanied Youth	24	-	0	15	-

Table 35 - Facilities Targeted to Homeless Persons

Describe mainstream services, such as health, mental health, and employment services, to the extent those services are used to complement services targeted to homeless persons.

The City collaborates with organizations like the Continuum of Care, Tacoma-Pierce County Health Department and the Pierce County Housing Authority to address the medical, mental health, and economic challenges that exacerbate homelessness.

- **Health Services:** Programs like Madigan Army Medical Center, which provides Level II trauma care, extend services beyond military beneficiaries to assist vulnerable populations, including those experiencing homelessness. Collaborative efforts also support vaccination drives and preventive care for unhoused individuals.
- **Mental Health Services:** Organizations such as Greater Lakes Mental Health offer therapy, substance abuse treatment, and crisis intervention, which align with housing-first initiatives to stabilize individuals
- **Employment Support:** Partnerships with agencies like the Tacoma Goodwill aim to improve job readiness among homeless individuals through skills training and employment matching services

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

LIHI's operation of Maureen Howard Place in Lakewood serves as an enhanced shelter, providing 77 suites for homeless persons who are actively camping along state right-of-ways. The facility was opened in 2024 with funding provided through the state Department of Commerce Right-of-Way program. Additionally, LIHI operates Aspen Court, a one-time emergency shelter offering housing assistance to chronically homeless persons. Currently Aspen Court is in the process of being converted into permanent supportive housing for low-income households. Families with children benefit from programs offered by Catholic Community Services and LASA, which provide safe housing, rental assistance, childcare resources, and access to emergency services for

those experiencing homelessness. Veterans' housing and healthcare needs are met through resources like Veterans Affairs Supportive Housing (VASH) vouchers, while unaccompanied youth, including at-risk individuals, are supported by organizations like the Oasis Youth Center.

MA-35 SPECIAL NEEDS FACILITIES AND SERVICES - 91.410, 91.210(D)

Introduction

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents, and any other categories the jurisdiction may specify and describe their supportive housing needs.

Special populations in Lakewood, such as the elderly and frail elderly, require age-appropriate, accessible housing options integrated with health care and mobility services. Persons with disabilities, including mental, physical, and developmental disabilities, often need supportive housing with accommodations such as ADA-compliant units, access to medical services, and case management. Individuals with alcohol or drug addictions benefit from transitional and supportive housing that includes recovery and counseling services. Similarly, persons with HIV/AIDS and their families need stable housing coupled with health care, case management, and nutritional support. Public housing residents, many of whom are low-income, require access to programs that promote self-sufficiency, such as job training and financial literacy. Lakewood's proactive approach ensures these populations receive tailored services to address their unique challenges.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

To support individuals returning from mental and physical health institutions, Lakewood collaborates with partners such as Greater Lakes Mental Health the Pierce County Health Department, and the Continuum of Care coalition. These programs ensure a smooth transition into community settings by providing wraparound services, including case management, access to housing vouchers, and integration into supportive housing. The City also works with

reentry organizations to assist those recovering from substance use disorders or physical injuries, ensuring they have access to both housing and necessary rehabilitative services.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e).

In the upcoming year, Lakewood will focus on expanding housing options and enhancing service delivery for non-homeless special populations. Planned activities include programs in support of the maintenance of existing affordable housing stock by way of housing rehabilitation programs designed to maintain both owner-occupied and renter-occupied housing units. Ensuring existing rental housing units are adequately maintained and continue to provide safe, decent affordable housing to Lakewood residents through the City's rental inspection program. Emergency assistance programs supporting vulnerable populations, including the elderly, those with disabilities, and low-income households, will continue to assist persons displaced from their homes through no fault of their own resulting from displacement actions such as fire, natural disasters, and redevelopment activities. Rental housing deposit assistance programs designed to provide housing stability to those households otherwise unable to secure rental housing. Partnerships with LASA, Habitat and Rebuilding Together seek to increase the availability of affordable housing for seniors through the development of age-friendly units and retrofitting existing housing to improve accessibility. Many seniors on fixed incomes struggle to secure stable housing due to the financial burden of security deposits and first-month rent requirements, often pushing them into housing instability or even homelessness. Data from Pierce County's Homeless Crisis Response System indicates a growing crisis, with nearly 10,000 individuals seeking services in 2023, the highest number on record, and seniors disproportionately affected. Without assistance, many face eviction, homelessness, or premature institutionalization, increasing public healthcare costs and diminishing their quality of life. Lakewood's senior population, particularly the 31% of householders aged 65 and older who earn less than \$40,550 annually, is classified as Very Low Income (50% AMI). The City will look to expand partnerships with organizations like LASA and the Pierce County AIDS

Foundation to ensure individuals with HIV/AIDS and their families receive comprehensive care. Programs targeting individuals with disabilities will emphasize independent living, vocational training, and access to medical services. Additionally, the City will continue its efforts to stabilize and revitalize existing neighborhoods through the removal and remediation of blighted properties.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2)).

The activities below align with the City's overarching goals of stabilizing existing residents, increasing access to affordable housing, and addressing the unique needs of special populations, particularly through services designed to enable independence and enhance the quality of life.

Major Home Repair Program: This program provides loans for significant home repairs, including accessibility improvements, to help low-income homeowners, particularly elderly and disabled residents, remain in their homes safely and affordably. The project includes accessibility upgrades, such as the installation of ramps and ADA-compliant fixtures.

Habitat for Humanity Aging-in-Place Program: This initiative, which focuses on small-scale repairs and accessibility improvements, assists elderly and disabled homeowners in maintaining safe, livable housing.

Rebuilding Together South Sound Repair Program: This program provides funding to make general repairs, accessibility improvements, or emergency repairs related to deferred maintenance for low-income households, with priority for families with children, senior, and disabled households.

Emergency Assistance Payments: Funding supports emergency payments for basic needs such as food, housing, and housing-related expenses. This program prioritizes elderly, disabled, and cost-burdened households disproportionately affected by rising living costs.

Affordable Housing Development: Living Access Support Alliance (LASA) will begin constructing 26 affordable rental units in Lakewood's downtown core, targeting low-income families and special needs populations.

Relocation Assistance: Emergency relocation services assist households displaced through no fault of their own due to fires, redevelopment, or building code closures, ensuring access to safe and stable housing.

Fair Housing and Culturally Competent Services: Funding is allocated for education and outreach to ensure housing access, with a focus on at-risk and low-income populations disproportionately impacted by housing inequities.

MA-40 BARRIERS TO AFFORDABLE HOUSING - 91.410, 91.210(E)

Describe any negative effects of public policies on affordable housing and residential investment.

Public policies can impose a variety of restrictions that limit the development of affordable housing and discourage residential investment, thus highlighting the broad challenges that come with balancing growth, urban design, and accessibility. Zoning laws, particularly in areas like the Colonial Overlay (C-O) and Town Center Incentive Overlay (TCI-O), prohibit standalone residential developments and certain housing types such as mobile home parks, boarding houses, and some group homes, thereby excluding options that cater to lower-income and special needs populations in favor of maintaining certain uniformity of development and design standards. These policies could potentially lead to a reduction in the availability of affordable housing development, thus worsening housing scarcity for vulnerable community groups. Further, density restrictions complicate the issue, as they inherently increase development complexity and costs, making affordable housing projects less financially viable. Strict design standards, like those in the Colonial District, could increase construction costs and limit affordable residential development.

Of additional concern for the future of affordable housing development are the outdated and lagging regulatory policies of the HOME and CDBG programs. In today's frenzied economy, with ever-increasing property valuations and construction costs spiraling out of sight, the very programs designed to assist communities in the support and development of affordable housing are

hindering that development. Certain regulations like the restriction of investment in homes whose value exceeds that of 95% of median purchase price, outdated per-unit investment subsidy limits, onerous environmental regulations, construction and materials regulations, contracting provisions including prevailing wage, Buy America Build America and Section 3 hiring requirements, ever-changing property inspection and monitoring standards, and a restriction of CDBG investments in the constructing of new housing units unless conducted by a Community Based Development Organization. As economies and markets evolve, regulatory policies need to be evaluated and either updated or eliminated in order to keep pace with the changing economic times.

MA-45 NON-HOUSING COMMUNITY DEVELOPMENT ASSETS - 91.410, 91.210(F)

Introduction

Total employment in the City increased from 31,804 jobs in Q1 2022 to 32,670 jobs in Q1 2024, with significant contributions from health care and social assistance (11,758 jobs) and retail trade (3,309 jobs). However, sectors like transportation and warehousing experienced declines, dropping to 1,894 jobs from 2,060 in Q1 2022.

The unemployment rate in Lakewood is 5.7%, slightly higher than the Pierce County average of 5.0%. Median household income rose to \$65,531, although it remains below the Pierce County and state averages. The assessed property value reached \$11 billion, and annual property tax revenue increased steadily to \$7.76 million in 2023.

Lakewood's largest employers include Joint Base Lewis-McChord (55,000 employees), Western State Hospital, and St. Clare Franciscan. The report also notes an active business environment with 4,710 licensed businesses. Investments in public safety and education continue, with improvements in high school graduation rates and public infrastructure.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	130	12	1	0	-1
Arts, Entertainment, Accommodations	2,468	3,403	15	18	3
Construction	991	1,283	6	7	1
Education and Health Care Services	3,586	4,423	22	24	2
Finance, Insurance, and Real Estate	1,082	1,062	7	6	-1
Information	355	154	2	1	-1
Manufacturing	1,345	935	8	5	-3
Other Services	819	1,265	5	7	2
Professional, Scientific, Management Services	1,074	729	7	4	-3
Public Administration	114	0	1	0	-1
Retail Trade	2,627	3,370	16	18	2
Transportation and Warehousing	910	781	6	4	-2
Wholesale Trade	960	1,024	6	6	0
Total	16,461	18,441	--	--	--

Table 36 - Business Activity

Data 2019-2023 ACS (Workers), 2015 Longitudinal Employer-Household

Source: Dynamics (Jobs)

Total - All Industries	31,859	11.0%	3,155
Agriculture, Forestry, Fishing and Hunting	48	- 12.6%	-7
Utilities	73	27.0%	16
Construction	1,636	36.7%	439
Manufacturing	1,042	18.7%	164
Wholesale Trade	997	-2.2%	-22
Retail Trade	3,023	-4.2%	-132
Transportation and Warehousing	2,510	18.9%	399
Information	215	-12.5%	-31
Finance and Insurance	611	-1.4%	-9
Real Estate and Rental and Leasing	750	25.3%	152
Professional, Scientific, and Technical Services	919	9.2%	78
Administrative and Support and Waste Management and Remediation Services	1,020	36.2%	271
Educational Services	2,882	7.9%	211
Health Care and Social Assistance	10,930	14.8%	1,407
Arts, Entertainment, and Recreation	712	21.4%	125
Accommodation and Food Services	2,743	12.1%	295
Other Services (except Public Administration)	1,280	-7.7%	-106
Public Administration	468	- 16.8%	-95

Labor Force

Total Population in the Civilian Labor Force	29,530
Civilian Employed Population 16 years and over	27,902
Unemployment Rate	3.2
Unemployment Rate for Ages 16-24	10%
Unemployment Rate for Ages 25-65	5%

Table 37 - Labor Force

Data 2019-2023 ACS

Source:

Occupations by Sector	Number of People
Management, business and financial	3,690
Farming, fisheries and forestry occupations	1,100
Service	2,960
Sales and office	5,755
Construction, extraction, maintenance and repair	2,430
Production, transportation and material moving	1,755

Table 38 – Occupations by Sector

Data 2019-2023 ACS

Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,740	62%
30-59 Minutes	7,484	28%
60 or More Minutes	2,790	10%
Total	27,014	100%

Table 39 - Travel Time

Data 2019-2023 ACS

Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,252	340	1,704
High school graduate (includes equivalency)	5,799	262	2,588
Some college or associate's degree	8,997	278	3,035
Bachelor's degree or higher	5,246	300	972

Table 40 - Educational Attainment by Employment Status**Data** 2019-2023 ACS**Source:**

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	448	382	455	599	591
9th to 12th grade, no diploma	630	894	715	1,251	805
High school graduate, GED, or alternative	2,775	3,138	2,361	3,608	2,063
Some college, no degree	1,469	3,418	1,971	3,724	2,863
Associate's degree	592	1,406	927	1,770	1,114
Bachelor's degree	102	1,402	601	2,187	1,655
Graduate or professional degree	6	629	748	1,346	1,387

Table 41 - Educational Attainment by Age**Data** 2019-2023 ACS**Source:**

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$39,392

Educational Attainment	Median Earnings in the Past 12 Months
High school graduate (includes equivalency)	\$39,433
Some college or associate's degree	\$49,866
Bachelor's degree	\$59,479
Graduate or professional degree	\$85,779

Table 42 – Median Earnings in the Past 12 Months

Data 2019-2023 ACS

Source:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors in Lakewood span public services, healthcare, retail, education, and specialized industries. The public sector is a cornerstone, led by Joint Base Lewis-McChord (JBLM) with 55,000 employees, including 5,580 at Madigan Army Medical Center, alongside Western State Hospital (2,700 employees), Clover Park School District (1,502), Pierce Transit (900), and Camp Murray (838). Healthcare and social assistance is a critical sector, employing 11,758 individuals, while retail trade supports 3,309 jobs, reflecting strong local demand. Education provides 2,558 jobs, encompassing both public schools and private institutions. Accommodation and food services employ 3,272 individuals, bolstering tourism and hospitality. The construction and manufacturing sectors account for 1,795 and 1,008 jobs, respectively, while transportation and warehousing employ 1,894 despite recent declines. Administrative, support, and waste management services provide 744 jobs, and professional, scientific, and technical services, a growing sector, employs 1,074 workers.

Describe the workforce and infrastructure needs of the business community:

A major challenge is hiring and retaining skilled workers, particularly in key sectors like healthcare, retail, and professional services. Businesses often struggle with insufficient access to talent, competitive wages, and high turnover rates. To address these issues, robust training programs are needed, focusing on technical skills and workplace competencies such as

communication and leadership. Institutions like Clover Park Technical College and Pierce College play a critical role in workforce development through degree programs and apprenticeship opportunities. Additionally, commuting patterns highlight significant infrastructure gaps, with 93% of workers commuting into or out of Lakewood, causing traffic congestion and emphasizing the need for better transportation options and transit-oriented development near hubs like Lakewood Station. Businesses also require upgraded facilities, including Class A office spaces and industrial sites, as well as reliable technology and utilities to meet operational demands. Small businesses, particularly micro-enterprise ventures, need enhanced support through financial assistance, streamlined permitting, and tailored resources to thrive. Meanwhile, homelessness and crime are persistent concerns, impacting business operations and employee safety, requiring collaborative public safety investments.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support, or infrastructure that these changes may create.

One of the largest initiatives is the \$750-\$800 million construction of a new 350-bed forensic hospital at Western State Hospital, which is expected to be completed by 2028. This project will create thousands of construction jobs and long-term opportunities in healthcare and supporting industries. Additionally, the Lakewood Station District is seeing substantial investment, including the development of 245 affordable housing units and mixed-use projects designed to leverage the city's transit connections, which will enhance accessibility and attract businesses.

The redevelopment of the downtown and other key areas, such as the Pacific Highway Corridor and Tillicum neighborhood, includes mixed-use developments, new commercial spaces, and upgraded infrastructure. For example, the Springbrook neighborhood is transforming, with planned infrastructure improvements and a new multifamily housing project that will add residential density and support business growth. In the private sector, investments in logistics, retail, and healthcare are increasing, as seen with new

facilities like the Momentum and Wellstone Apartments and expansions in the International District.

These developments create substantial needs for workforce development, business support, and infrastructure improvements. Workforce development will need to focus on equipping workers with the skills required for construction, healthcare, retail, and logistics. Expanded partnerships with local educational institutions, such as Clover Park Technical College and Pierce College, will be critical for providing training programs and apprenticeships tailored to these industries. Businesses will need support through financial incentives, permitting assistance, and advisory services to capitalize on the expanding economic opportunities.

In terms of infrastructure, the City must improve transportation systems, enhance walkability, and upgrade utilities to meet the demands of growing businesses and a larger workforce. Transit-oriented developments, such as those in the Lakewood Station District, will require multimodal transportation solutions to reduce congestion and improve connectivity. Additionally, addressing housing shortages and ensuring affordable housing availability will be critical to supporting a growing population and workforce.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Lakewood's workforce demonstrates a mix of educational attainment and skills that aligns with certain local employment opportunities but reveals gaps in skills matching emerging demands. The civilian labor force includes 27,902 employed individuals, with an overall unemployment rate of 3.2%. However, youth aged 16-24 face a higher unemployment rate of 10%, compared to 5% for those aged 25-65, indicating challenges in connecting younger individuals with job opportunities. Most jobs in the jurisdiction are concentrated in sectors such as sales and office roles (5,755 workers), management and financial occupations (3,690), and service positions (2,960), reflecting demand for mid-to high-level skills in these areas.

The City's workforce skews heavily toward individuals with some college education or associate degrees (8,997 employed), followed by high school graduates (5,799). Those with a bachelor's degree or higher constitute a smaller but critical segment (5,246), aligning with higher-paying sectors such as

management and professional services. However, nearly 2,592 individuals in the labor force lack a high school diploma, earning significantly lower median wages (\$39,392) compared to their peers with advanced degrees (\$85,779).

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges, and other organizations. Describe how these efforts will help the jurisdiction's Consolidated Plan.

Regional efforts, such as those led by Invista Performance Solutions, a collaboration of four Pierce County community and technical colleges, including Clover Park Technical College and Pierce College, offer customized training programs. These programs focus on technical skills, workplace competencies, and soft skills such as leadership and conflict resolution, ensuring that participants are well-prepared for roles in high-demand sectors like healthcare, logistics, and technical services. Additionally, bachelor's degree programs offered by local institutions in fields like cybersecurity, business management, and construction management contribute to a highly skilled workforce, addressing gaps in advanced education.

The City's outreach efforts with small enterprises increases connectivity of underserved populations with workforce development resources. These training initiatives directly support the Consolidated Plan by reducing unemployment, addressing skills mismatches, and fostering economic growth within the community.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Lakewood does not participate in a Comprehensive Economic Development Strategy (CEDS); however, the City actively engages in other regional initiatives that significantly impact economic growth. The Lakewood Station District, with its focus on transit-oriented development, aligns with the Consolidated

Plan by creating mixed-use, affordable housing projects and improving accessibility to employment hubs. Redevelopment efforts in the Pacific Highway Corridor, downtown, and Tillicum neighborhoods focus on revitalizing commercial spaces, enhancing infrastructure, and attracting new businesses, all of which contribute to job creation and economic vitality. Regional collaborations, such as partnerships with the Pierce County Economic Development Board and workforce development organizations, help the city align local efforts with broader financial goals. Additionally, investments in public infrastructure, like the \$750-\$800 million Western State Hospital project, and new multifamily housing, are poised to stimulate job growth in construction and healthcare while addressing critical housing needs.

Discussion

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MA-50 NEEDS AND MARKET ANALYSIS DISCUSSION

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

For this discussion, areas were considered to have a concentration of multiple housing problems if they fell within the top quintile of Census Tracts for the percent of households experiencing more than one of the following housing problems reported in CHAS data: cost burden, overcrowding (more than 1.5 persons per room), and incomplete plumbing or kitchen facilities. No areas in Lakewood exhibited a concentration of multiple housing problems.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration").

The map previously mentioned on page 63 highlights areas in Lakewood, WA, with a predominantly Black population (blue-shaded block groups) or census tract block group 718.074 near Seeley Lake County Park and the Lakewood Town Center and a predominantly Hispanic population (green-shaded block groups) in census tracts concentrated around Interstate 5 and St. Clare

Hospital, many within HUD Qualified Opportunity Zones (yellow outlines).
Census tract:

Block Group	Highest Race/Ethnicity	Population
530530718.074	Black Population	237
530530718.051	Hispanic Population	352
530530718.053	Hispanic Population	498
530530718.061	Hispanic Population	682
530530718.063	Hispanic Population	389
530530718.073	Hispanic Population	418
530530718.081	Hispanic Population	957

What are the characteristics of the market in these areas/neighborhoods?

These areas tend to have fewer homes built before 1980 than the share of homes built in this period across Lakewood. These areas are mostly renter-occupied, and more than 10% of renters receive housing subsidies (project—or tenant-based). Even so, more than 50% of renters in these areas experience a cost burden, and more than 30% of owners also experience a cost burden.

Are there any community assets in these areas/neighborhoods?

All of the census tracts listed above are in close proximity to transit hubs, with the Lakewood Station providing commuter access to the Sounder trains and multiple Pierce Transit bus lines with connectivity to greater Pierce County and beyond. The Pierce County Housing Authority owns and operates various properties in these neighborhoods, providing safe, decent, affordable housing to low-income Lakewood families. Many of Lakewood's service providers and nonprofits operate in these communities, with Greater Lakes Mental Healthcare (main client services facility) and Living Access Support Alliance (client services center and permanent affordable housing development) operating in the 718.07 tract, and organizations like Center Force providing employment and life services to disabled individuals in census tract 718.06.

Are there other strategic opportunities in any of these areas?

Census Tracts 718.05 and 718.06, designated Opportunity Zones and Low Mod Areas, face significant socioeconomic challenges. The median household

income is \$46,121, which is \$22,236 lower than Lakewood's \$68,357, with an unemployment rate of 8.6% compared to 5.4% in Lakewood. Poverty affects 19.9% of households, while renter-occupied housing dominates at 85.23%, significantly higher than Lakewood's 51.99%, with owner-occupied housing lagging at 14.77%. These tracts, spanning 1.18 square miles and including Lakeview and Tyee Park Elementary Schools and apartments such as Bridgeport Way, Lakewood Meadows, and Ridgewood, offer NRSA opportunities for workforce training, affordable housing, and infrastructure upgrades along I-5, leveraging Opportunity Zone incentives to reduce disparities in income, unemployment, and housing stability.

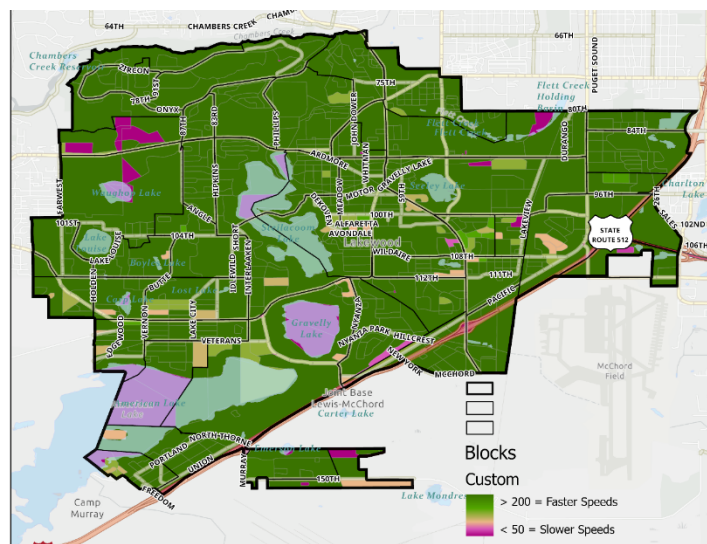
MA-60 BROADBAND NEEDS OF HOUSING OCCUPIED BY LOW- AND MODERATE-INCOME HOUSEHOLDS - 91.210(A)(4), 91.310(A)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income families and neighborhoods.

The Broadband map showcases the broadband speeds across different census blocks in Lakewood. The color-coding reveals that:

Dark Green Areas (100 Mbps+):

Dark green areas, predominantly in more developed and urbanized neighborhoods, highlight where broadband speeds exceed 100 Mbps. Neighborhoods closer to the city center and along major roads such as Gravelly Lake Drive SW experience these high speeds, enabling residents to perform multiple simultaneous high-bandwidth activities like video conferencing, gaming, and 4K streaming without interruption. These speeds provide a critical advantage for educational and professional purposes.



Pink Areas (Sub-10 Mbps):

The pink areas, concentrated in pockets of American Lake Gardens and Tillicum (notably near Portland Ave SW and Ponders Corner), represent the most underserved zones. These areas, often semi-rural or economically disadvantaged, suffer from outdated infrastructure and their distance from primary service lines. Sub-10 Mbps speeds render them functionally excluded from essential digital services such as virtual healthcare, online education platforms, and even reliable video calls.

During public hearings and discussions, residents and stakeholders voiced significant concerns regarding educational barriers and digital access in their communities. They highlighted those students in areas like American Lake Gardens and Tillicum struggle to access online learning due to poor connectivity, creating unfair challenges, especially for families with multiple children relying on remote education. Furthermore, those in low-income neighborhoods face similar issues, as these areas often lack robust broadband access. There is a pressing need for targeted interventions to enhance the speed and affordability of Internet services, which are crucial for accessing job opportunities and essential online resources.

Additionally, feedback from public hearings reflected frustration over outdated infrastructure in underserved regions, prompting calls for investments in modern broadband technologies to bridge the digital divide. A recurring theme was the lack of awareness about existing broadband programs and services, even in areas with higher internet speeds. Attendees urged the City to take a proactive role in promoting digital literacy and connecting residents to affordable broadband options to ensure access for all.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The limited competition among broadband providers in Lakewood has led to high costs, inconsistent service quality, and inadequate coverage, particularly in underserved areas like American Lake Gardens and parts of Tillicum. Residents and stakeholders have expressed frustration over the lack of affordable and reliable options, noting that monopolies or duopolies discourage infrastructure investment and innovation. Increased competition

would drive down costs, improve service quality, and foster innovation, ensuring access for all households, including low-income communities.

MA-65 HAZARD MITIGATION - 91.210(A)(5), 91.310(A)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of Lakewood's 2024 Comprehensive Plan highlights the necessity of incorporating climate considerations into hazard mitigation strategies, acknowledging that climate change may intensify existing natural hazards and present new challenges. In 2023, Lakewood received a FEMA Hazard Mitigation Planning Grant to evaluate the effects of projected climate change on the city's natural hazards, focusing specifically on the unequal distribution of these impacts on socially vulnerable populations. Furthermore, the City has included an Energy & Climate Change Chapter in its Comprehensive Plan, detailing a multi-year work plan aimed at reducing greenhouse gas emissions and bolstering community resilience. This entails creating a five-year emissions reduction plan, updating the Nonmotorized Transportation Plan, and promoting infrastructure improvements to mitigate flood risks and address environmental concerns.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

According to the CDC's Social Vulnerability Index, the areas with the highest vulnerability are concentrated along the Pacific Highway corridor and neighborhoods near Tillicum and Springbrook. Moderately vulnerable areas are distributed across central and southern Lakewood, particularly near the lakes in central Lakewood. The lowest vulnerability areas are located primarily in the western parts of the city, near Chambers Creek and suburban neighborhoods, where socioeconomic conditions and infrastructure are more favorable.

STRATEGIC PLAN

SP-05 OVERVIEW

Strategic Plan Overview

Over the next five years, the City will focus on stabilizing neighborhoods, reducing housing insecurity, and promoting access to safe and affordable housing. Lakewood's overarching goal is to build a resilient, inclusive community that supports vulnerable populations, preserves existing housing, and increases opportunity for all residents.

The City's Consolidated Plan outlines a strategic vision that centers on four priority goals: preventing and reducing homelessness and housing instability; supporting diverse rental and homeownership opportunities; improving public infrastructure; and stabilizing existing residents and neighborhoods.

Key investments include the investment of infrastructure in targeted neighborhoods where infrastructure is lacking or in aged-condition, and support for home repair programs to prevent displacement of low-income homeowners, emergency rental and relocation assistance for households in crisis, and housing rehabilitation loans. These interventions aim to preserve affordable housing stock, keep residents stably housed, and address the ongoing challenges of rising housing costs and aging infrastructure. The city is also investing in programs that promote fair housing education and outreach, particularly for marginalized groups such as seniors, veterans, persons with disabilities, and cost-burdened renters.

Additionally, the City will use administrative funds to ensure effective management of the Consolidated Plan and its activities, including coordination with partners and compliance with HUD regulations. Overall, Lakewood's CDBG priorities reflect a balanced approach: investing in people and places, maintaining affordability, and developing long-term community resilience through targeted, development strategies.

Geographic Area

Table 43 - Geographic Priority Areas

General Allocation Priorities

There are currently no designated or HUD-approved geographic target areas in Lakewood. Lakewood recognizes the advantages gained in concentrating efforts to make a noticeable and sustainable difference in an area for the benefit of the neighborhood and the larger jurisdiction and so will continue to focus improvements on areas that qualify because of concentrations of lower-income households. Additional effort will be made to improve walkability in neighborhoods where access to safe roadway improvements and sidewalks are lacking, or where neighborhoods lack access to neighborhood parks, schools, and other facilities.

In Lakewood, the City has made a concerted effort to align its activities with needs and strategic locations, such as the areas with older or blighted properties or around community assets, such as schools and Lakeview Station. The City will continue to focus on underserved neighborhoods, such as Tillicum, Lake City, Springbrook, and Woodbrook neighborhoods which often lack infrastructure improvements or are where the existing facilities are outdated or inadequate. In the past, this focus has resulted in improved infrastructure (sewers, sidewalks, roads, and parks), new housing opportunities (in partnership with Tacoma-Pierce County Habitat for Humanity and Homeownership Center Northwest), blight removal, and delivery of a variety of services.

SP-25 PRIORITY NEEDS - 91.415, 91.215(A)(2)

Priority Needs

Table 44 – Priority Needs Summary

1	Priority Need Name	Housing instability, including homelessness
	Priority Level	High
	Population	Extremely Low Low Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Other
	Geographic Areas Affected	
	Associated Goals	Prevent/reduce homelessness & housing instability Stabilize existing residents and neighborhoods

	Description	Using severe cost-burden as a proxy for housing stability, 17,319 renters and 5,888 owners in Tacoma and Lakewood are living in unstable housing situations. These households pay at least half of their income toward housing costs each month. Housing instability is most acute among extremely low-income households. Nearly seven out of ten Tacoma and Lakewood extremely low-income households experience at least one severe housing problem.
	Basis for Relative Priority	<p>Priorities were established after quantitative and qualitative data analysis, broad discussions with community members and stakeholders, and review and consideration of strategic plans of local and regional partner agencies and providers and public planning documents. These needs have been well-documented in complementary local and regional studies and planning efforts over the last several years: <i>Five-Year Plan to End Homelessness</i> (2019); <i>Lakewood Human Services Needs Analysis Report</i> (2014); <i>Tacoma Homelessness Strategy</i> (2022-2028); <i>Tacoma Affordable Housing Action Strategy</i> (2019); <i>Tacoma 2025</i>; and <i>One Tacoma Comprehensive Plan</i>, to name a few.</p> <p>Lack of affordable housing remains a barrier to stability for lower income households, including at-risk households, persons with special needs, and many senior households.</p>
	2 Priority Need Name	Affordable rental and homeowner opportunities
	Priority Level	High

	Population	Extremely Low Low Moderate Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Other
	Geographic Areas Affected	
	Associated Goals	Prevent/reduce homelessness & housing instability Support diverse rental & homeowner opportunities
	Description	In Tacoma, there are the fewest housing options (across both the rental and ownership market) for the lowest income households. In Lakewood, this pattern holds true in the rental market, with only five percent of rental units affordable to households at 30% AMI or less.

	Basis for Relative Priority	<p>Priorities were established after quantitative and qualitative data analysis, broad discussions with community members and stakeholders, and review and consideration of strategic plans of local and regional partner agencies and providers and public planning documents. These needs have been well-documented in complementary local and regional studies and planning efforts over the last several years: <i>Five-Year Plan to End Homelessness</i> (2019); <i>Lakewood Human Services Needs Analysis Report</i> (2014); <i>Tacoma Homelessness Strategy (2022-2028)</i>; <i>Tacoma Affordable Housing Action Strategy</i> (2019); <i>Tacoma 2025</i>; and <i>One Tacoma</i>, to name a few.</p> <p>Affordable housing options remain limited in both Lakewood and Tacoma with many lower income households, including at-risk households, persons with special needs, and many senior households cost-burdened due to ever-increasing housing costs.</p>
3	Priority Need Name	Need for accessible, culturally competent services
	Priority Level	High

	Population	Extremely Low Low Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Other
	Geographic Areas Affected	
	Associated Goals	Prevent/reduce homelessness & housing instability Stabilize existing residents and neighborhoods
	Description	The need for services—ranging from case management, economic and workforce development—to complement housing activities was consistently cited through past studies and community engagement activities. Stakeholders shared that people with limited English proficiency often do not use existing programs or resources due to language barriers. Transportation serves as another barrier, underscoring the need to deliver services in accessible places.

	Basis for Relative Priority	<p>Priorities were established after quantitative and qualitative data analysis, broad discussions with community members and stakeholders, and review and consideration of strategic plans of local and regional partner agencies and providers and public planning documents. These needs have been well-documented in complementary local and regional studies and planning efforts over the last several years: <i>Five-Year Plan to End Homelessness</i> (2019); <i>Lakewood Human Services Needs Analysis Report</i> (2014); <i>Tacoma Homelessness Strategy (2022-2028)</i>; <i>Tacoma Affordable Housing Action Strategy</i> (2019); <i>Tacoma 2025</i>; and <i>One Tacoma</i>, to name a few.</p> <p>Accessibility to culturally competent services remain a need for many low-income households, especially among persons of color, at-risk, and those very low-income households.</p>
4	Priority Need Name	Need for safe, accessible homes and facilities
	Priority Level	High

	Population	Extremely Low Low Moderate Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development Other
	Geographic Areas Affected	
	Associated Goals	Prevent/reduce homelessness & housing instability Support diverse rental & homeowner opportunities Support public infrastructure improvements Stabilize existing residents and neighborhoods
	Description	Tacoma has a large share of both owner- and renter-occupied units that were built before 1950 (40% of owner units and 34% of renter units). Units in Lakewood were most commonly built between 1950 and 1979, with 60% of the owner-occupied units and 64% of the renter-occupied units built in that time period. In Lakewood, at the neighborhood level there is an ongoing need for basic infrastructure, such as sewers; improvements to parks and recreational facilities, community facility renovations; and access to improved transportation options and support.

	<p>Basis for Relative Priority</p> <p>Priorities were established after quantitative and qualitative data analysis, broad discussions with community members and stakeholders, and review and consideration of strategic plans of local and regional partner agencies and providers and public planning documents. These needs have been well-documented in complementary local and regional studies and planning efforts over the last several years: <i>Five-Year Plan to End Homelessness</i> (2019); <i>Lakewood Human Services Needs Analysis Report</i> (2014); <i>Tacoma Homelessness Strategy (2022-2028)</i>; <i>Tacoma Affordable Housing Action Strategy</i> (2019); <i>Tacoma 2025</i>; and <i>One Tacoma</i>, to name a few.</p> <p>With 60% of Lakewood's owner-occupied housing units and 64% of its renter-occupied units being built between 1950 and 1979, the vast majority of housing units in Lakewood are aged and in need of maintenance and repair to ensure they remain safe into the future. As the demand for safe, affordable housing grows, so does the need to maintain existing affordable housing stocks. Additionally, the need to connect these homes with accessible infrastructure and public improvements remains strong throughout Lakewood. Infrastructure needs include extensive construction of sidewalks, ADA accessibility, storm sewers, streetlighting, signalization, roadway improvements, sewer installation and connections, improvements to parks, and improved access to transportation.</p>
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Narrative (Optional)

Lakewood will use its federal entitlement funds to address the following four priority needs over the next five years, each a high priority:

1. Housing instability among residents, including homelessness
2. Affordable rental and homeowner opportunities
3. Need for accessible, culturally competent services

4. Need for safe, accessible homes and facilities

Priorities were established after quantitative and qualitative data analysis, broad discussions with community members and stakeholders, and review and consideration of strategic plans of local and regional partner agencies and providers and public planning documents. Stakeholder survey responses highlighted the need to develop more safe and affordable housing (both rental and homeowner), increasing homeless services and shelter housing, and developing more housing options, including rental assistance programs for extremely low-income households, seniors, individuals with disabilities, and other at-risk populations. Other notable priorities included parks and community gathering spaces, public safety, property maintenance and housing repair programs, increasing neighborhood walkability, and improvements to roads, sidewalks and streetlighting.

The cities of Tacoma and Lakewood are committed to serving the varied needs among low- and moderate-income residents and special populations. The needs outlined in Table below affect populations that are underserved by homes and services in Tacoma and Lakewood today:

- Extremely low-income households
- Very low-income households
- At-risk households
- Seniors
- People of color
- Persons living with disabilities
- Persons experiencing homelessness

These groups increasingly face competition for homes designed to serve their needs, as well as barriers to accessing existing affordable subsidized and unsubsidized homes in both cities. Severe housing problems like severe cost-burdens and overcrowding disproportionately affect householders that identify as Black and African American; Hispanic; and Asian-Pacific Islander.

SP-30 INFLUENCE OF MARKET CONDITIONS - 91.415, 91.215(B)

Influence of Market Conditions.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Tenant-based rental assistance would help households experiencing housing instability (including housing crises such as eviction or unanticipated rent increases) and underserved special needs populations. Higher rents and competition for a small number of affordable rental units, along with other barriers such as high initial rental deposits, may limit the ability of recipients of tenant-based rental assistance to successfully secure and maintain rental housing.
TBRA for Non-Homeless Special Needs	Tenant-based rental assistance would help underserved special needs populations. Higher rents and competition for a small number of affordable rental units, along with other barriers such as high initial rental deposits, may limit the ability of recipients of tenant-based rental assistance to successfully secure and maintain housing.
New Unit Production	Housing affordability is a major challenge, especially among extremely and very low-income households. Lakewood only has a small number of rental units affordable and available to these households relative to need. New unit production is shaped by the increasing cost of land, construction materials and labor, and limited federal, state, and local financial resources to close the gap between affordable rents and development costs.
Rehabilitation	The age and condition of homes suggests a need to improve the quality of existing properties in Lakewood. Lakewood has a large share of both owner- and renter-occupied units that were built between 1950 and 1979, with 60% of the owner-occupied units and 64% of the renter-occupied units built in that period. The age and potential for deferred maintenance and health hazards such as lead-based paint in these homes may require a larger investment of resources per unit to make home repairs and mitigate health and safety hazards.

Acquisition, including preservation	The need for strategic acquisition and stabilization of properties has grown in the last decade. Loss of subsidized units could put additional pressure on the city's already limited affordable housing supply. With 64% of Lakewood's rental housing stock being built between 1950 and 1979, many of these units are aged and require significant investment in major systems, further stressing a system already lacking adequate federal, state, and local financial resources to address the need.
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Table 45 – Influence of Market Conditions

SP-35 ANTICIPATED RESOURCES - 91.420(B), 91.215(A)(4), 91.220(C)(1,2)

Introduction

The table below shows the first year of estimated funds for 2025 based on estimated funding for the City of Lakewood and estimated amounts over the remainder of the funding cycle for 2025 - 2029. The amounts assumed to be available in the remaining four years of the plan are based on a combination of strategies needed to meet the goals for the 5-year period. Lakewood used a conservative approach in its estimations, assuming lower annual allocations (consistent with historic trends) and variation in program income.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	525,000	100,000	71,093	696,093	2,100,000	
Other	public - federal	Economic Development Housing Public Improvements Other	292,000	0	0	292,000	0	NSPI funds were awarded to Lakewood in 2009 through the Washington State Department of Commerce to address issues of slums and blight through the

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
								<p>demolition of homes that have been foreclosed, abandoned or have been left vacant. Funds may also be used to acquire and redevelop foreclosed and abandoned properties for the purpose of constructing safe, decent, affordable housing for low-income individuals. Anticipated program income of \$292,000 for NSP1 Abatement Fund RLF activities.</p>

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Housing	95,000	0	0	95,000	306,000	The City's SHB 1406 Home Repair Program is intended to utilize state tax revenues raised pursuant to RCW 82.14.540 in support of affordable housing. The goal of the program is to foster and maintain affordable housing by providing affordable housing opportunities, eliminating slum and blight, and conditions which are detrimental to

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
								the health and safety of the public welfare. Housing and services may be provided only to persons whose income is at or below 60% of area median income. Annual tax revenue totaling approximately \$95,000.

Table 46 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

Federal funds allocated to the City of Lakewood through HUD programs such as CDBG and HOME will be strategically leveraged to attract additional public and private investments aligned with community-identified priorities. Stakeholder input from public hearings, the Youth Council, and neighborhood meetings emphasized a need for more affordable housing, expanded services for youth and seniors, and improvements to community facilities and infrastructure.

Federal dollars will be paired with state and local funds—including Washington State Housing Trust Fund awards, Pierce County contributions, and private capital from nonprofit and for-profit developers—to expand housing access and support revitalization efforts. For example, projects aimed at creating transitional or supportive housing may be co-funded with Medicaid services or local mental health and substance use treatment resources. Matching requirements under the HOME program will be met through a combination of city capital improvement funds, donated land or services, and eligible third-party contributions.

In Lakewood, as in Tacoma, CDBG and HOME expenditures leverage funding from multiple sources on nearly all projects. In 2025, LASA's development of 26 units of affordable rental housing will leverage over \$10 million of the project's \$13 million dollar project budget. Lakewood continues to coordinate its public improvements closely with capital improvement planning to leverage planned infrastructure improvements, including state and federal funding for infrastructure.

By leveraging federal investments, Lakewood can catalyze cross-sector partnerships and stretch limited resources to address its most pressing housing and community development needs.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

Use of publicly owned land or property is not anticipated in projects currently planned or underway although if those opportunities arise, such land and property will be included.

The City of Tacoma has a public land disposition policy that prioritizes affordable housing on publicly owned property. This policy may result in publicly owned property becoming available over this funding cycle.

Discussion

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SP-40 INSTITUTIONAL DELIVERY STRUCTURE - 91.415, 91.215(K)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Tacoma	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Lakewood	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Tacoma Community Redevelopment Authority	Redevelopment authority	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction

Table 47 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

In Lakewood, CDBG funds are administered by the Planning & Public Works Department, with public oversight by the Council-appointed CDBG Community Services Advisory Board (CSAB) and City Council. Tacoma and Lakewood receive Home Investment Partnership Program (HOME) funds jointly as a Consortium. The Tacoma Community Redevelopment Authority administers housing programs using both CDBG and HOME funds, with support from city staff.

Availability of services targeted to homeless persons and persons with HIV and mainstream services.

Homelessness Prevention Services	Available in the Community	Targeted too Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	X
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Access to Food	X	X	X

Table 48 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

An array of agencies provide services in Pierce County covering virtually all areas of need, including most areas of need for persons who are homeless or at risk of homelessness. Detailed information on service availability is regularly updated (Tacoma-Pierce County Coalition to End Homelessness, Member Resource Directory). Pierce County is currently engaged in revamping its homeless delivery services to include a more collaborative effort between the County and cities of Lakewood and Tacoma. The County has engaged Uncommon Bridges to help develop a Uniform Regional Approach to Homelessness (URA). Improvements to the system will provide for a more efficient and effective way to serve persons experiencing homelessness across the county.

Currently, persons experiencing homelessness can access the countywide Coordinated Entry system through multiple points: 1) Call United Way at 2-1-1 for live support or set-up an appointment; 2) speak with a Mobile Outreach team member; or 3) Drop-in to facilities for a same-day conversation.

The City of Lakewood is the convener of monthly human services collaboration meetings. Collaboration partners include for-profit and nonprofit providers of housing, services, homeless programs, dv and family services, youth programs, HIV services, food banks, mental health and healthcare services. Monthly meetings allow partners to better coordinate services and to work together to eliminate duplication or gaps in service.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

There is considerable coordination between agencies. Agencies and organizations in Lakewood participate in the countywide Coordinated Entry system and use the Homeless Crisis Response System Prioritization policies to assess the needs of persons experiencing homelessness and prioritize them for a referral to a housing program in the Homeless Management Information

System (HMIS). This system creates a centralized way for persons experiencing homelessness to access the help they need and enables service providers to track clients following their intake assessment, closing a gap in the formerly used Centralized Intake System. It also provides a transparent, consistent way for service providers to prioritize access to housing programs.

Overwhelmingly the gaps can be attributed to lack of resources to meet the needs. Services are available, but there is not enough relative to the needs that exist for emergency needs, homeless services, mental health care, rapid re-housing, and permanent housing solutions.

In March 2025, Pierce County began developing a new five-year homeless housing plan to align with state goals and address current challenges. The City of Lakewood's Human Services Needs Analysis Report from 2014 has not been directly updated. However, the city released a Community Health Needs Assessment Report in September 2022, providing new insights into social determinants of health and community needs. Additionally, the City of Tacoma Homelessness Strategy (2022-2028) identifies gaps in services, strategies to meet the needs, and goals for overall system improvement.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

Lakewood's strategy to overcome institutional and service delivery gaps includes strengthening cross-sector collaboration, enhancing data-sharing among partners, and aligning funding to reduce duplication. The City will coordinate with Pierce County, local nonprofits, and housing providers to streamline referrals, improve outreach to underserved populations, and integrate services across housing, health, and human services. Capacity-building efforts will support smaller organizations, while continuous community engagement ensures programs remain responsive to evolving needs.

Additional efforts include the development of a new uniform regional approach to homelessness in Pierce County which will better coordinate resources and provide a more efficient and effective way to serve persons experiencing homelessness across the county. The delivery system must diversify the types of housing offered, the type of housing assistance

provided, and the providers themselves. This diversification will allow the system to better respond to specific needs and tailor support accordingly, taking into account one's unique barriers, such as mental health, substance abuse, housing history and need, and connectivity to the system's social support network. Programs designed to offer short-term solutions, such as tenant-based rental assistance, deposit assistance, utility assistance, access to health services, and access to food, can actually shorten or eliminate the need for more costly, long-term assistance, resulting in reduced need for further assistance and long-term housing stability.

SP-45 GOALS - 91.415, 91.215(A)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Prevent/reduce homelessness & housing instability	2025	2029	Affordable Housing Homeless		<p>Housing instability, including homelessness</p> <p>Affordable rental and homeowner opportunities</p> <p>Need for accessible, culturally competent services</p> <p>Need for safe, accessible homes and facilities</p>	CDBG, HOME	<p>Public service activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted</p> <p>Homeowner Housing Rehabilitated: 20 Household Housing Unit</p> <p>Tenant-based rental assistance / Rapid Rehousing: 150 Households Assisted</p> <p>Homelessness Prevention: 90 Persons Assisted</p>

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Support diverse rental & homeowner opportunities	2025	2029	Affordable Housing		Affordable rental and homeowner opportunities Need for safe, accessible homes and facilities	CDBG, HOME	Rental units constructed: 5 Household Housing Unit Homeowner Housing Added: 8 Household Housing Unit
3	Support public infrastructure improvements	2025	2029	Non-Housing Community Development		Need for safe, accessible homes and facilities	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20,910 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Stabilize existing residents and neighborhoods	2025	2029	Non-Housing Community Development		<p>Housing instability, including homelessness</p> <p>Need for accessible, culturally competent services</p> <p>Need for safe, accessible homes and facilities</p>	CDBG, NSP1	Buildings Demolished: 15 Buildings

Table 49 – Goals Summary

Goal Descriptions

1	Goal Name	Prevent/reduce homelessness and housing instability
	Goal Description	Prevent and reduce homelessness and housing instability by supporting a wide range of housing programs, services, and facilities intended to maintain existing housing affordability through the rehabilitation and weatherization of existing housing and through programs designed to prevent homelessness. Activities include a wide array of services from fair housing, education, client services, medical and financial assistance, emergency relocation assistance, and emergency assistance payments; the engagement of various providers and facilities designed to serve those experiencing homelessness; housing rehabilitation programs designed to assist with long-term affordability and sustainability of existing affordable housing; and the provision of tenant-based rental assistance.
2	Goal Name	Support diverse rental and homeowner opportunities
	Goal Description	Stabilize and increase diverse rental and homeownership opportunities through the construction or rehabilitation of rental and homeownership properties. Activities include the creation of new or maintenance of existing affordable housing stock for low-income homeowners or renters, support of down payment assistance programs for low-income homebuyers, and the provision of developer subsidies to be used to create or maintain a broad range of affordable housing.
3	Goal Name	Support public infrastructure improvements
	Goal Description	Support high-quality public infrastructure improvements that improve accessibility in conjunction with other housing and economic development investments and those activities that support infrastructure improvements whose target is to create safe and vibrant neighborhoods and attract businesses and jobs. Projects may support multimodal transportation, new or improved access to community facilities, new or improved accessible infrastructure improvements, and the development of infrastructure where facilities are substandard, aged, or are lacking completely.

4	Goal Name	Stabilize existing residents and neighborhoods
	Goal Description	Support and stabilize residents and neighborhoods experiencing homelessness, displacement pressure, blight, and other negative economic impacts. Activities include eliminating slums and blight through the demolition and redevelopment of blighted properties; economic redevelopment activities, including supporting business reinvestment and creating or retaining jobs for low-and moderate-income persons; and creating economic opportunities through job training activities.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2).

The City of Lakewood anticipates the following to be achieved over the term of the 2025-2029 Consolidated Plan:

- HOME funds will be used in Lakewood to assist 13 low- and moderate-income households through the production of new homes for owners and renters.
- HOME funds will be used in Lakewood to assist 150 low-income households with rental deposit assistance through a one-time, tenant-based, rental assistance program.
- CDBG public infrastructure improvements will benefit 20,910 persons in Lakewood.
- CDBG will assist with the rehabilitation of 20 owner-occupied housing units.
- CDBG will assist 150 extremely low and low-income persons through homeless services including, emergency assistance for displaced residents, emergency assistance payment programs, and fair housing assistance and education programs.

SP-50 PUBLIC HOUSING ACCESSIBILITY AND INVOLVEMENT - 91.415, 91.215(C)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement).

N/A

Activities to Increase Resident Involvements.

The Pierce County Housing Authority and the Tacoma Housing Authority have Family Self Sufficiency Programs (FSS) that provide case management and assistance to households to increase earning capacity, build skills and acquire capital to become homeowners.

Is the public housing agency designated as troubled under 24 CFR part 902? Plan to remove the ‘troubled’ designation.

Neither Pierce County Housing Authority, nor Tacoma Housing Authority, are designated as troubled.

SP-55 STRATEGIC PLAN BARRIERS TO AFFORDABLE HOUSING - 91.415, 91.215(H)

Barriers to Affordable Housing

Lakewood faces significant barriers to affordable housing, particularly for Extremely Low-Income (ELI) and Very Low-Income (VLI) households, with nearly 3,000 units needed for ELI households alone. Over half of renters are cost-burdened, spending more than 30% of their income on housing, especially those earning under \$50,000. Special populations, including seniors, individuals with disabilities, and veterans, face challenges due to inaccessible housing and long waitlists for assistance. Restrictive zoning and aging housing stock further limit affordable housing options and expose residents to health risks. Racial disparities persist, with Black, Hispanic, and Pacific Islander households facing more housing issues and mortgage denials. Other barriers, such as poor credit and lack of language access, hinder low-income households from securing stable housing. Rising prices, especially near the Lakewood Station District, increase the risk of displacement, while the demand for emergency and transitional housing far exceeds the supply. Coordinated strategies are essential to improve access and supply through policy reform, investments, and supportive services.

Regulatory challenges are also a barrier, including complex and cumbersome requirements for affordable housing development projects, which constrains timelines and drive development costs, further restricting supply. Diverse housing types are not available, including affordable units to support growing average household size relative to income level.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing.

The City of Lakewood is addressing barriers to affordable housing through a comprehensive strategy focused on increasing supply, preserving existing

housing, and improving access. Efforts include supporting new construction of income-restricted units, particularly for low-income families, seniors, and veterans, and expanding home repair programs to prevent displacement. The City is revising zoning policies to allow diverse housing types, including ADUs and higher-density developments, especially in reinvestment areas like the Lakewood Station District. Lakewood also provides rental assistance, emergency relocation funds, and utility support to reduce financial barriers. In partnership with nonprofits and regional agencies, the City promotes fair housing education, landlord outreach, and equitable development. These initiatives, grounded in community input and the updated Comprehensive Plan, aim to reduce housing instability and expand opportunities for all residents.

SP-60 HOMELESSNESS STRATEGY - 91.415, 91.215(D)

Describe how the jurisdiction's strategic plan goals contribute to:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

Goal 1: Prevent and Reduce Homelessness and Housing Instability – Supports outreach by referencing engagement with providers and facilities serving individuals experiencing homelessness. This aligns with the County’s CoC’s emphasis on Coordinated Entry and outreach strategies targeting unsheltered populations.

Addressing the emergency and transitional housing needs of homeless persons.

Goal 1: Prevent and Reduce Homelessness and Housing Instability – Includes emergency assistance and relocation services, which can stabilize individuals in crisis. However, the County’s CoC Plan calls for expanding and improving short-term shelter options and reducing entry barriers to emergency housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Goal 1: Prevent and Reduce Homelessness and Housing Instability – Directly supports this through tenant-based rental assistance and long-term housing rehabilitation. Goal 2: Support Diverse Rental and Homeowner Opportunities – Strengthens the pipeline of affordable rental and ownership options. These actions are consistent with the County's CoC's focus on increasing exits to permanent housing, reducing homelessness duration, and preventing returns to homelessness, especially for high-priority populations like families, veterans, and youth.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.

Goal 1: Prevent and Reduce Homelessness and Housing Instability – Focuses on homelessness prevention through services such as financial assistance, housing stabilization, fair housing education, and coordination with health and social service providers. These strategies echo the County's CoC Plan's emphasis on early intervention and upstream investments to prevent homelessness, especially for individuals leaving institutions or facing systemic barriers.

SP-65 LEAD-BASED PAINT HAZARDS - 91.415, 91.215(I)

Actions to address LBP hazards and increase access to housing without LBP hazards.

Consistent with Title X of the Housing and Community Development Act of 1992, Lakewood provides information on lead-safe practices to owners of all properties receiving up to \$5,000 of federally funded assistance. If work on painted surfaces is involved in properties constructed prior to 1978, the presence of lead is assumed and safe work practices are followed.

In addition to the above, homes with repairs in excess of \$5,000 in federally funded rehabilitation assistance are assessed for risk (completed by a certified Lead Based Paint firm) or are presumed to have lead. If surfaces to be disturbed are determined to contain lead, interim controls are exercised, occupants notified, and clearance test performed by an EPA-certified firm. Properties constructed prior to 1978 and acquired with federal funds are inspected for hazards and acquired rental properties are inspected periodically.

The City conducts lead paint inspections on all pre-1978 properties where persons are relocated with the Emergency Assistance for Displaced Residents and/or Emergency Assistance Payments programs, and where homeownership assistance is provided for existing housing. Risk assessments are conducted on all pre-1978 homes served by housing repair programs where painted surfaces are to be disturbed as part of the scope of repairs. When completed, all homes will be free of lead-based paint hazards.

How are the actions listed above related to the extent of lead poisoning and hazards?

To inform the community of the hazards of lead-based paint, the City offers copies of the EPA's "Protect Your Family from Lead in Your Home" and HUD's "Renovate Right" pamphlets at City Hall and provides copies of these pamphlets to all housing repair program applicants. As part of the City's single and multifamily housing programs, XRF paint inspections and Risk Assessments are conducted, lead-safe work is conducted by Washington State certified RRP renovation contractors, abatement work is conducted by certified abatement contractors, and clearance testing of all disturbed surfaces

is performed by certified Risk Assessors to ensure all lead hazards are properly mitigated.

How are the actions listed above integrated into housing policies and procedures?

Lead-safe practices are required in all rehabilitation programs where housing was constructed prior to 1978, and all rental housing units rehabilitated or inhabited as a result of the various city programs as described above.

SP-70 ANTI-POVERTY STRATEGY - 91.415, 91.215(J)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families.

The City of Lakewood will continue to support programs and projects that assist low-income persons, including projects that offer solutions to help them out of poverty. The goals in the Strategic Plan have the capacity to reduce the number of households living in poverty. The goals emphasize stable and affordable housing and services as a means to address poverty and high-quality infrastructure investment as a way to revitalize communities.

For instance, the goal to prevent/reduce homelessness and housing instability focuses on low-income households and those living in poverty through support of a wide range of programs, including owner-occupied housing rehabilitation, emergency relocation assistance and payment programs, and the provision of tenant-based rental assistance; all designed to quickly stabilize those households at risk of homelessness and to maintain existing housing to ensure it remains safe and affordable.

The goal to support diverse rental and homeowner opportunities includes projects that provide support for the development of new housing for lower income households. Project subsidies help decrease the share a household spends on their mortgage or monthly rent, which in turn, significantly increases their ability to pay for other necessities, such as transportation, healthcare, and food, or save for the future. Down payment assistance

programs, along with housing counseling, allow households to become homeowners and build wealth.

Investment in targeted, high-quality infrastructure and aligning services with community needs can help revitalize neighborhoods and make them more attractive to other investment and businesses providing jobs. By focusing investment in areas where infrastructure is lacking or is aged, the City is better able to target investment into communities with concentrations of underserved and minority populations.

The goal to stabilize existing residents and neighborhoods focuses on the elimination of slums and blight and the creation of economic opportunity for low-income households. Funds will focus on targeting the elimination of blighted properties and replacing them with new, vibrant homeownership opportunities. These new homeowner opportunities will ultimately create avenues out of poverty through the creation of familial wealth, as well as contributing to the value of neighboring properties.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan.

There has been a lot of work in the cities of Tacoma and Lakewood, Pierce County, and the region to coordinate anti-poverty strategies with affordable housing planning initiatives. These initiatives aim to lower the overall cost of housing for residents or increase their earnings (or both), and in turn increase their ability to pay for other critical necessities and build wealth and assets. The goals in this Strategic Plan, coupled with the City's actions to incentivize affordable housing development through updates in its Comprehensive Plan, including policies offering density bonuses to developers of affordable housing, by encouraging infill housing, cottage-style development, and changes in zoning to permit higher densities, are intended to increase affordable housing supply and stabilize existing residents.

Both Tacoma and Lakewood are represented on the Tacoma/Pierce County Affordable Housing Consortium to work on issues of affordable housing, including state-level policies and programs to increase resources and opportunities to address local housing needs. Tacoma and Lakewood participate in a multicounty planning system (Puget Sound Regional Council)

that is looking at regional growth and economic development, as well as equal access to opportunities.

SP-80 MONITORING - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including business outreach and the comprehensive planning requirements.

Remote Monitoring. Desk monitoring will consist of close examination of periodic reports submitted by subrecipients or property owners for compliance with program regulations and subrecipient agreements as well as compliance with requirements to report on progress and outcome measures specific to each award. As a condition of loan approval, the Tacoma Community Redevelopment Authority (TCRA) may have imposed additional requirements in the form of targeted set-asides (e.g., homeless units). Document review will occur at least annually and more frequently if determined necessary. Wherever possible, problems are corrected through discussions or negotiation with the subrecipient. As individual situations dictate, additional desk monitoring, onsite monitoring, and/or technical assistance is provided. Timing and frequency of onsite monitoring depends on the complexity of the activity and the degree to which an activity or subrecipient is at risk of noncompliance with program requirements. More frequent visits may occur depending on identification of potential problems or risks. The purpose of monitoring, which can include reviewing records, property inspections, or other activities appropriate to the project, is to identify any potential areas of noncompliance and assist the subrecipient in making the necessary changes to allow for successful implementation and completion of the activity.

Onsite monitoring. TCRA will contract with an independent third-party inspection company to conduct onsite inspections of its HOME rental housing portfolio. The purpose of the inspections is to ensure that rental housing meets or exceeds HUD's property inspection standards. Inspections of each property will take place at least every three years. Lakewood staff will conduct onsite monitoring of CDBG subrecipients as necessary. A standardized monitoring tool is used by staff during onsite visits to evaluate program performance,

compliance with applicable federal requirements, personnel and administration practices, accounting practices, and recordkeeping.

EXPECTED RESOURCES

AP-15 EXPECTED RESOURCES - 91.420(B), 91.220(C) (1,2)

Introduction - The estimated resources for 2025 are based on prior year allocations trends for the City of Lakewood and the same annual funding allocation for the remainder of the funding cycle.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	525,000.00	100,000.00	71,093.45	696,093.45	2,100,000.00	

Other	public - federal	Other						NSPI funds were awarded to Lakewood in 2009 through the Washington State Department of Commerce to address issues of slums and blight through the demolition of homes that have been foreclosed, abandoned or have been left vacant. Funds may also be used to acquire and redevelop foreclosed and abandoned properties for the purpose of
			292,000.00	0.00	0.00	292,000.00	0.00	of

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
								constructing safe, decent, affordable housing for low-income individuals. Anticipated program income of \$292,000 for NSP1 Abatement Fund RLF activities.

Other	public - state	Housing							The City's SHB 1406 Home Repair Program is intended to utilize state tax revenues raised pursuant to RCW 82.14.540 in support of affordable housing. The goal of the program is to foster and maintain affordable housing for the citizens of Lakewood by providing affordable housing opportunities, eliminating slum and blight, and conditions which are
			95,000.00	0.00	0.00	95,000.00	306,000.00		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
								detrimental to the health and safety of the public welfare. Housing and services may be provided only to persons whose income is at or below 60% of area median income. Annual tax revenue totaling approximately \$95,000.

Table 50 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

The City of Tacoma matches CDBG and HOME funds with grants, local funds, nonprofit organizations, Low-Income Housing Tax Credits, corporate grants, and donations (among other sources) to increase the benefit and success of projects using federal CDBG, HOME, and ESG dollars. In the past, Tacoma has committed federal CDBG and HOME funds to affordable projects early; the city's upfront support has been critical in anchoring projects and obtaining additional funding.

The Affordable Housing Fund, under the oversight of the Tacoma Community Redevelopment Authority, increases the ability of partners to provide affordable housing by providing a stable source of funding to leverage additional resources.

In Lakewood, as in Tacoma, CDBG expenditures leverage funding from multiple sources on nearly all projects, except for homeowner rehabilitation/repair program (Major Home Repair). In 2025, LASA's development of 26-units of affordable rental housing will leverage over \$10 million of the project's \$13 million dollar project budget. Lakewood continues to coordinate its public improvements closely with capital improvement planning to leverage planned infrastructure improvements, including state and federal funding for infrastructure.

HOME match requirements for the Consortium are met through multiple sources, including private grants and donations, commercial lending, local funding, and the State Housing Trust Fund. HOME funds match requirements and leverage is provided as part of the HOME Consortium and is reported in Tacoma's portion of the Plan. In Tacoma, ESG match requirements are met through various sources, depending on the project. Sources in past years have included Washington State, Pierce County, foundations and corporate grants, private donations and City of Tacoma General Fund dollars.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

Use of publicly owned land or property is not anticipated in projects currently planned or underway although if those opportunities arise, such land and property will be included.

The City of Tacoma has a public land disposition policy that prioritizes affordable housing on publicly owned property. This policy may result in publicly owned property becoming available over this funding cycle.

Discussion

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ANNUAL GOALS AND OBJECTIVES

AP-20 ANNUAL GOALS AND OBJECTIVES - 91.420, 91.220(C)(3) &(E)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Prevent/reduce homelessness & housing instability	2025	2029	Affordable Housing Homeless		Housing instability, including homelessness Affordable rental and homeowner opportunities	CDBG: \$576,093.45 SHB-1406: \$95,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted Homeowner Housing Rehabilitated: 8 Household Housing Unit Homelessness Prevention: 20 Persons Assisted
2	Support diverse rental & homeowner opportunities	2025	2029	Affordable Housing		Affordable rental and homeowner opportunities	CDBG: \$15,000.00	Rental units constructed: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Stabilize existing residents and neighborhoods	2025	2029	Non-Housing Community Development		Need for safe, accessible homes and facilities	NSP1: \$292,000.00	Buildings Demolished: 5 Buildings

Table 51 – Goals Summary

Goal Descriptions

1	Goal Name	Prevent/reduce homelessness & housing instability
	Goal Description	Activities include homeowner rehabilitation; emergency relocation assistance to low-income individuals displaced due to no fault of their own; emergency assistance payments; and tenant-based rental assistance (HOME).
2	Goal Name	Support diverse rental & homeowner opportunities
	Goal Description	Activities include the expansion of affordable housing through the construction of new rental units.
3	Goal Name	Stabilize existing residents and neighborhoods
	Goal Description	Activities include the demolition and removal of blighted properties (NSP1).

AP-35 PROJECTS - 91.420, 91.220(D)

Introduction

The City of Lakewood will direct its federal funds in 2025 to accomplish the following goals and corresponding activities:

- ***Prevent/reduce homelessness & housing instability*** – Through funds for rehabilitation of existing single-family homes to maintain existing affordability; emergency assistance for displaced residents; emergency assistance payments to low-income households; and for tenant-based rental assistance directed at assisting tenants with the high cost of initial rental deposits necessary to secure housing.
- ***Support diverse rental & homeowner opportunities*** – Through funds for the creation of new rental and homeownership opportunities using the Affordable Housing Fund administered by TCRA.
- ***Stabilize existing residents and neighborhoods*** – Through funds for the demolition or clearance of dangerous buildings.

#	Project Name
1	Administration
2	CDBG Administration of Home Housing Services
3	Major Home Repair
4	CDBG Emergency Assistance Payments
5	Emergency Assistance for Displaced Residents
6	NSPI Abatement Program

Table 52 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs.

Allocation priorities are based on a combination of factors identified through a planning and public participation process; direction from elected officials; input from community members and boards; ability to serve priority needs among Lakewood residents; alignment with strategic locations, such as schools and transportation centers; prioritization of development in areas

with underserved or aging infrastructure and improvements; and ability to leverage additional local and state funding.

The primary obstacle to addressing underserved needs remains declining resources relative to growing needs in Lakewood and an ever-increasing regulatory environment. While the city has approved funding for more local resources, the city's low-and moderate-income population living in qualifying block groups has largely remained the same over time. Another barrier is the mismatch between local market conditions and maximum house values allowed by federal programs. In Lakewood, this mismatch has continued to mean that many seniors in need who have lived in their home for extended periods of time, have seen house values increase to a point where the City is no longer able to assist those households with federal funding because their home valuation has long exceeded HUD's maximum home valuation limitations.

Lakewood will continue to coordinate across its departments, local and regional partners, its regional HUD field office, and community members to address any obstacles that arise and maximize its limited federal dollars.

Funding over the coming five-year period will focus on all four goals established: 1) Prevent/reduce homelessness & housing instability; 2) Support diverse rental & homeowner opportunities; 3) Support public infrastructure improvements; and 4) Stabilize existing residents and neighborhoods.

AP-38 PROJECT SUMMARY

Project Summary Information

1	Project Name	Administration
	Target Area	
	Goals Supported	Prevent/reduce homelessness & housing instability Support diverse rental & homeowner opportunities Support public infrastructure improvements Stabilize existing residnets and neighborhoods
	Needs Addressed	Housing instability, including homelessness Affordable rental and homeownership opportunities Need for accessible, culturally competent services Need for safe, accessible homes and facilities
	Funding	CDBG: \$105,000.00
	Description	Administration to implement and manage the Consolidated Plan funds. Activities include providing fair housing and landlord tenant outreach and education.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Administration funds are anticipated to be expended in support of general administration activities to administer the 2025 Annual Action Plan, including funding for fair housing activities in support of 30 low- and moderate-income individuals. Fair housing activities will not be able to be reported as clients served in IDIS due to CDBG Administration reporting requirements. Lakewood will report clients served for this goal in text only in annual Consolidated Annual Performance Evaluation Reports (CAPER).
	Location Description	

	Planned Activities	Administration funds are anticipated to be expended in support of general administration activities to administer the 2025 Annual Action Plan, including funding for fair housing activities in support of 30 low- and moderate-income individuals.
2	Project Name	CDBG Administration of Home Housing Services
	Target Area	
	Goals Supported	Support diverse rental & homeowner opportunities
	Needs Addressed	Affordable rental and homeowner opportunities
	Funding	CDBG: \$15,000.00
	Description	Program administration and housing services in support of HOME Program.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	A total of 5 low- and moderate-income households will be assisted with HOME-funded activities, through the construction of 5 new HOME rental housing units for low-income households.
	Location Description	
	Planned Activities	Program administration and housing services in support of HOME Program.
3	Project Name	Major Home Repair
	Target Area	
	Goals Supported	Prevent/reduce homelessness & housing instability
	Needs Addressed	Housing instability, including homelessness Affordable rental and homeowner opportunities Need for safe, accessible homes and facilities
	Funding	CDBG: \$496,093.45 SHB-1406: \$95,000.00

	Description	Program provides home repair and/or sewer connection loans to eligible low-income homeowners. Funding for program provided through FY 2025 entitlement funding (\$325,000), reprogrammed funding (\$71,093.45), and revolving loan funds (\$100,000). Additional funding of \$95,000 is available through SHB-1406 local funding.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	A total of 6-8 low- and moderate-income households will be assisted with owner-occupied, housing rehabilitation activities.
	Location Description	citywide
	Planned Activities	The project will provide major home repair loans which include connection of side-sewer to sewer main, decommissioning of septic systems, roofing, removal of architectural barriers, plumbing, electrical, weatherization, major systems replacement/upgrade, and general home repairs for eligible low- and moderate-income homeowners. Program funding includes \$100,000 in anticipated program income, \$71,093.45 in reprogrammed prior year funding, and \$95,000 in SHB-1406 local funding.
4	Project Name	CDBG Emergency Assistance Payments
	Target Area	
	Goals Supported	Prevent/reduce homelessness & housing instability
	Needs Addressed	Housing instability, including homelessness Need for accessible, culturally competent services
	Funding	CDBG: \$45,000.00

	Description	Program provides for the provision of emergency assistance payments for basic services such as food, clothing or housing-related expenses to low-income households, with a focus on cost-burdened households, elderly, disabled, and at-risk populations.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	A total of 40 low- and moderate-income individuals will be assisted through the provision of emergency assistance payments to low-income households, with a focus on cost-burdened households, elderly, disabled, and at-risk populations.
	Location Description	citywide
	Planned Activities	Program provides funding for services engaged in the reduction and prevention of homelessness through the provision of emergency assistance payments to low- and moderate-income households, with focus on cost burdened households, elderly, disabled, and at-risk populations continuing to be disproportionately impacted.
5	Project Name	Emergency Assistance for Displaced Residents
	Target Area	
	Goals Supported	Prevent/reduce homelessness & housing instability
	Needs Addressed	Housing instability, including homelessness Need for accessible, culturally competent services
	Funding	CDBG: \$35,000.00
	Description	Program provides emergency relocation assistance to eligible low income households that are displaced through no fault of their own during building and code enforcement closures, fires, redevelopment, and other incidences resulting in homelessness.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	A total of 20 individuals will be assisted with emergency relocation assistance for persons displaced due to no fault of their own.
	Location Description	citywide
	Planned Activities	Activities include emergency relocation assistance to low-income individuals displaced due to no fault of their own. Assistance to include rental assistance, deposits, and other related relocation expenses.
6	Project Name	NSP1 Abatement Program
	Target Area	
	Goals Supported	Stabilize existing residents and neighborhoods
	Needs Addressed	Need for safe, accessible homes and facilities
	Funding	NSP1: \$292,000.00
	Description	Provides funding for the abatement of dangerous buildings that have been foreclosed, abandoned or are vacant. Activities funded with revolving loan fund.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The City of Lakewood anticipates it will address a total of 5 blighted properties through the abatement of dangerous and nuisance conditions in various low-income block groups. Funding will be provided through NSP1 RLF funding and the City of Lakewood General Fund.
	Location Description	citywide
	Planned Activities	Provides funding for the abatement of dangerous buildings that have been foreclosed, abandoned or are vacant. Funding for the program is provided through revolving loan funds generated from previous NSP1 abatement activities and the General Fund. Program funding includes a total of \$292,000 in anticipated program income to be used for similar RLF activities and potentially \$200,000 in General Fund.

AP-50 GEOGRAPHIC DISTRIBUTION - 91.420, 91.220(F)

Description of the geographic areas of the entitlement (including areas of low-income concentration) where assistance will be directed.

The City will target CDBG and HOME funds expenditures in block groups with at least 51% low- and moderate-income populations, as many of Lakewood’s at-risk and ethnic populations continue to be concentrated in these areas. Many of these block groups tend to have large concentrations of aging housing stock suffering from a lack of routine maintenance and infrastructure that is either inadequate or are outdated in accordance with current development standards.

In 2025, CDBG funding prioritization will focus on the prevention and reduction of homeless & housing instability through the rehabilitation and preservation of owner-occupied housing units, emergency assistance payments to low- and moderate-income households, with a focus on cost-burdened households, elderly, disabled, and at-risk populations, and through emergency relocation assistance for households displaced through no fault of their own; the support of diverse rental & homeowner opportunities through the construction of new rental and homeowner housing; and the stabilization of existing residents and neighborhoods through the removal of blighted properties, and fair housing services. HOME funding in FY 2025 will focus on the prevention and reduction of homeless & housing instability through the provision of tenant-based rental assistance; and the support of diverse rental & homeowner opportunities through the construction of new rental and homeowner housing.

For all other funding, the City has not identified specific targeted areas; programs are open to eligible low- and moderate-income individuals citywide.

Geographic Distribution

Target Area	Percentage of Funds

Table 53 - Geographic Distribution

Rationale for the priorities for allocating investments geographically.

N/A

Discussion

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AP-85 OTHER ACTIONS - 91.420, 91.220(K)

Introduction

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Actions planned to address obstacles to meeting underserved needs.

In 2025, Lakewood will look to prioritize the maintenance of existing affordable housing and the need to develop new affordable housing. As part of this strategy, Lakewood will look to stabilize existing homeowners through various rehabilitation programs, and through the revitalization of neighborhoods by removing or remediating blighted properties. Actions in support of the development of new affordable housing include LASA's development of 26-units of affordable rental housing to be completed in 2025-26. Additionally, Lakewood will seek additional partners and projects to extend homeownership opportunities to low-income homebuyers in 2025 through the City's Affordable Housing Fund.

Additional programs will support low- and moderate-income households struggling with housing affordability to ensure those households do not end up experiencing homelessness resulting from discriminatory practices, fires, building enforcement, redevelopment activities, and various negative economic conditions. Fair housing counseling services will focus on ameliorating housing inequities often borne by low-income households.

As noted in the 5-YR Plan, many households with fixed incomes struggle to secure stable housing due to barriers such as high rent costs, poor credit, and the financial burden of security deposits and first-month rent requirements. As part of Lakewood's goal to prevent and reduce homelessness and to increase housing stability, the City will offer a tenant-based rental assistance

program targeting low-income households struggling to pay rental and security deposits. The program will offer one-time, rental deposit assistance, with a focus on serving elderly, disabled, at-risk, and low-income households.

Other actions to address the needs of Lakewood's underserved population are addressed through the ongoing 1% allocation from the City's general fund; strategic priorities include emotional supports and youth programming, housing assistance and homelessness prevention, crisis stabilization, access to health and behavioral health, and access to food. For 2025, the City has allocated \$510,000 in general fund dollars in support of these programs.

Actions planned to foster and maintain affordable housing.

Lakewood recognizes the importance affordable housing and homeownership play in building vibrant communities and the direct connection they afford low-income households in wealth-building opportunities. In 2025, LASA will begin the construction of 26-units of affordable housing near the downtown core. This \$13 million dollar project brings together a coalition of funders including, direct allocations from the federal and State governments, State Housing Trust Fund, Pierce County, and the City of Lakewood. Partnerships to construct new single-family homes for low-income homebuyers will continue to be a funding priority for the City's HOME Affordable Housing Fund.

The City encourages affordable housing through the City's Multifamily Tax Exemption program, density bonuses, and has recently updated the City's Comprehensive Plan allowing for cottage housing, ADUs, and middle housing in predominately residential zones; with density bonuses to certain properties located near major transit stops or if affordable units are developed.

Support for existing affordable owner-occupied housing will continue through CDBG Major Home Repair program. Additional efforts in support of housing stability come from an annual 0.0073% sales and use tax (SHB-1406) to be used to provide financing for the maintenance or development of affordable housing for households at or below 60% of area median income. The fund has a current balance in excess of \$400,000 with additional revenue of approximately \$95,000 to be received annually to support the City's home owner-occupied housing repair programs, or to assist with the the support and development of affordable housing.

Rental habitability and affordability remain a priority for the City. With more than 56 percent of Lakewood's housing stock being rental, and 43 percent of Lakewood's housing stock constructed prior to 1960, the importance of maintaining these units as viable affordable housing options remains a top

priority. In 2017, the City began its Rental Housing Safety Program (RHSP) requiring all residential rental properties (apartments, single-family homes, duplexes, etc.) within the city limits be registered on an annual basis and maintain specific life and safety standards for those properties. The goal of the RHSP is to eliminate all substandard rental housing in Lakewood and improve the quality of life for all Lakewood residents. As noted in the current 5-YR Plan, substandard housing disproportionately affects the poor, minorities, working class families, seniors, disabled, and persons who suffer from chronic illness; with many of these households identifying as suffering severe housing problems, including lack of kitchen or plumbing facilities, more than 1.5 persons per room, or cost burden. Since the program's inception, the City has inspected all rental properties and has seen substantial improvement in both the quality and condition of Lakewood's rental properties. Inspections of rental properties will be ongoing throughout the term of the Consolidated Plan.

Actions planned to reduce lead-based paint hazards.

Consistent with Title X of the Housing and Community Development Act of 1992, Lakewood provides information on lead-safe practices to owners of all properties receiving up to \$5,000 of federal assistance. If work on painted surfaces is involved in properties constructed prior to 1978, the presence of lead is assumed, and safe work practices are followed if testing is not conducted.

In addition to the above, homes with repairs in excess of \$5,000 in federally funded rehabilitation assistance, are assessed for risk (completed by a certified Lead Based Paint firm) or are presumed to have lead. If surfaces to be disturbed are determined to contain lead, interim controls are exercised, occupants notified, and clearance testing performed by an EPA-certified firm. Properties constructed prior to 1978 and acquired with federal funds are inspected for hazards and acquired rental properties are inspected periodically.

With much of Lakewood's housing stock being constructed prior to 1978, there exists the potential for some 20,000+ housing units to contain lead-based paint hazards. To inform the community of the hazards of lead-based paint, the City offers copies of the EPA's "Protect Your Family from Lead in Your Home" and HUD's "Renovate Right" pamphlets at City Hall and provides copies of these pamphlets to all housing repair program applicants. As part of the City's housing programs, XRF paint inspections and Risk Assessments are conducted, lead-safe work is conducted by Washington State certified RRP renovation contractors, abatement work is conducted by certified abatement contractors, and clearance testing of all disturbed surfaces is performed by

certified Risk Assessors.

The City conducts lead paint inspections on all pre-1978 properties where persons are relocated to with the Emergency Assistance for Displaced Residents and where homeownership assistance is provided for existing housing. Risk assessments are conducted on all pre-1978 homes served by housing repair programs where painted surfaces are to be disturbed as part of the scope of repairs. When completed, all homes will be free of lead-based paint hazards.

Actions planned to reduce the number of poverty-level families.

The cities of Lakewood and Tacoma will continue to support programs and projects that assist low-income persons, including projects and programs offering solutions to help lift them from poverty. The goals in the Strategic Plan have the capacity to reduce the number of households living in poverty. The Plan's goals emphasize and support stable affordable housing options and services as a means to address poverty, and targeted infrastructure investment as a way to revitalize communities.

The City's goal of preventing and reducing homelessness and housing instability includes funding for projects that will provide new affordable housing opportunities for lower income households and housing rehabilitation programs. Both programs seek to lower the share a household spends on monthly housing costs, therefore increasing the household's ability to pay for other necessities, such as transportation, healthcare, childcare, food, paying down debt, or simply saving for the future. Assistance programs providing relocation assistance, emergency payments, and tenant-based rental assistance to low-income households will focus on stabilizing those most at risk of becoming homelessness- elderly, disabled, and very-low income households.

The goal of supporting diverse rental and homeowner opportunities will be accomplished through funding provided to LASA to construct 26-units of affordable rental housing, and through additional partnerships with housing developers like Tacoma-Pierce County Habitat for Humanity and Homeownership Center Northwest.

The goals of supporting public infrastructure improvements and stabilizing existing residents and neighborhoods both have the capacity to help lift households and neighborhoods out poverty. Targeted investment in infrastructure improvements in neighborhoods where such improvements are lacking or aged, coupled with services and programs addressing specific

community needs, can help revitalize neighborhoods and attract economic investment, ultimately leading to the creation of jobs and housing in communities that need them the most.

Other actions to reduce the number of poverty-level families are addressed through the City's human services programs and its 1% allocation from the City's general fund. Human services strategic funding priorities include, housing assistance and homelessness prevention, crisis stabilization, access to health and behavioral health, access to food, and emotional supports and youth programming. For 2025, the City has allocated \$510,000 in general fund dollars in support of these activities.

Actions planned to develop institutional structure.

Tacoma, Lakewood, and Pierce County have a long history of coordinating initiatives and planning strategies related to community development, anti-poverty, homelessness, and affordable housing development. Through this coordinated effort, these entities have sought a regional approach to increase the supply of affordable housing (both rental and homeownership), lower the overall cost of housing for residents, create access to financial assistance and services, increase the earning potential of low-income households, to reduce or eliminate the time a family is homeless, and create pathways to wealth-building. Funding allocations and recommendations for many local projects are reviewed and approved jointly.

Both Tacoma and Lakewood are represented on the Tacoma/Pierce County Affordable Housing Consortium and work collaboratively on issues of affordable housing, including state-level policies and programs to increase resources and opportunities to address local housing needs. Tacoma and Lakewood participate in a multicounty planning system (Puget Sound Regional Council) that looks at regional growth and economic development, as well as equal access to opportunity. The City of Lakewood is also a founding member of the South Sound Housing Affordability Partners (SSHAP), a voluntary collaboration among 15 local governments, whose goal is to provide a regional approach to preserve affordable, attainable, and accessible housing throughout Pierce County.

Pierce County is currently engaged in revamping its homeless delivery services to include a more collaborative effort between the County and cities of Lakewood and Tacoma. The County has engaged Uncommon Bridges to help develop a Uniform Regional Approach to Homelessness (URA). Improvements to the system will provide for a more efficient and effective way to serve

persons experiencing homelessness across the county.

On a local level, Lakewood continues to coordinate federal funding opportunities and general fund expenditures through the Community Services Advisory Board (CSAB). The CSAB is tasked with policymaking and general funding recommendation authority as they relate to community development and human services activities citywide. Additionally, Tacoma, as lead entity in the Tacoma-Lakewood Consortium, has established the Tacoma Community Redevelopment Authority (TCRA), a public corporation organized and dedicated to the administration of federal grants and programs such as the Community Development Block Grant and HOME Investment Partnerships Program. The TCRA is responsible for administering the HOME Program, including the review of all housing programs for both Tacoma and Lakewood. The Board is staffed by ten members and is supported by City of Tacoma staff.

Actions planned to enhance coordination between public and private housing and social service agencies.

The City is the convener of monthly human services Collaboration meetings. Collaboration partners include for-profit and nonprofit providers of housing, services, homeless programs, dv and family services, youth programs, food banks, and healthcare services.

City of Lakewood staff routinely coordinate with City of Tacoma, as part of the HOME Consortium, and participate in regional efforts coordinating planning and service delivery. The Cities participate in the Tacoma/Lakewood/Pierce County Continuum of Care and are active in the Tacoma Pierce County Affordable Housing Consortium, the Economic Development Board for Tacoma-Pierce County, the Pierce County Human Services Coalition and other public entities and associations that set priorities for use of resources in the region, set goals, and measure progress in meeting those goals. Lakewood staff participate in monthly meetings with service providers and coordinate the development of plans and strategies. Coordination with public and assisted housing providers, along with governmental agencies for health, mental health, and other services focuses on economic development, transportation, public services, special needs, homelessness, and housing. As the need for affordable housing and services continues to increase, the Cities of Tacoma and Lakewood, Pierce County, and the Puget Sound Regional Council continue to collaborate on long-term priorities to leverage limited funding to meet the needs of the community. Current coordination includes partnership with the City, Pierce County, WA State, and the federal government, bringing together approximately \$13 million dollars in support of LASA's construction of 26-units of affordable rental housing in Lakewood's

downtown core.

The City continues to maintain collaborative relationships with many nonprofit agencies, local housing authorities, mental and social service agencies, and local and State governmental agencies to provide a continuum of affordable housing, access to health care and other programs and services, educational support and training opportunities to aid in obtaining livable-wage jobs, and promote services that encourage self-sufficiency as a lasting solution to breaking the cycle of poverty.

Discussion

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PROGRAM SPECIFIC REQUIREMENTS

AP-90 Program Specific Requirements - 91.420, 91.220(l) (1,2,4)

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- | | |
|--|---------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 100,000 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | |
| 3. The amount of surplus funds from urban renewal settlements | |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | |
| 5. The amount of income from float-funded activities | |
| | 100,000 |

Total Program Income:

Other CDBG Requirements

- | | |
|---|---------|
| 1. The amount of urgent need activities | |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100.00% |

Discussion:

The City of Lakewood anticipates it will receive \$100,000 in CDBG program income and \$292,000 in NSP1 program income. Presently, the IDIS system allows a grantee to enter CDBG program income into the system; however, NSP program income is not accounted for in the same manner. The program income amount entered in line 1 of AP-90 is therefore understated by \$292,000.